

**‘As to the article of *business*, what is a religious man not prepared for, that he can be called to?’: faith, work and business in northern English towns**

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**PPT FitT project overview:** this paper is based on research for an AHRC-funded project, ‘Faith in the Town: Lay religion, urbanisation and industrialisation in England, 1740-1830’, based at the Universities of Manchester and Nottingham. The project provides a broad-ranging examination of urban life in the C18 and C19, and Kate Gibson and I will be talking about different aspects of our study of faith, work and business today.

**PPT full Cecil quote:** As to the article of *business*, what is a religious man not prepared for, that he can be called to? The *Fear* of God fits him to be intrusted: the *Favour* of God raises and animates his expectations: the *Promise* of God supports him under difficulties: the *Word* of God gives general direction to his steps; and the *Blessing* of God attends them.<sup>1</sup>

As clergyman Richard Cecil advised his readers in 1793, religion could be found in all aspects of a working life. Faith motivated labour and gave meaning to the monetary losses and gains of business. Moreover, worldly success was compatible with piety, and opportunities for both could be found in the booming industrial and manufacturing towns of northern England. An intimate connection between faith and business can be found throughout the printed works, diaries and letters left by individuals living through the industrialisation of the second half of the eighteenth and early nineteenth centuries. Such sources have been unevenly mined by historians, but often contradict some long-standing interpretations concerning business and faith, not least the argument that the changing economic structures that began to emerge during the eighteenth century, particularly in towns, and the developments in popular thought that they engendered, were linked to a decline in religious belief.

A familiar branch of scholarship debates the extent to which economic ‘modernisation’ in England during this period involved a transition from a supposedly ‘moral economy’ to an ‘amoral’ one.<sup>2</sup> Economic growth and more ‘rational’ capitalist practices have been implicitly associated with the rise of individualism and the emergence of a more secular society in which there was little space for religion and morality in business.<sup>3</sup>

This reading has often been taken up by the authors of more general social histories of work and economic change which have tended to downplay the religious motivations of the bulk of the population, and of conforming Anglicans in particular.<sup>4</sup> The secularisation narrative has been revised by Craig Muldrew, and most recently by Brodie Waddell, who argue that ideas about wealth and profit continued to be shaped by religious tenets across the early modern period.<sup>5</sup> However, Muldrew and Waddell's analyses stop in the early eighteenth century, and it is unclear whether the moralised economy which they describe continued through the later period of industrialisation and economic change. As yet, the historical picture is of a strong connection between religious and economic life in the seventeenth century, followed by a slow and steady decline in the influence of faith over the eighteenth century. Margaret Hunt, in her study of the urban middle classes, dates the decline of religious explanations for business failure and the popularisation of a 'fully secular vision of a commercial nation' from the early eighteenth century.<sup>6</sup> Margaret Jacob and Catherine Secretan suggest that religious anxiety plagued seventeenth-century merchants, but that 'The lives of late eighteenth-century merchants... have a secular "feel" about them... the deity and chapel have receded to the point of almost never being mentioned.'<sup>7</sup> The implication is a general tipping of the balance, from the pious, and often intensely anxious, seventeenth-century trader, to the rational, enlightened and secular early nineteenth-century businessman. Yet more recent accounts of faith and business in Manchester suggest that, here at least, religion influenced most aspects of the lives of those in trade, whose principal concerns arguably centred on family, making a living and God.<sup>8</sup> In an earlier study I have described the 'unspectacular orthodoxy' practised by people of all sorts in the eighteenth and early nineteenth centuries: for whom regular Church attendance, the scrutiny of one's actions and those of others, a belief in providence, and the need to both engage and struggle with the world and its expectations were a part of daily life.<sup>9</sup>

Other research into business and religion draws on Max Weber's theory of the Protestant work ethic. Weber famously argued that Protestantism provided a rationale for the discipline, individualism and hard work that was required to drive capitalist expansion.<sup>10</sup> His theories provided the basis for many early interpretations of the 'Industrial Revolution' and English exceptionalism and have never entirely receded. Scholarship that takes the Protestant work ethic as its starting point seeks 'to explain

Britain's early success as an industrial power by identifying the influence of religious doctrine'.<sup>11</sup> Although this approach acknowledges that faith could impact upon economic behaviour, it tends to view Protestant Dissenters, especially Quakers, as possessors of an unusual piety and doctrine, and to encourage histories of particular denominations and family firms, rather than an expansive questioning of the relationship between belief, work and change over time.<sup>12</sup> Though articles of faith concerning work and business have been described by historians as influencing the conduct of Quakers in particular, similar considerations were also apparent amongst those of other dissenting sects prominent in north-west towns, such as Presbyterians, Methodists and Unitarians, as well as Anglicans.<sup>13</sup> Indeed, all Christians were exhorted to uphold their duty to labour, whilst the requirement to ensure fair dealing and honesty was not unique to Quakerism.<sup>14</sup> The earlier focus on connecting religion with economic growth has also meant that the experiences of the superlatively successful and particularly pious have been emphasised – the Strutts, Wedgwoods and Cadburys of the eighteenth-century economy – rather than those who made a comfortable but unspectacular living, or, indeed, those who failed.<sup>15</sup> Our findings suggests, in contrast, that religious motivations and understandings of the economy can be found across the working population of towns in this period, amongst individuals of different ages, occupations and denominations, successful and unsuccessful, pious and lapsed. This indicates that religion remained influential in the economy, society and culture of northern towns in a period of industrialisation and economic change, rather than faith being the natural casualty of economic and urban development.

Many of the existing accounts of work and business rely primarily on printed texts, especially those written by clergy or by moral philosophers and political economists such as David Hume or Adam Smith.<sup>16</sup> We therefore know how certain prominent individuals, institutions or organisations theorised or theologised economic change in this period, but much less about how ordinary workers and small business owners conceptualised their own daily labours. Ego-documents such as letters and diaries, analysed in conjunction with tradesman's manuals and devotional guides, indicate the extent to which religious tenets were actually put into practice. The degree to which these decisions were influenced by a religious worldview can only be discovered through detailed analysis of everyday working lives. Historians have long acknowledged that 'economic behaviours are enmeshed in a cultural context', and as

Julian Hoppit notes, economic life is made up of a ‘multitude of individual decisions’, made on a daily basis, and influenced by the fears, desires and preoccupations of ordinary people.<sup>17</sup> We suggest that religion played a crucial role in shaping the worldview and conduct of individuals in this period, including how they understood their work and economic behaviour and how they sought to govern it, and the ways in which faith provided an explanatory framework for understanding worldly and spiritual success and failure.

#### **PPT: FitT evidence base overview**

Historians have argued that showing adherence to a moral code was imperative in an early modern economy that was based on credit.<sup>18</sup> However, within an eighteenth-century context, this code has been interpreted by John Smail as one of honour and civility that ‘was largely devoid of any religious or moral overtones’, or, as Margaret Hunt argues, as religious in origin but employed for secular ends, such as financial prosperity and the avoidance of ruin.<sup>19</sup> Our evidence suggests, in contrast, that this moral code was understood as a religious one right into the nineteenth century, and that individuals were concerned as much about spiritual consequences as they were for secular ones; the two were intertwined. Moreover, the continued significance of religion was evident not only in adherence to broad and widely accepted virtues such as diligence or honesty, but also in the importance individuals placed on actually practicing faith. The emphasis on church-going, in particular, suggests that the world of the eighteenth-century urban economy remained a religious one, albeit one in which secular and spiritual ends were united.

The perception and practice of piety was frequently related to worldly credit. Business in this period inevitably had a strong moral dimension because of the structural reliance on credit, as capital and goods were advanced in personal transactions on the basis of individual reputation.<sup>20</sup> In some cases, this could be ruinous. In the 1810s, Manchester grocer George Heywood recalled the ‘crime and suffering’ caused by Thomas Sparks and his wife. They had been ‘going about professing so much religion without enjoying any’, using an appearance of piety as ‘a cover for their crimes’, which involved the accumulation of debts that they could not pay’. Although undeserved in this instance, the power of a pious reputation is clear, as Mrs Spark’s professions ‘enabled her to deceive people which she could not have done so much without it.’<sup>21</sup> Credit was,

according to Nonconformist Daniel Defoe, author of the conduct book *The Complete English Tradesman*, ‘a coy mistress’. It was ‘better than money... the foundation, the life and soul of business in a private tradesman; it is his prosperity’ but also ‘soon affronted’.<sup>22</sup>

The profession of piety could be a way of recouping a damaged reputation, evident in the attempts of Sheffield snuffmaker Joseph Wilson to persuade Methodist preacher Alexander Mather to advance him money to set up a new business in London in the 1780s. Mather was trustee and mediator in a long-running dispute between Joseph and his adult children over the family business, and so had the power to grant Joseph the money he needed.<sup>23</sup> Joseph senior’s strategy, though ultimately unsuccessful, was to emphasise his piety and thus persuade Mather that he was newly reliable, capable of launching a successful business, and deserving of confidence and investment. Amidst a discussion of his desire to build a house in London, Joseph implied that by granting him the money to stay, Mather would be enabling him to safeguard his soul: **(PPT)** ‘I am Within 10 Minits Walk of Mr Wesly Chappil and attend Every preaching and Hope To Continued To Do If Health permits I am Verry Happy in my Soul Since I Came’.<sup>24</sup> He further sought to bolster his claim by suggesting that he would use the money ‘for the fartherance of The gospil’ and by referring to his religiously-inflected virtues of always paying his debts and being ‘Honnist in the Sight of God’.<sup>25</sup> When this failed to convince Mather, who was sceptical on the grounds of Joseph’s previous reputation for ‘very great inconsistency’, Joseph tried to solicit support on the strength of his providential backing.<sup>26</sup> He stated: ‘I Toald you at The Vestery at Sheffield That I Would never be out of Trade So Long as it pleasd The Lord To give me Health and I Could Do it... Now I hear The Word of God Every morning’. Joseph suggested that he was fulfilling a divine calling, implying that to frustrate his business would be to frustrate God’s plan for him.<sup>27</sup>

The significance of piety to credit is underlined by the widespread emphasis on church attendance as a crucial, public measure of faith and a distinct advantage in the world of business. In his mid eighteenth-century books of maxims, Wakefield cloth friezer John Brearley included: ‘Never Negleckt going to Church.. for if a Man negleckts this hee is nothing Butt Scoundril and a Vagabond and is Counted... as Such Bye Men. That is good men.’<sup>28</sup> The advantage that churchgoing made to credit was also clear to the

Quaker gun manufacturer James Farmer who was concerned that his younger brother Joseph's 'non attendance at divine worship' in the 1740s would damage his future credit, due to 'the Contemptious oppinion the generality of mankind had of Irreligious men'. James feared 'that in Commerce no person... would have to do with a fic[k]le & undsteady man for if he appears as such in Case of the utmost Importance he would be suppos'd to act no otherways in affairs of humane life which one of Less Consequence, & might resonably bee Jug'd to have no regard Either to right or wrong but follow the dictates of his own perverse Nature'.<sup>29</sup> An impious trader was presumed to be reckless, careless of other people's livelihoods, or as eschewing a shared code of conduct that was based heavily on Christian virtues such as honesty. Such behaviour could be ruinous in a high-risk credit economy where the fortunes of so many businesses were interdependent. James asked Joseph's master, Liverpool merchant John Hardman, to take Joseph 'with you on Sundays at Chappel or some place of worship that you approv'd & knew that he wast at'.<sup>30</sup> James was happy with *any* place of worship, suggesting that Anglican conformity was not essential. He told James himself that 'thee would find [attending worship] a great addition to thy own Sattisfaction & Character amongst Men of Gravity &... besides it would show a stat of stability'.<sup>31</sup> The appearance of piety, and to a certain extent the practice of it, bolstered other attributes such as reliability which formed a person's credit.

Public attendance at a place of worship mattered more than individual or private religious practice because it was visible to the community, reflecting Craig Muldrew's observation that credit was a social system that worked 'outward into the community, not inwards, concerning belief'.<sup>32</sup> However, this does not mean that church going was merely a utilitarian empty gesture with purely secular motivations. Its effects could be both outwards and inward; regular public worship was widely considered to bolster piety and therefore to make you into a more virtuous person. What mattered was that individuals would internalise the discipline and diligence that came with regular attendance: church was not only about appearing virtuous; it made you virtuous, too.

The virtues of good work and business, such as honesty, diligence and prudence, were frequently explained within a Christian framework in didactic literature and seen to answer both secular and spiritual ends. The practical application of this published advice is evident in the commonplace books kept by individual workers. The notebook

of Wakefield cloth friezer John Brearley, written between 1757 and 1762, combined information about how to mend a friezing board with religious maxims.<sup>33</sup> Religion was intermixed with guidance on the more ‘secular’ aspects of business such as lists of cloth prices and weight conversion tables, suggesting that both types of virtue were seen as important and mutually reinforcing. Sheffield draper George Hoyland’s ‘Order Book’ contained accounts alongside prayers, and an essay ‘Thoughts on the Sabbath’.<sup>34</sup> Young people were similarly exhorted to pay equal attention to their secular and religious education. In the 1730s future merchant Robert Pease of Hull assured his father that ‘my endeavour is to improve daily in usefull knowledge & Learning that I may be a good man & usefull in the world.’ The route to this was twofold: ‘Sr In ye morning & afternoons I learn bookkeeping & at noons & nights I get a Catechism against popery.’<sup>35</sup> The same duality appeared fifty years later in Beverley gentleman John Courtney’s designs for his son Henry, at school in Leeds with the intention of becoming a merchant; ‘I wish my Sons to be not only well instructed in the Different Professions for wch they are intended, but also to be well grounded in the Principles of the Christian Religion, & of sound Morality in order to their becoming virtuous & honest Men’.<sup>36</sup>

Pragmatism was key in such endeavours, and conduct book authors were careful to emphasise that behaving according to a religious framework was both pious and good business sense. The connection between economic virtue and divine reward was underlined through a widespread belief in providentialism. Individuals across denominations and occupations argued that God would only reward the virtuous, and that business success depended on both individual industry and divine blessing. In 1792 Anglican William Hey, who became one of the most celebrated surgeons in Leeds, recommended a mixture of worldly prudence and trust in providence when he advised his nephew William Sharp to move to Manchester as ‘I know no place where medical men are so well paid... In all our prospects for future life, we should beg of God to direct & prosper us. Without his blessing we labour in vain: or our success may hurt us’.<sup>37</sup> In 1818 Manchester grocer and sometime Unitarian George Heywood firmly considered providence as the reward for his own industry. He believed that providence had ‘placed us in this situation’ and ‘endowed us with abilities’, but that its effect was only to ‘crown all our labours with that success which we have always endeavor’d to deserve’.<sup>38</sup> (PPT)

Religion figured significantly in conduct manuals aimed at budding merchants and in their broader education, but it also governed how individuals approached their everyday work. The notion of work as a calling appears alongside the idea that God had specifically placed individuals and endowed them with talents that allowed them to be useful to society. To neglect your work therefore, was to frustrate the divine plan. This argument appealed particularly to the evangelical Anglican Leeds-based Hey family, whose menfolk largely worked either as clergymen or doctors. Clergyman Samuel Hey combined praise of his son William's diligence in his schoolwork with the advice that 'Everything we do... shd be done frm a sense of duty; to please God & do his will; & this makes it pleasant.'<sup>39</sup> Rebecca Hey, William's aunt, likewise advised him to work hard at a new school and 'seek God's blessing in entering on this new Situation'. Then, she asserted 'the happy result will follow, namely that of becoming a blessing to others, and when ... we enter on Eternity, what a comfort it will be to have been of any use in our day & generation, and if our Services have been done in humility & from a desire to please God, they will doubtless be mercifully regarded'.<sup>40</sup> The Methodist Samuel Bardsley, errand boy and bottle washer for a Manchester wine and brandy merchant recorded in his diary on 15 July 1766 'I hope by my Diligence in Business All Occations of Stumbling will be Removed.'<sup>41</sup> Although some historians have argued that it was primarily dissenters who viewed their work as a calling from God, our evidence suggests suggests that Anglicans also took pride in their work as an opportunity to do God's will.<sup>42</sup>

Individuals actively sought to govern their behaviour at work and undertake certain tasks according to religious guidelines. Keeping accurate accounts was particularly exhorted as a religious duty as well as a prudent one. As Julian Hoppit found in his study of attitudes towards bankruptcy, '[t]he moral obligation to keep accounts was stressed time after time' as without them, traders left themselves open to accusations of dishonesty and recklessness with the livelihoods of their creditors.<sup>43</sup> However, individuals in our sources generally related keeping accounts not to the practical implications of business failure or their reputation before others, but to much larger obligations towards the state of their soul and their own personal salvation. This form of 'self-accounting' shows considerable continuity with seventeenth-century attitudes towards account-keeping.<sup>44</sup> Quaker shoemaker John Bragg of Whitehaven (1723-1795),

quoted Isaac Watts (and misattributed to Wetenhall Wilkes) when he wrote in his memorandum book ‘Let the concern of your Soul & your Shop, your Trade and your Religion, lie always in such order as far as Possible, that Death at a short Warning may be no occasion of a disquieting tumult in your Spirit’.<sup>45</sup> Similarly, Defoe advised that ‘A Tradesman’s books, like a Christian’s conscience, should always be kept clean and clear; and he that is not careful of both will give but a sad account of himself either to God or Man.’<sup>46</sup> Financial and spiritual accounts were equated, positing account-keeping as a religious duty within the wider obligation that one should prepare for death and final judgement at any time.<sup>47</sup> A tradesman who does not ‘leave his books in order’ was considered ‘A very bad Christian, who had few or no thoughts of death upon him’.<sup>48</sup> The association between financial and spiritual stock-taking was not confined to nonconformists.<sup>49</sup> Anglican cloth manufacturer Thomas Brancker took stock in his warehouse and collected outstanding bills on 1 January every year, prompting him to evaluate his business success (or failure) and relate it to providence, an association between material and spiritual accounting that was strengthened by his practice of attending church on New Year’s Day. At the end of 1825 he calculated that he had ‘reason to be thankful’ as ‘At the close of the eventful Year what dangers and what difficulties we have providentially been enabled to steer through with comparatively trifling injury’.<sup>50</sup> Brancker’s self-accounting is strikingly similar to the practices of seventeenth-century diarists.<sup>51</sup> Accounting practices such as these exemplify the ways in which supposedly secular, rational business practices aimed at controlling the universe and ensuring worldly prosperity were still perceived within terms of spiritual duty and divine consequences.<sup>52</sup>

### Conclusion

Faith continued to have a profound influence on individuals’ understanding of the economy and their working lives in northern towns between 1740 and 1830. Religious ideas about profit and salvation, the need to adhere to a moral code to ensure both worldly success and heavenly rewards, and the belief that wealth was a providential gift from God were commonly expressed in individuals’ accounts of their working lives. Church-going was an important public act of devotion which was tied strongly to credit, but it needed to be accompanied by an inward examination of one’s conduct and adherence to God’s word, whilst work itself could be an act of piety, if practised appropriately. Rather than look at philosophers, political economists or solely at

clerical teachings, we have focused here on those whom Margaret Hunt calls the ‘people whose bread and butter derived from activities other than expounding the Word’. And, we have found that it was precisely among these people – merchants, manufacturers and shopkeepers – that faith continued to be an organising principle and ideological support for their understandings of the urban economy and their place in it, well into the nineteenth century.<sup>53</sup> This suggests that over the eighteenth century, religious and economic life was seen as increasingly compatible, supporting Stubenrauch’s call that historians should not assume that ‘industrialists can only pursue wealth by, at best, balancing it uneasily with spiritual convictions’.<sup>54</sup> Individuals in this period could find economic motivation and inspiration in their faith, as well as confidence that they were making the most of their God-given abilities and that economic success, performed virtuously, would be rewarded in heaven.

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<sup>1</sup> Richard Cecil, *Friendly Advice from a Minister to the Servants of his Parish* (London, 1793), p. 42

<sup>2</sup> Brodie Waddell, *God, Duty and Community in English Economic Life, 1660-1720* (Woodbridge, 2012), pp. 18-19.

<sup>3</sup> Christopher Hill, *Reformation to Industrial Revolution: A Social and Economic History of Britain, 1530–1780* (London, 1967), pp. 6–10; C. B. Macpherson, *The Political Theory of Possessive Individualism: Hobbes to Locke* (Oxford, 1962); Alan Macfarlane, *The Origins of English Individualism: The Family, Property and Social Transition* (Oxford, 1978).

<sup>4</sup> Jeremy Gregory, ‘For All Sorts and Conditions of Men’: The Social Life of the Book of Common Prayer during the Long Eighteenth Century: Or, Bringing the History of Religion and Social History Together, *Social History*, 34, 1 (2009), 29-54, p. 30.

<sup>5</sup> Craig Muldrew, *The Economy of Obligation: The Culture of Credit and Social Relations in Early Modern England* (Basingstoke, 1998); Waddell, *God, Duty and Community in English Economic Life, 1660-1720*, passim but especially pp. 77-80, 230.

<sup>6</sup> Hunt, *The Middling Sort*, pp. 11, 38, 173-5.

<sup>7</sup> Margaret C. Jacob and Catherine Secretan, ‘Introduction’, in Margaret C. Jacob and Catherine Secretan (eds), *The Self-Perception of Early Modern Capitalists* (Basingstoke, 2008), p. 11.

<sup>8</sup> Hannah Barker, ‘Soul, purse and family: middling and lower-class masculinity in eighteenth-century Manchester’, *Social History*, 33, 1(2008), 12-35.

<sup>9</sup> The phrase ‘unspectacular orthodoxy’ is taken from Martin Ingram, *Church Courts, Sex and Marriage in England, 1570-1640* (Cambridge, 1987), p. 94 passim. Hannah Barker, ‘A devout and commercial people: lay religion in eighteenth-century Manchester’, in *Revisiting The Polite and Commercial People: Essays in Georgian Politics, Society and Culture in Honour of Professor Paul Langford*, ed. Elaine Chalus and Perri Gauci (Oxford University Press, 2019), pp. 136-52.

<sup>10</sup> Max Weber, *The Protestant Ethic and the Spirit of Capitalism*, trans. Talcott Parsons (London, 1930); E. P. Thompson, *The Making of the English Working Class* (London, 1963); David H. Pratt, *English Quakers and the First Industrial Revolution* (London,

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1985); Margaret Jacob and Secretan, *The Self-Perception of Early Modern Capitalists*; David John Jeremy (ed), *Religion, Business and Wealth in Modern Britain* (London, 1998); Matthew Kadane, *The Watchful Clothier: The Life of an Eighteenth-Century Protestant Capitalist* (New Haven, Conn. and London, 2013).

<sup>11</sup> Warwick Funnell and Robert Williams, 'The Religious Imperative of Cost Accounting in the Early Industrial Revolution', *Accounting, Auditing & Accountability Journal* 27.2 (2014), p. 357. See also Kirsten Kininmonth, 'Weber's Protestant Work Ethic : a case study of Scottish entrepreneurs, the Coats Family of Paisley', *Business History*, 58, 8 (2016) 1236-1261; Sam McKinstry and Ying Yong Ding, 'Alex Cowan & Sons Ltd, Papermakers, Penicuik : a Scottish case of Weber's Protestant Work Ethic', *Business History*, 55.5 (2013) 721-739. For a critique, see Patrick O'Brien, 'Max Weber, religion and the work ethic', in Jeremy, *Religion, Business and Wealth in Modern Britain*, 108-114.

<sup>12</sup> For example, Ann Prior and Maurice W. Kirby, 'The Society of Friends and the Family Firm, 1700-1830', *Business History* 35.4 (1993), pp. 66-85; Ann Prior and Maurice W. Kirby, 'The Society of Friends and business culture, 1700-1830', in Jeremy, ed., *Religion, Business and Wealth in Modern Britain*, 115-36.

<sup>13</sup> D.H. Pratt, *English Quakers and the Industrial Revolution* (New York, 1985); Ann Prior and Maurice Kirby, 'The Society of Friends and the family firm, 1700-1830', *Business History*, 35, 4 (1993), 66-85; T.A.B. Corley, 'Changing Quaker attitudes to wealth, 1690-1950' in *Religion, Business, and Wealth in Modern Britain*, ed., David Jeremy, 137-52; Leslie Hannah, 'The moral economy of business: a historical perspective on ethics and efficiency', in Peter Burke, Brian Harrison and Paul Slack, eds., *Civil Histories: Essays Presented to Sir Keith Thomas* (Oxford, 2000), 285-300; John Seed, 'Unitarianism, political economy and the antinomies of liberal culture in Manchester, 1830-50', *Social History*, 7, 1 (1982), 1-25; Anne Orde, *Religion, Business and Society in North-East England: The Pease Family of Darlington in the Nineteenth Century* (Stamford, 2000); Matthew Kadane, 'Success and self-loathing in the life of an eighteenth-century entrepreneur', in *The Self-Perception of Early Modern Capitalists*, ed., Margaret C. Jacob and Catherine Secretan (Basingstoke, 2008), 253-71; Barker, 'Soul, purse and family'.

<sup>14</sup> *The A, B, C, With the Shorter Catechism, Agreed Upon by the Assembly of Divines at Westminster* (Edinburgh, 1778), p. 22; Benjamin Beddome, *A Scriptural Exposition of the Baptist Catechism by Way of Question and Answer* (Bristol, 1776), p. 41; Disney Alexander, *Christian Holiness Illustrated and Enforced, in Three Discourses; Preached At the Methodist Chapel* (Halifax, 1800), p. 82; Daniel Bellamy, *The Family-Preacher: Consisting of Practical Discourses For Every Sunday Throughout the Year* (London, 1776), p. 51; Thomas Adam, *Evangelical Sermons* (London, 1781), p. 242; Thomas Bancroft, *A Sermon Preached in the Cathedral Church in Chester* (Chester, [1795?]), p. 17.

<sup>15</sup> T.S Ashton, *An Eighteenth-Century Industrialist: Peter Stubs of Warrington, 1756-1806* (Manchester, 1939); R.S. Firth and A.R. Wadsworth, *The Strutts and the Arkwrights, 1758-1830: A Study of the Early Factory System* (Manchester, 1958); Neil McKendrick, 'Josiah Wedgwood and factory discipline' *Historical Journal*, 4 (1961), 30-55; Mary B Rose, *The Gregs of Quarry Bank Mill: The Rise and Decline of a Family Firm, 1750-1914* (Cambridge, 1986); Leonore Davidoff and Catherine Hall, *Family Fortunes: Men and Women of the English middle class, 1780-1850* (London, 1992); Robin Holt and Andrew Popp, 'Emotion, succession and the family firm: Josiah Wedgwood & Sons', *Business History*, 55, 6 (2013), 892-909; Kenneth Quickenden,

- Sally Baggot and Malcolm Dick, eds., *Matthew Boulton: Enterprising Industrialist of the Enlightenment* (Farnham, 2013); Warwick Funnell and Robert Williams, 'The Religious Imperative of Cost Accounting in the Early Industrial Revolution', *Accounting, Auditing & Accountability Journal* 27.2 (2014), pp. 357-81, esp. p. 365. This point is made by Maxine Berg, 'Small Producer Capitalism in Eighteenth-Century England', *Business History* 35.1 (1993), but without the religion, p. 23.
- <sup>16</sup> For example, Boyd Hilton, *The Age of Atonement: The Influence of Evangelicalism on Social and Economic Thought, 1795-1865* (Oxford, 1988); Mark A. Noll, ed., *God and Mammon: Protestants, Money, and the Market, 1790-1860* (Oxford, 2002); Waddell, *God, Duty and Community*, p. 21. The main exception, although for an earlier period, is Muldrew, *The Economy of Obligation*, and for the eighteenth century, is Barker, 'A Devout and Commercial People'.
- <sup>17</sup> John Smail, 'The Culture of Credit in Eighteenth-Century Commerce: The English Textile Industry', *Enterprise and Society* 4.2 (2003), p. 302; Hoppit, *Risk and Failure*, p. 3.
- <sup>18</sup> Muldrew, *The Economy of Obligation*, pp. 124, 128-134; S. D'Cruze, 'The Middling Sort in Eighteenth-Century Colchester: Independence, Social Relations and the Community Broker', in J. Barry and C. Brooks (eds), *The Middling Sort of People: Culture, Society and Politics in England, 1500-1800* (Basingstoke, 1994), 181-207.
- <sup>19</sup> Hunt, *The Middling Sort*, pp. 55-6; John Smail, 'Credit, Risk, and Honour in Eighteenth-Century Commerce', *Journal of British Studies* 44.3 (2005), pp. 446-55. Other studies which talk about a moral code but without any reference to religion include Hoppit, *Risk and Failure*, pp. 170-3.
- <sup>20</sup> Hoppit, *Risk and Failure*, p. 163.
- <sup>21</sup> JRL: ENG MS 703, Diary of George Heywood, fo. 65.
- <sup>22</sup> Daniel Defoe, *The Complete English Tradesman* (London, 1726), pp. 416, 418.
- <sup>23</sup> Private Archive, Sharrow Mill, Sheffield (hereafter SMS): 'Settlement Between Joseph Wilson, His Wife and Children', 21 June 1788.
- <sup>24</sup> SMS: Joseph Wilson to Alexander Mather, 28 May 1789.
- <sup>25</sup> SMS: Joseph Wilson to Alexander Mather, 28 May 1789; Joseph Wilson to Joseph Wilson & Co, 24 October 1791.
- <sup>26</sup> SMS: Alexander Mather to Joseph Wilson, 2 June 1789.
- <sup>27</sup> SMS: Joseph Wilson to Alexander Mather, 6 June 1789.
- <sup>28</sup> WYAS, Leeds: WYL463, Note book of John Brearley, 1757-62, vol 1.
- <sup>29</sup> BA: MS3101/C/C/2/1/7, James Farmer to John Hardman, 18 November 1743.
- <sup>30</sup> BA: MS3101/C/C/2/1/7, James Farmer to John Hardman, 18 November 1743.
- <sup>31</sup> BA: MS3101/C/C/2/1/8, James Farmer to Joseph Farmer, 19 November 1743.
- <sup>32</sup> Muldrew, *The Economy of Obligation*, p. 2.
- <sup>33</sup> WYAS, Leeds: WYL463, Note books of John Brearley, 1757-62, 2 volumes
- <sup>34</sup> SCA: MD1191, commonplace book of George W.R. Hoyland.
- <sup>35</sup> HHC: C DFP/186, Robert Pease to Joseph Pease, 6 October 1731.
- <sup>36</sup> Hull History Centre: U DDX/60/5, HHC: U DDX/60/5, Letter book of John Courtney, pp. 1-2, John Courtney to Mr Hodgson, 5 August 1787.
- <sup>37</sup> ULSC: MS 1991/1/6/2, William Hey to William Sharp, 8 February 1792. Similar also in HHC: U DDX/60/5, Letter Book of John Courtney, p. 28, John Courtney to Henry Courtney, 5 May 1788.
- <sup>38</sup> JRL: ENG MS 703, Diary of George Heywood, fo. 202.
- <sup>39</sup> YELA: HEY/1/3, Samuel Hey to William Hey, 24 October 1825.
- <sup>40</sup> YELA: HEY/7/1, Rebecca Hey to William Hey, 8 May 1828.

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<sup>41</sup> JRL: BRD1/Diary, 206.

<sup>42</sup> Warwick Funnell and Robert Williams, 'The Religious Imperative of Cost Accounting in the Early Industrial Revolution', *Accounting, Auditing & Accountability Journal* 27.2 (2014), p. 368. The notion of a calling is seen as a particularly evangelical thing by Davidoff and Hall, *Family Fortunes*, p. 111.

<sup>43</sup> Hoppit, *Risk and Failure*, p. 172.

<sup>44</sup> Adam Smyth, 'Money, Accounting, and Life-Writing, 1600-1700: Balancing a Life' in Adam Smyth (ed.), *A History of English Autobiography* (Cambridge, 2016), pp. 86, 91-3; D. Christopher Gabbard, 'The Dutch Wives' Good Husbandry: Defoe's "Roxana" and Financial Literacy', *Eighteenth-Century Studies* 37.2 (2004), pp. 239-40.

<sup>45</sup> Bragg misattributes this quote to Wetenhall Wilkes, but it is from Isaac Watts, 'Advice to a Young Man upon his Entrance into the World', widely reprinted in both religious and secular publications. E.g. in Isaac Watts, *The Beauties of the late Revd. Dr Isaac Watts* (London, 1782, 3<sup>rd</sup> edn), p. 108; Addison, *Interesting Anecdotes, Memoirs, Allegories, Essays, and Poetical Fragments, tending to amuse the fancy, and inculcate morality* (London, 1794, vol. 3 of 12), p. 15; Anon., *The New Polite Instructor: Or, Universal Moralist* (London, 1771), p. 27.

<sup>46</sup> Defoe, *The Complete English Tradesman*, p. 326.

<sup>47</sup> Funnell and Williams, 'The Religious Imperative of Cost Accounting', p. 374. For the religious importance of preparing for death see Ralph A. Houlbrooke, *Death, Religion and the Family in England, 1480-1750* (Oxford, 1998), pp. 57-60.

<sup>48</sup> Defoe, *The Complete English Tradesman*, pp. 346-7. Similar in Steele, *The Religious Tradesman*, pp. 40-41, 168.

<sup>49</sup> Cf. Funnell and Williams, 'The Religious Imperative of Cost Accounting', pp. 357, 361; cf. Gabbard, 'The Dutch Wives' Good Husbandry', p. 240.

<sup>50</sup> WYAS, Leeds: WYL/1963/2, Diary of Thomas Brancker, vol. 2, 31 December 1824.

<sup>51</sup> Muldrew, *The Economy of Obligation*, pp. 144-6.

<sup>52</sup> Cf. Hunt, *The Middling Sort*, pp. 58-61.

<sup>53</sup> Hunt, *The Middling Sort*, pp. 22, 38.

<sup>54</sup> Stubenrauch, *Age of Ingenuity*, p. 21.