

LONDON MERCHANTS AND THEIR WEALTH

IN

THE REIGN OF RICHARD II

by

Carol M. Miller, B.A.

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## CHAPTER I

### THE MERCHANT'S ROLE IN MEDIEVAL SOCIETY

In some ways Horatio Alger would have felt much at home in medieval London. Like their Gothamite counterparts of a later century, Whittington's contemporaries found wealth to be a road to prestige and respectability.<sup>1</sup> Rich merchants were the probi homines, those whose possession of weighty, earthly cares was assumed to entail a sober sense of responsibility which made them preferred as churchwardens. Their houses awed fellow citizens as much as brownstone fronts on Madison Avenue would have, perhaps even more. Several showplaces originally meant for merchants, such as John Pulteyney's Coldharbour, ended in the hands of the nobility.

Princes of Wall Street had only to provide country lads with a place to come make their fortunes, but the London wealthy were sensible of a greater demand upon their time and money by the community. First of all, only the rich could afford the expenses of holding office. Out of the 280 aldermen elected in the fourteenth century, only

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<sup>1</sup>Richard Whittington, the famous lord-mayor whose fortunes were founded upon a cat, first appears in city history in the 1390s.

nine were of the lesser, craft guilds, and of these one would have to resign for lack of funds. The other eight were at the top of their profession, ready to move into the merchant class: one was butcher to the king.<sup>2</sup>

Merchant wealth was tapped for those fabulous pageants which made the city famous. When Richard II was welcomed after his coronation in 1377 the goldsmiths set up a four towered castle, upon which stood four beautiful girls strewing the way before the king with gold leaves and imitation gold coins. Wine flowed from two sides of the castle, and from its top a golden angel dipped down to offer a crown to the king. The whole affair cost £13.<sup>3</sup>

Often these pageants were held as a sign of gratitude when the king returned government to the city after taking it into his own hands. On such an occasion in 1392 Richard was given a white war horse caprisoned in red and cloth of gold. Wine ran in the conduits and two stages were set up, one holding singing angels and the other, near St. Paul's, God Himself. A third near the Temple Bar represented the desert and was graced with John the Baptist and all manner of strange beasts. On the next day the city made a more substantial presentation to the king, its leading officials going to Westminster and there giving Richard

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<sup>2</sup>Sylvia Thrupp, The Merchant Class of Medieval London (Chicago: University of Chicago Press, 1956), p. 37.

<sup>3</sup>A. R. Meyers, London in the Age of Chaucer (Norman, Oklahoma: University of Oklahoma Press, 1972), p. 168.

two silver gilt basins filled with coins totalling  
£ 10,000.<sup>4</sup>

In spite of their greater sense of communal responsibility, merchants in the fourteenth century did not have the moral reputation of those of the nineteenth. Horatio Alger, a Harvard graduate intended for the clergy, respected and admired almost enviously the merchant powers of his day. Those in trade in the fourteenth century were on the contrary rarely praised, often criticised, and sometimes consigned to hellfire.

No calling in the Middle Ages, not even that of laborer, earned the unmixed approval of clerical writers, for whom the active life was but the bottom rung of the spiritual ladder. Perfection could of course be reached in the active life, as much as in the contemplative or mixed, if all duties were performed and the faults peculiar to each calling avoided. Peasants, for instance, owed their masters respect and faithful service but too often were inclined to laziness and unreasonable demands, faults non-clerics would attribute to their descent from Ham.<sup>5</sup>

Trade received its most lenient handling from the schoolmen. Admittedly, the earliest fathers had had little use for merchandizing, which they felt to be a lure towards

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<sup>4</sup>Meyers, p. 169.

<sup>5</sup>Thrupp, p. 291.

falsehood, deceit, and profiteering on the distress of others, but this attitude was soon to change.<sup>6</sup> Aquinas was following faithfully in Augustine's footsteps when he justified trade as the process by which necessary goods are transported from one country to the next. As Humbert de Romans put it,

it has so happened that no country is self-sufficient to the point of not needing the goods of any other country. From that follow three excellent results, one is humility. . . another is friendship . . . a third is the support of human weakness, for as mechanical arts help many men to support themselves, so from trade in shops many are able to support themselves lawfully too if the trade be rightly carried on.<sup>7</sup>

Reginald Pecock, writing in 1443, waxed almost enthusiastic in his praise of the worldly life and commerce.

Ferþermore for as myche as þese now seid meenys to helpe and strengþe--þat is to seie mete and drinke and cloop and opere in þe iij<sup>e</sup> troupe before reherced--mowe not be had wipout worldly godes, whiche ben comonly called godes of fortune--as ben þese: money, rentes, fieldes and townes, and opere suche whereof money may be reysed, or eny oper necessarie meene to þese opere afore goying meenys may be had--þerfore folowep þe xij<sup>e</sup> troupe, that alle suche godes we mowe and ouzte to loue and desire, to seche after and to have mesurable and into þe seid eendi [and this is] leeful worldlihoode.<sup>8</sup>

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<sup>6</sup>John Baldwin, "The Medieval Theories of the Just Price," Transactions of the American Philosophical Society New Series 49, part 4 (1959): 14.

<sup>7</sup>Bede Jarrett, Social Theories of the Middle Ages (Westminster, Maryland: Newman Book Shop, 1942), p. 151.

<sup>8</sup>Reginald Pecock, The Reule of Crysten Religioun, ed. William Cabell Greet (London: Early English Text Society, 1927), p. 276.

There was then no inherent sin in being a merchant and seeking after wealth, just so long as the final glory is God's and not man's. This was the hallmark of honest work, as Pecock next most emphatically affirmed. There are two ways in which property can be used to further the glory of God. Obviously, money could be donated for religious purposes, to the friars or for the repair of churches. This was done, as even a cursory examination of wills from London would prove. The most direct of these was that of John Okebrok, a chaplain, who left all his tenements in a certain parish to God.<sup>9</sup>

If God is not available one can still act with charity towards the reflections of God on earth. The right to property was a natural right, the right of the more perfect, rational order to dominate the irrational. The right to private property though was a human right, the most efficient way to make use of material wealth without bickering, suspicion, and jealousy. It was a right always subordinate to the needs of others--hence Aquinas' conclusion that theft in the case of urgent need was no sin. As Jarrett put it, possessions might be private in ownership but must be public in use.<sup>10</sup>

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<sup>9</sup>Calendar of Inquisitions Miscellaneous (Chancery) Preserved in the Public Record Office (London, 1937; Kraus Reprint, 1973), 3: 866.

<sup>10</sup>Jarrett, p. 128.



He who, coming first to a public spectacle should prepare the way for others would not act unlawfully; but it is then that a person acts unlawfully when he prevents others from seeing. In like manner a rich man does not act unlawfully, if he seizes possession beforehand of a thing that was common to start with and then shares it with others; but he does sin if he keeps out everybody else without distinction from using the thing.<sup>11</sup>

Thus it was a primary necessity for the merchant to deal justly with society, "attributing to each his rightful due."<sup>12</sup> The first of the moral dangers to which the merchant is exposed is the temptation to deal dishonestly, thus unjustly, with his fellows. No one, "no Church or man . . . out of certain knowledge should ever accept more for a thing than what it is worth during the bidding." But, "it is difficult among buyers and sellers not to fall into sin."<sup>13</sup> Some may have had their doubts about the justice of quietly taking advantage of ignorance in the market place, though it was a principle of Roman law that only if the gain to the seller was half what it ought to be should restitution be made. There was no doubt at all though that intentional deceit nullified the contract, as in this example:

you wish that I would sell to you my collection of decretals which I am unwilling to sell. You tell

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<sup>11</sup>Thomas Aquinas, Ethicus, trans. Joseph Rickaby (New York: The Catholic Publication Society, 1892), p. 55.

<sup>12</sup>Institutes of Justinian, I, i, quoted in Baldwin, p. 59.

<sup>13</sup>Huguccio, Summa. to Causa X, q. 2, c. 3, quoted in Baldwin, p. 56; *ibid*, p. 55.



me a conscious falsehood that another compilation of decretals will soon appear, which will supercede my own. Believing this to be true, I sell you my decretals.<sup>14</sup>

Here justice would demand complete restitution, because there has been a deliberate attempt to deprive another of his rightful due, not just a profitting from circumstances.

The merchant is in moral danger secondly when he falls prey to an unlimited desire for goods--appetitus divitiarum infinitus, as Aristotle himself put it. This is an offense to pagan sensibilities because it subjects man to unbalance, to an excess without any counterweight. This fate is equally horrible to men of the Middle Ages, who had as keen a sense for balance, order and correspondence as the Greeks. Rightfully money should be a tool towards self-support and the furtherance of the acting out of God's will through helping out one's neighbors. When production exceeds what is necessary for the support of man or his neighbors it becomes not only wasteful but even wicked, since in effect it enslaves the producer to an endless accumulation of goods which become more important than man himself. Reginald Pecock maintained that excess wealth should be turned over to neighbors at any rate to prevent envy before it started.<sup>15</sup>

The scholastic treatment of trade served as the starting point for sermons on the subject. In the Middle Ages

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<sup>14</sup>Hostiensis, Summa Aurea III, 17, par. 7, in Baldwin, p. 55.

<sup>15</sup>Pecock, p. 290.

sermons were delivered not only from the pulpits of the over 140 parish churches of London, but also from public platforms such as St. Paul's cross. Handbooks were drawn up for the use of would-be homilizers, with enlivening exempla from which to choose to illustrate the more abstruse conclusions of the masters at Paris on subjects such as the Trinity. Other stories were included to make specific and more vivid the consequences of good and evil, and while many of these seem to have come simply from other books some at least were garnered fresh, adding a new dimension to the schemes of the universities. Opinions expressed in the sermons are thus closer to what the more humble stream of society thought of merchants than are the summas of the theologians.

Most began by agreeing that merchants were useful in the transport of goods, while one sermon remarks that "the ryche that mykel rychesces has" is supposed to "gyf them, that here on povert gas."<sup>16</sup> Beyond this the sermons have little to say on the proper use of wealth, perhaps because they sensed that it was impossible to grow rich and still remain of good intentions.

A poor man seldom gains a fortune unless by rightful inheritance; nor does he make a profit with false weights or uncertified measures . . . Poverty is an honest labourer, loath to take more wages than he truly deserves, in summer or in winter, and

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<sup>16</sup>G. R. Owst, Literature and Pulpit in Medieval England (Cambridge: At the University Press, 1933), p. 562.

if he buys or sells he does not mind what he loses, provided he can increase in charity.<sup>17</sup>

Balanced against money's slight potential for good is a great potential for evil. One story told is that of two merchants, one of whom suddenly dies. The other lingers, wasting away, throttled by a Host which he can not swallow. He announces that his companion has appeared to him with vivid descriptions of the torment of hellfire for which he himself is bound, all because "we had grown rich at the expense of many whom we deceived, and especially in the sale of wool."<sup>18</sup>

A merchant entering hell met devils for the first time in his existence, according to another story. A traveller once entered a monastery and was astounded to find it swarming with devils. It was explained to him that the abbey, being such a strong inducement to remain holy, required all these devils for there to be even a modicum of temptation. Next the man went into a market place and found there only one drooling fiend up on a post, because since here "each man is a devil to himself, only one other demon suffices."<sup>19</sup>

Opinions coming out of London itself generally follow

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<sup>17</sup>William Langland, Piers the Plowman, trans. J. F. Goodridge (Penguin Books, 1966), pp. 175-6.

<sup>18</sup>Owst, p. 172.

<sup>19</sup>Jarrett, p. 164.

the same drift, though sometimes expressed in milder terms. Langland, a penniless London cleric, has little to say about merchants as such. Truth gives a terse promise of pardon to them if they will be charitable and refrain from dishonesty, a practice to which they seem given since earlier the Liar in Lady Meed's train, fleeing the king's wrath, found refuge with the London grocers. Like most, Langland denounces the use of false weights and measures.

Wycliffe carries on this refrain--"False swerynge, false mesure, and false weites"<sup>20</sup>--and then goes further to point out that their sin is compounded when merchants teach their iniquities to others while fostering the corruptions of luxury, usury, and evil living.

John Gower has nothing new to offer on the subject. There is the by now almost inevitable nod towards the merchant's services in transporting necessary goods, such as wool, from land to land, followed by the equally time-tested denunciation of his "Triche."

En Engleterre tu es nee,  
Mais que tu es mal gouverne  
L'en parle molt diversement;  
Car Triche, q'ad toutplein d'argent,  
De ton estaple est fait regent  
Et le meine a sa volente

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<sup>20</sup>John Wycliffe, The Early English Works of Wycliffe, ed. F. D. Matthew (London: Early English Text Society, 1880), pp. 185-6.

En terre estrange, u proprement  
 Son gaign pourchace, et tielement  
 Nous autres sumes damage.<sup>21</sup>

Gower recommends that if a merchant wishes to do right, he give to those in need, "for this I rede / To him that wol noght given here, / What peine he schal have elleswhere."<sup>22</sup>

Chaucer's Merchant is described as a shrewd, yet basically unwise man of the world, quietly going bankrupt. The Merchant's Tale reveals little or nothing about its teller and may have been intended for the Monk's tongue. One must travel back to the Parson's sermon to discover the merchant in all his traditional glory.

Of thilke bodily marchandise that is leeful and honest is this: that, thereas God hath ordeyned that a regne or a contree is suffisaunt to hymself, thanne is it honest and levelful that of habundaunce of this contree, that men helpe another contree that is more nedy. / And therefore there moote ben marchantz to bryngen fro that o contree to that oother hire marchandise, / that oother marchandise, that men haunten with fraude and trecherie and deceite, with lesynges and false othes, is cursed and dampnable.<sup>23</sup>

Trading is joined beneath the heading of the sin of avarice by simony, false witness, gambling, theft, questmongering

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<sup>21</sup>John Gower, Mirour de l'Homme, in Selections from John Gower, ed. J. Bennett (Oxford: At the Clarendon Press, 1968), ll. 25396-404.

<sup>22</sup>Ibid, Confessio Amantis, in The English Works of John Gower, ed. G. C. Macaulay (London: Early English Text Society, 1901), Liber Quintus, ll. 360-2.

<sup>23</sup>Geoffrey Chaucer, The Canterbury Tales, ed. Robert Pratt (Boston: Houghton Mifflin Co., 1974), p. 536.



and the profession of notary.

With Chaucer's parson then there is once more faithfully presented an image of merchants which had been almost universal since the time of Augustine. Trade is a career which, when properly followed, takes it upon itself to distribute equitably necessary goods from one district to the next. Augustine believed that this was a potentially honest career when a living wage is earned without any resort to trickery to augment the profits. Lies belong to the liar, and not necessarily to trade.

The preachers and writers were increasingly more sceptical of the merchant's innocence. No man of wealth could have become so without succumbing to the sin of greed, and even those in trade who were not wealthy were probably simply not "estatly" with their "chevysaunce" rather than lacking in any deceit or dishonesty. Often their dislike extended to all those living in the city on money fees. John Ball, the rebel priest of 1381, warned his followers against the false hearted burgesses, and once the mob had entered the city the lawyers of the Temple and questmongers had to flee for their lives. Friars come out as the villains of Piers, partly because their numbers are unrestricted and thus without due measure, but more because they disrupt the old parish structure by coming in and offering their services, evidently for a fee. Friars too were an urban phenomena.

The nobility of the rural laborer has remained a



favored theme from Langland to George Lucas, while just  
 as enduring has been the distaste for the venal atmosphere  
 of the city. "London Lickpenny", a poem once attributed  
 to Lydgate, is about a young country bumpkin seeking  
 justice in the capital. The judge is deaf to his pleas,  
 but the young man has no money to make him hear. The boat-  
 men on the Thames are keen to have him make use of their  
 boats, but keener still to have their fee. The bewildered  
 boy goes down the street past the cook shops where hot  
 meats, pastries, and pies are pressed upon him, but his  
 fate here is that of Simple Simon with his Pieman. Cheape  
 was filled with flashing goods, and not only did lack of  
 money deny them to the youth but what is more his hood was  
 lost in the press.

Then into Cornhill anon I strode  
 Where was much stolen gear among;  
 I saw where hung my own lost hood,  
 That I had lost among the throng;  
 To buy my own hood, I thought it wrong,  
 I knew it as well as I did my creed;  
 But, for lack of money, I might not speed.<sup>24</sup>

Checks on free trade were taken as a matter of course  
 during the Middle Ages as checks on human greed. It was  
 not until the eighteenth century, at the urging of Adam  
 Smith and his enlightened colleagues, that some were lifted.

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<sup>24</sup>Henry Wheatley, London, Past and Present (London,  
 1897; reprint Singing Tree Press, 1968), p. 178.

Smith's explanation that forestalling, for instance, by creating a slight pinch and teaching canniness to otherwise profligate consumers, thus preventing more dire shortages later on, was hardly convincing to rural constituents who were nevertheless overwhelmed by the wave of the future.

The most famous transgression of the Middle Ages, so far as monetary transactions go, was that of usury, defined in a Carolingian capitulary of 806 as the demanding back of more than what was given.<sup>25</sup> This definition could be made to fit all profit. As time passed the concept came to be more closely defined as what is now known as interest, though eventually even that was allowable so long as the lender took a recognizable risk. The final determination of usury depended upon the intent of the contracting parties; as an example, if a buyer obtains on credit pepper at £6 when the going market price is £5, in the expectation of later making enough profit to justify the originally high price, then the hard bargain is proof of usurious intent.<sup>26</sup>

There were many other methods for getting around the prohibition of usury, most of which the canonists were well aware of and dutifully enumerated, yet even as practice grew lax legislative theory remained adamant. In the thirty-

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<sup>25</sup>Baldwin, p. 32.

<sup>26</sup>Ibid, p. 51.

eighth year of Edward III it was noted that

Whereas heretofore the City of London has sustained great mischiefs, scandals, and damages, and in time to come might sustain the same by reason of certain persons who, neither for fear of God nor for shame of the world, cease, but rather do daily exert themselves to maintain the false and abominable contract of usury, under color and cover of good and lawful trading, which kind of contract, the more subtly to deceive the people, they call "exchange" or "cheve-saunce," whereas it might as truly be called "wickedness," seeing that it ruins the honor and the soul of the agent, and sweeps away the goods and property of him who appears to be accomodated, and destroys all manner of right and lawful traffic.<sup>27</sup>

The Liber Albus defined usury as any loan meant "to receive gain thereby, or a promise for certain without risk," such contracts to receive the punishment assigned to usury.<sup>28</sup>

Most often this was to make restitution of twice the amount taken as interest. In spite of the wrathful language only a few people were ever accused of usury in the city, while lending money was a thriving piece of the business world, even when at interest.

Next to usury, any attempt to manipulate the market was frowned upon. Forestalling had been a legal term since Anglo-Saxon times, but it did not take on its traditional sense of buying up goods before they reached the open market until the reign of Henry III. At that time forestallers were described as oppressors of the poor and deceivers of

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<sup>27</sup>Walter Besant, Medieval London, volume 1 (London: Adam and Charles Black, 1906), p. 199.

<sup>28</sup>Liber Albus, comp. John Carpenter and Richard Whittington, trans. H. T. Riley (London: Richard Griffin & Co., 1861), p. 344.

the rich, but the penalty was only to be expelled from town. In 1353 it became a felony to forestall Gascon wine, on pain of forfeiture of wine, property, and life.<sup>29</sup> Regrating and engrossing were closely allied sins, both buying up "dead victuals," the necessities of life, and then reselling them in another market within four miles, naturally for a profit.

All of these laws were attempts to hold the merchant's activities within those just limits of the distribution of goods, and to prevent him from straying into money making schemes profitless to society as a whole, though admittedly profitable to the merchant. Those on regrating and forestalling were of particular concern for London, specifically for the powerful victualling guilds.

Regulations controlling the sale of food in London were a complex tangle which seems nevertheless to have been reasonably satisfactory in operation, if not totally habitual. Guidelines for quality can be taken for granted: one sub-standard vintner was forced in 1364 to drink a sample of his own wares, had the rest poured over his head, and was then forced to forswear the calling of vintner forever. The place, time, and market for a sale were governed as well.

No corndealer may buy corn which has come to the city by water for sale, til it has been on open

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<sup>29</sup>Wendell Herbruck, "Forestalling, Regrating, and Engrossing," Michigan Law Review 27 (1929): 377.

market three days.<sup>30</sup>

No fishmonger, or poulterer, or regrator, shall buy victuals in any manner for resale until after Prime rung out at St. Paul's; that so the buyers for the king and for the great lords of the land, and the good folks of the city, may after their own good pleasure purchase as aforesaid what for them may suffice.<sup>31</sup>

No one shall go to meet those who are bringing victuals or other wares by land or by water to the city for sale for the purpose of buying them or bargaining for them, before that they have come to certain places assigned thereto, where they ought to be sold.<sup>32</sup>

London was particularly dependent on a steady supply of fish, a good cheap source of food at all times and an absolute necessity at Lent. Fishmongers were subject to the most precise regulations, calculated specifically for each sort of boat: spindeleresbot, hocsys of Flanders, mannboat, whelkboat, the different fish which they carried, and their nets: codnet, petresnet, pridnet, treinekes, and chotnet.<sup>33</sup> In spite of this victualling guilds controlled city government in the later years of Edward III, but in

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<sup>30</sup>Liber Albus, p. 396.

<sup>31</sup>Ibid, p. 257.

<sup>32</sup>Henry Thomas Riley, ed., Memorials of London and London Life in the XIIIth, XIVth, and XVth Centuries (London: Longmans, Green, and Co., 1868), p. 255.

<sup>33</sup>A hocsys was a small fishing boat; the rest can no longer be defined with certainty but were similar to the hocsys, varying though in size. The nets were differentiated on the basis of the size of their mesh.



1376, following the upheavals caused by the Good Parliament, John Northampton came into power and London's history took a new turn.

Northampton has sometimes appealed to later imaginations as the champion of democracy, the defender of the poor. People of his own time were taken aback by some of his notions, but Northampton himself, a draper made rich by marriage, probably desired only to restore an old and perhaps imaginary balance to municipal government. He supported the craftsmen of moderate means against the wider dealing merchants, a distinction which cut across craft lines.

For a decade the city was split into two warring parties. Northampton changed the system of election to one based on guilds instead of wards, giving the poorer crafts a chance to serve on his council, while a fishmonger was prohibited from holding office and plying his trade at the same time. All restrictions against foreign fishmongers were lifted as well, so that they might become a new source of competition. Northampton is said to have planned to remove all his opponents from the city on charges of usury, perhaps justifiable in his eyes; both Brembre, the leader of the victuallers, and Northampton used the threat of force. Northampton was tried for treason and imprisoned in 1384 and Brembre was tried and executed in 1386.

It is almost impossible to pin down all that was at stake here, but at least part of the heat seems to have been generated by resentment of unbounded profit making in a city which as recently as 1362 had enacted laws to prevent



tilers from profitting from the great wind storm of that year. Brembre's party, including people as influential as Walworth and Philipot, was vulnerable to the eternal resentment on the part of poorer people for those who are rich, exacerbated by their monopolistic control of city government and trade. That these years were turbulent ones for Londoners is attested to by the laws put into force. In 1383 all "congregations, covins, and conspircies . . . for to susteyne eny quareles" were prohibited and a curfew set at 9:00.<sup>34</sup> In 1391 it was ordered that no further discussion on the subject of Brembre and Northampton be held, on pain of a year's imprisonment. "But let the folks of the same city be of one accord in good love, without speaking, any person to another, on the said matter, in manner of reproof or of hatred."<sup>35</sup> The suspicious attitude towards wealth when used for personal indulgement was to survive this time as strong as ever it was; if that is doubted one has only to compare the careers of Richard Whittington and Cosimo d'Medici.

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<sup>34</sup>Riley, pp. 480-1.

<sup>35</sup>Ibid, pp. 526-7.

## CHAPTER II

### AREAS OF INVESTMENT

Today superfluous income is usually put to work as an investment, either in one's own, or lacking that, someone else's business. This would not have seemed such an obvious course in the Middle Ages, for as most moralists would have pointed out, if money is already in excess why this enthusiasm for making more?

It would be difficult to pronounce upon the extent to which this antipathy to wheeling and dealing inhibited the transactions of the London merchant. Probably it would be safe to say that it did have some effect, at least upon the transference of wealth to the second generation, for seldom if ever were large blocks of capital allowed to survive intact in the hands of sons. It would be scattered instead almost equally among the Church, the widow, and the male and female children, a custom which explains the absence of any great commercial families in the city.

There were as well more earthly obstacles to piling up much wealth. The mechanics which would facilitate large scale investment, such as bills of exchange and insurance, were lacking or at best still imperfect. Commercial capital was often obtainable only at levels such as 80 percent interest, giving the most impassioned speculator

pause.<sup>1</sup> The goods with which the English were most familiar in trade, wool, wine, harrings, and cloth, gave mute promise of solid prosperity but hardly had the fabulous elusiveness of the spices and silk which made the Italians master of European finance.

Economic inexperience was compounded by an awkward technology. Even Shakespeare's merchant could not

see the holy edifice of stone  
and not bethink me straight of dangerous rocks,  
Which touching but my gentle vessel's side  
Would scatter all her spices on the stream,  
Enrobe the roaring waters with my silks.

The medieval merchant, two centuries earlier, took his goods and ventured forth in a fat tub with a single sail. One of the largest of this period, the Christopher out of Exmouth, was only 300 tons. Such ships, capable of only rudimentary tacking, made headway slowly and trips consumed a wearisome length of time. In 1307 it took almost four months for a load of wine to reach the king in Cumberland from Ireland, long enough for the wines of those days to go bad.<sup>2</sup> On a voyage the duties of a conscientious captain included keeping the hatches closed, especially in bad weather, loading the heavier goods beneath the lighter ones, and providing a good mouser.

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<sup>1</sup>W. Cunningham, The Growth of English Industry and Commerce, 2 vols. (New York: Augustus M. Kelley, 1968), 1: 363.

<sup>2</sup>L. F. Salzman, English Trade in the Middle Ages (Oxford: The Clarendon Press, 1931), p. 246.

More dreaded than the capriciousness of nature was the cruelty of man. Piracy was as much at home on the waves as the merchant himself, if not more so. Normandy and Brittany were bad spots; the Christopher was taken by Spaniards off the coast of Brittany in 1375. Late in 1382 a Portuguese ship carrying fruit, wine and wax to London merchants was pirated off Southampton.<sup>3</sup>

Cornishmen were adept at another sort of piracy. If no living creature survived a wreck then those on the coast were free to pilfer its goods. Cornishmen were known to set false lights to lure a ship on to the rocks, and if any survived it was wisest to stay quiet, lest loose ends be tidied up. In more civilized regions interest in saving the goods could outweigh efforts to save the crew, and when the bedraggled merchant did paddle ashore he might be forced to hire a lawyer to get his wares out of the hands of the landspeople. Such happened to a Hanse ship carrying herrings and woolen cloth for some London merchants, shipwrecked off Winchelsea in 1387. The wise captain promptly hired a lawyer but the case dragged on so long that the shipment may as well have been lost.<sup>4</sup>

A merchant might avoid both of these hazards and come safely to port, only to meet his ruin in the tangled maze of government regulations and international relations.

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<sup>3</sup>Calendar of Patent Rolls, Richard II, vol. 2 (Kraus Reprint, 1973), p. 258.

<sup>4</sup>*Ibid*, vol. 3, p. 392.

It was a customary practice, if one area felt that its merchants had been wronged in another, to arrest the goods of merchants from the offending place as soon as they came into port for compensation. In 1328, for instance, a merchant robbed of £200 worth of goods by pirates from Holland was mollified by the £135 collected from subjects of the Count of Holland landing in Norfolk and Suffolk.<sup>5</sup> Prussia arrested ships so frequently that negotiations were opened on the subject, while London herself often detained those of Italy.

A cargo could also be lost if insufficient customs were paid, or detained if a ship went on to a second port, such as London, after paying dues in a first, Southampton. In such a case London customs officers might choose to verify that dues had indeed been paid in Southampton, and in the meantime trading would have to wait. A group of London merchants who had bought over £100 worth of ginger almost lost it when it was found that insufficient dues had been paid.

Given the lack of access to luxury items or Venetian galleys, and the interest taken by a money starved monarchy, it is not surprising that the English never challenged the Italian supremacy. All of the commercial innovations of the fourteenth century and earlier--double entry bookkeeping, insurance, bills of exchange, regular

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<sup>5</sup>Calendar of Close Rolls, Edward III, vol. 1 (Kraus Reprint, 1973), p. 393.



courier service, and permanent factors in trade centers-- were native to Italy. The great Italian commercial houses could employ up to sixty men, though the number was normally under twenty.<sup>6</sup>

As unimpressive as this may sound it far surpassed London's efforts. There a merchant might enter into temporary partnerships with a good friend or two, or busy his money as did John de Knyghtcote, mercer, who sent his servant to trade in Flanders with fifty-six gold florins.<sup>7</sup> Rarely did Londoners attempt to pool capital on a large scale. The Italian readiness to join forces was rewarded with a greater fund to be tapped for new ventures, impossible for London merchants to match. Gilbert Maghfel, a fairly successful ironmonger who once served as a sheriff of London, was worth about £1,500 in 1390.<sup>8</sup> Sixty years before the Peruzzi had had 60,000 pounds afforino with which to operate, while the Medici in 1421 had 24,000.<sup>9</sup>

When English merchants did band together it was usually on the king's business. A good example would be the great wool venture of 1337. A select group of merchants,

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<sup>6</sup>Cambridge Economic History of Europe, ed. M. M. Postan and E. E. Rich, 6 vols. (Cambridge: At the University Press, 1963), 3: 85.

<sup>7</sup>Calendar of Letters from the Mayor and Corporation of the City of London, ed. Reginald R. Sharpe (London: John C. Francis, 1885), p. 27.

<sup>8</sup>Margery K. James, "A London Merchant of the Fourteenth Century," Economic History Review, 2nd Series 8 (1956): 374.

<sup>9</sup>Cambridge Economic, 3: 83.



led by Londoners John de Oxenford, John de Grantham, Reginald du Conduyt, and Richard de Hackeneye, were authorized to buy up 30,000 sacks of wool at set prices, almost the total crop in a time when at best output reached 40,000 sacks.<sup>10</sup> They were then to sell the wool in Dordrecht, advancing the king loans out of the expected profits of their monopoly. The plan failed, partly because of the reluctance of growers to sell at such low prices, and in 1351 Parliament decreed that henceforth the wool trade should be exploited only through subsidies and customs. The famous staple was more for the convenience of custom collectors, at least at this time, than to concentrate capital for loans.

Merchants still did business with the king, but on a more cautious scale: those involved in the wool scheme came near bankruptcy. Proximity to court sometimes yielded good tips, as in 1377 when three London merchants bought goods to the value of 620 marks from the forfeited La Nawe Johan of Spain.<sup>11</sup> Sometimes the relationship was less casual, as when Nicolas Brembre and John Philipot, together with the captain of Calais, took on a royal obligation to Bruges for 2,166 13s 4d, on a promise of being repaid from a levy on customs taken at London.<sup>12</sup>

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<sup>10</sup>A sack was equal to 364 pounds: Ronald Zupko, British Weights and Measures (Madison: University of Wisconsin Press, 1977), p. 55.

<sup>11</sup>Patent Rolls, Richard II, 1: 30.

<sup>12</sup>Ibid, p. 280.

Customs could bear such demands, thanks to the thirty-three percent dues on wool, for wool had long been a foremost export from England. Its supremacy ended only in the fifteenth century, when it was shouldered aside by woollen cloth. London was not in the midst of a particularly important wool producing region, but as the home of the Exchequer which took so keen an interest in wool and as a staple through which wool must pass to Calais it offered opportunities to its more calculating citizens.

One of these was William Venour, a former mayor outlawed in the troubles of 1392, who bought up Welsh wool of a poorer quality than the English and then re-exported it. Since it would be shipped from an English town it would carry a promise of English quality. In 1393 he sent over a hundred sacks of it, which were inspected by a committee to insure that it was worth charging customs on. As late as 1397 he was once again buying the Welsh wool, though in smaller amounts.<sup>13</sup> While lacking positive proof it also seems that other Londoners practiced smuggling, a hard temptation when duties were so high. In 1378 a ship travelling to Scotland was found carrying four stone of wool dyed with bluet, as well as cloth dyed in the same way. The owners escaped the confiscation of their ship only by denying all knowledge of the matter.<sup>14</sup> Only Italy had

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<sup>13</sup>Patent Rolls, Richard II, 5: 291; 6: 158.

<sup>14</sup>Ibid, 1: 143.

the right to export wool from England without going through the staple, and each Italian merchant would have to promise beforehand that the wool was being taken to Italy, not to France or the Low Countries.

More vital, if not yet supreme, was the cloth trade. London was exporting the same amount of wool, about 15,000 sacks, in the 1390s as it had in the 1360s. The exportation of woollen cloths had climbed in the same period from 10,000 pieces to 43,000 pieces in the years between 1393 and 1395.<sup>15</sup> London controlled almost a third of this new trade. While raw wool still outweighed cloth in overseas traffic it was destined to sink beneath the heavy load of subsidies it was made to bear and the rigidity of the staple system. The Merchant Adventurers, dealing in cloth, were burdened with neither.

London cloth was known for its quality, which made it liable to much the same manipulation as wool. Cloth produced in the city was supposed to be distinguished by a special seal. John Northampton is said to have abolished this seal so that he and his draper friends could bring in cheaper goods from the countryside and then export it as London cloth.<sup>16</sup> A century later the London merchants

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<sup>15</sup>Cambridge Economic, 2: 416. A piece by standard measurement would be 24 by 1 3/4 yards. Ronald Zupko, Dictionary of English Weights and Measures (Madison: University of Wisconsin Press, 1968), s.v. piece.

<sup>16</sup>Salzman, p. 339.

demanded that northern cloth be sold next to theirs, convinced that it would suffer by comparison with the wares of the capital.

It would be an error to confine London transactions simply to the cloth or wool trade. The city dealt a little in most of the goods available to it from Western Europe.

To begin with England already had surprisingly constant contact with Portugal and Spain, considering the dangers of sea travel. In 1379 a Portuguese ship was held in Bristol while the authorities there tried to ascertain whether Portugal was a friend or not. It was found upon inquiry that the merchants who had stopped in Portugal within the past two years had all been treated well; probably due more to a lack of opportunity for friction than to restraint on either side. Even within the narrow confines of figs, soap and oil, London, unlike Bristol, was not lacking in grievances. In 1364 a Portuguese merchant leaving London gave a friend four casks of wine to dispose of for him which turned out to be so bad that some was given to the poor and the rest tipped out in the gutters. The casks were sold to cover handling charges. In the 1350s a Londoner found fifty cases of Spanish soap to be of no better quality than the Portuguese wine, losing £13.<sup>17</sup>

Commerce with France was much brisker, for travel

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<sup>17</sup>Salzman, p. 410.

between the two countries had been constant at least since the time of Caesar. Charlemagne had written Offa concerning the quality of English cloth, and the citizens of Rouen had a monopoly on wine in London at the time of Edward the Confessor.<sup>18</sup> Wine continued to possess an engrossing attraction for the English, who could not coax grapes to flourish in their climate.

The feeling of the times was that men should limit themselves to one profession, a belief which was embodied in the Statute of 1363 which called for one trade to one man. Vintners were an early exception, for it was too convenient, as long as they were going to Gascony at any rate, to engage in trade along the way. It also seemed more profitable to the nation to maintain a favorable balance of trade and pay for the wine with English goods instead of English bouillon.<sup>19</sup> Goods sent to France varied; in 1395 a vintner went over to Bordeaux with four bows, four dozen arrows and six horns.<sup>20</sup> Ale and ermine had markets, and one Londoner sold a citizen of Amiens cloth worth £1,200.<sup>21</sup> London vintners were shown some

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<sup>18</sup>Salzman, p. 376.

<sup>19</sup>When Spain was put under excommunication in 1389 the English were forbidden by their king to trade with her, both for the sake of their souls and to conserve bouillon. Close Rolls 4: 592. In 1390 merchants were not allowed to change money for those going overseas. Ibid, 5: 106.

<sup>20</sup>Ibid, p. 343.

<sup>21</sup>Salzman, p. 146.



favor in this trade, and were exempt from the king's prize of two casks of wine from each cargo.

The Low Countries were as familiar to English merchants as France, and the intimacy increased during the long war. Cloth was no longer an important import, but Flanders could still supply teasels and there was emigration of experienced weavers. In 1390 London merchants leaving Dordrecht loaded their ship with fourteen pieces of tar, forty-eight millstones, fifteen barrels of soap, five pieces of wax, one bundle of canvas, one ton of flax, four bales of almonds, two sacks of packthread, and a pack of westvale; the whole later shipwrecked.<sup>22</sup> They could have added fish, cabbage, onions, garlic, tiles, woad, madder and straw hats.<sup>23</sup>

The goods which England had to offer Flanders were equally diverse. In 1354 one Londoner made his way to Sluys with three sarplers of feathers.<sup>24</sup> A native of Flanders going home took along from London eighty tin vessels, four Irish mantles, two saddles and a hackney.<sup>25</sup> A London merchant also chose to sail over with tin,

<sup>22</sup>Patent Rolls, Richard II, 4: 207.

<sup>23</sup>Salzman, p. 359.

<sup>24</sup>Letter Book from Mayor and Corporation, p. 72.  
A sarpler was usually equal to two sacks, or 728 pounds: Zupko, Dictionary, s.v. sarpler.

<sup>25</sup>Close Rolls, Richard II, 1: 38.



though he took only twenty-four pieces.<sup>26</sup>

Relations between Londoners and their continental neighbors were often closely entwined. Londoners occasionally owned their ships jointly with citizens of Axel or Sluys. Henry Vannere and Thomas Godsire held their "farm for lands in Leuesham and Greenwich" from the abbot of Ghent.<sup>27</sup> A paternoster maker of London owned some tenements in Bruges, and a fellow citizen lost his own houses there when they were torn down for street widening.<sup>28</sup> One Bruges citizen was in debt to a Londoner for 120 crowns, another owed a fishmonger £406, while two merchants of Sluys were in debt for merchandise totaling £3 13s.<sup>29</sup> There were as well cases of dishonesty: a Londoner robbed of £23, pirates near Brussels, and the Hollander who absconded with the herrings he was supposed to be carrying to Bordeaux.

There was another side to that coin about which the letter books have little to say. English citizens were accused of robbery in Sluys and Chaucer's shipman was typical in his taste for piracy. Captured ships were sometimes conducted triumphantly into English ports, and there

<sup>26</sup>Letters from the Mayor and Corporation, p. 72.

<sup>27</sup>Close Rolls, Richard II, 3: 522. A paternoster maker was a maker of rosaries, and more generally of any jewelry.

<sup>28</sup>Letters from the Mayor and Corporation, p. 161; p. 75.

<sup>29</sup>*Ibid*, p. 92.

discovered to be the property of friends. Two Londoners once convinced the Count de la Marche and Pontyl that he owed them 1500 mountons d'or, a misunderstanding which embarrassed city officials were quick to correct.<sup>30</sup>

Merchants of London were frequent visitors to Prussia too, but there they were met by some resentment on the part of the powerful Hanse, fearing English encroachment and the loss of Hanse privileges. Goods destined for England were often seized as reprisals for wrongs done Hanse merchants. In 1388 a group of ambassadors, including Walter Sibille of London, met with Conrad Zolver at Marienberg and there concluded an agreement on the extent to which reprisals might go and how trade should be conducted.<sup>31</sup> A boycott was maintained in the interval by the English, who were hoping to pry loose detained cargoes now held in Prussian hands.<sup>32</sup> When a Londoner left a Prussian town he might insist that a citizen stand bail for the cargo's safe deliverance, free from Prussian interference. At this time it seemed as though the English might surpass the Hanse in domination of the North and Baltic Seas, but in the time of Edward IV the Hanse regained its old advantages and was only unseated finally by Amsterdam in the sixteenth century.

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<sup>30</sup>Letters from the Mayor and Corporation, p. 92.

<sup>31</sup>Close Rolls, Richard II, 3: 654.

<sup>32</sup>Patent Rolls, Richard II, 3: 453.

Goods coming from Prussia, a frontier, were usually raw materials in bulk, such as rye, pitch, barrelstaves, and steel. More thought-provoking are the wares going to Prussia. In 1390 1,116 swords left London for the North as the cargo of one merchant; three years later another set off with 360 red hats.<sup>33</sup>

Opportunities in Scotland, Ireland, and Scandinavia were exceedingly limited for Londoners. Bristol ruled the Irish trade, where iron, salt, and over 5,000 pieces of cloth were annually exchanged for salted carcasses, tallow, honey, and a few bundles of Irish cloth. Usually the only ones leaving London for Ireland were the Irish. Scotland was at a double disadvantage since she was not at peace with her southern neighbor and many vital goods would have to be reshipped from the staple at Calais. There was smuggling between the two, and once a Londoner sent six casks of old, spoiled, wine to the Scottish. The Hanse exhausted Scandinavian possibilities, although once a load of white herrings belonging to a citizen of London was seized in Copenhagen.

As Bristol did the Irish, so Southampton claimed the Italian trade for her own, extending to Italians a much kinder welcome than they were accustomed to receiving in London. A Londoner would describe Italian goods as

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<sup>33</sup>Close Rolls, Richard II, 5: 63.

all spicerye and other grocers ware  
 Wyth swete wyne, all manere of chaffare,  
 Apes and japes and marmusettes taylede,  
 Nifles, trifles, that litell have availed.<sup>34</sup>

Such unnecessary goods, unlike Flemish millstones, softened the sturdy English character.

Trade within England was not as romantic as that across the seas, but here the merchants of London were undisputed masters. They enjoyed the liberty of the city, which meant that they were exempted from all local customs and tolls. If a town tested this privilege it was sure to receive soon a letter from the mayor and corporation pointing out the error. London had its own wardens at the Boston and Winchester fairs, both drawing so many of its citizens that the hustings court would be suspended for the duration. London merchant law was the model for the rest of the nation.

London's first interest in her nationwide hinterland was in its agricultural products. Honey was one of those goods which at times had to pass through the staple. Previously grain had been an export to the more specialized areas of Europe too, but since the turn of the century England had needed it all for herself and exportation was forbidden except in those years when the harvest was good, thus keeping down prices at home. Wheat remained a favored speculation for the city, especially in the first lean years of the 1390s. In 1390 a merchant bought 300 quarters of

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<sup>34</sup>Salzman, p. 416.

wheat in York and two fishmongers collected a thousand quarters and transported it to the mouth of the Thames, both undertakings with the king's backing. That same year the mayor bought up wheat for the relief of the hungry city out of guildhall funds, each alderman contributing £ 20 as well, "so that the city was able to serve the countrie."<sup>35</sup> Until it was sold no other wheat could be unloaded. The following year three hundred quarters were again taken from York and Lincoln, and William Reynwell and some companions were authorized to buy up two hundred quarters of wheat, a hundred of beans, and a hundred of malt from these same counties for London.<sup>36</sup> Wheat still could be taken abroad on occasion. William Stacheden did so in 1378, exchanging it for fish in Holland, and three years later Robert Parys carried three hundred quarters to Flanders.<sup>37</sup>

Cheese and butter, like wheat, had once been important items for export. In 1380 they were allowed to go across the Channel once again, subject to customs and subsidies, an experiment which lasted a year. London also began to take an interest in Newcastle coal at this time, a venture which proved costly for Gilbert Maghfeld. In

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<sup>35</sup>John Stow, Survey of London (London, 1598; reprint Oxford: At the Clarendon Press, 1912), 2: 169.

<sup>36</sup>Patent Rolls, Richard II, 4: 385. A quarter was eight bushels, the hundred an hundred weight: Zupko, Dictionary.

<sup>37</sup>Patent Rolls, Richard II, 1: 157; 2: 81.



1387 two ships laden with coal arrived in London, and in the following year the Magdeleyn and Marie were sent for more.

London in return supplied the country with her own products and those she imported.

Grocers and vintners, skimmers and fishmongers in London have been given credit for goods supplied to dealers in Colchester, Bristol, Chichester, Oxford, Norwich and Winchelsea for amounts varying between £20 and 100 marks.<sup>38</sup>

Maghfild acted as a wholesale dealer in iron, woad, and alum, and his account books note both silk sold to a silk-woman and lead sold to a master mason.<sup>39</sup> The large number of straw hats and millstones of Flanders imported could not all be accommodated in the city, and were intended for redistribution to the surrounding counties. Much of London's business (almost 75 percent of Maghfild's) was done on credit, transactions made on a basis of mutual concession of credit and differences adjusted once a balance had been struck at the end of the year.<sup>40</sup>

In spite of the risks of usury loans were as common as they are today and wills often made provision for the collection of settlement of debts. Amounts remained fairly

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<sup>38</sup>Cunningham, pp. 240-1.

<sup>39</sup>Edith Rickert, "Extracts from a Fourteenth Century Account Book," Modern Philology 24 (1926): 189-90.

<sup>40</sup>Ibid, p. 177.

small. John Steure, a fishmonger, lent sums ranging between two to five pounds to various butchers. Most of Maghfeld's loans to private citizens were under £10; he advanced 25s 8d to Chaucer.<sup>41</sup> His system of security may have been one factor in his bankruptcy, for usually the loans are made "par oblig.", less often "par plegg," and rarest of all under sealed indenture.

Loans made to those outside the city reached higher amounts. John Wynselowe owed William Venour £140, a debt which was eventually pardoned.<sup>42</sup> Margaret Elys was left a debt of £100 to a clothier by her husband.<sup>43</sup> A group of clerks and parsons in Wales a few years later owed John Hende, a draper, £93 6s 8s, an obligation which was settled on payment of a moiety.<sup>44</sup> Non-Londoners resented this grip upon their affairs and the letter-books are filled with the petty aggravations to which citizens were subject, the demand of tolls and the accusations, usually of horsetheft, levelled at them. In 1389 Walter Sibille's house in Newmarket was burnt by mischief makers. The irony of this all is that the dominance of London capital was less now, in total sums lent, than it had been before the Black Death.

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<sup>41</sup>Rickert, p. 179.

<sup>42</sup>Patent Rolls, Richard II, 4: 453; 5: 252.

<sup>43</sup>Ibid, 3: 522, 563.

<sup>44</sup>Close Rolls, Richard II, 4: 79.

In the early years of the century the merchant syndicates were just beginning to discover the power of money in government, lending incredible sums to secure their position and to fill the gap left by the fall of the Italian bankers. In 1327 eight loans to various lords, involving only those amounts a hundred pounds or over, appear in the Close Rolls, totaling £1,600.<sup>45</sup> The scale mounted until the Black Death. John de Oxenford, a prominent London merchant, made a specialty of lending to Churchmen; in 1329 he lent the abbot of Faversham £500 and other debtors included the prior of St. Frideswede's and the prior of Tewes.<sup>46</sup> Knights, earls, bishops, even William la Zousche, all borrowed from London.

The contrast with the London of Richard II could not be greater. Part of the difference originates with the difference in sources, for the above figures all come from recognizances in the Close Rolls, a legal form which has almost vanished by Richard's time and its place taken by pardons and supersedas. In 1378 there were only three pardons for debts to Londoners, totaling £63, with two supersedas for unspecified amounts. Debts owed Maghfild on his death were of £280.<sup>47</sup> Perhaps lending has become so

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<sup>45</sup>Close Rolls, Edward III, vol. 1.

<sup>46</sup>Ibid, p. 549.

<sup>47</sup>Margery K. James, "A London Merchant of the Fourteenth Century," Economic History Review, 2nd Series 8 (1956): 374.

routine that problems can be solved without resorting to the king, or perhaps merchants would now rather invest their money in the form of goods sold on credit instead of in outright loans. Of the £1,148 worth of sales which Maghfel'd made between 1390 and 1391 only £270 worth were paid for in cash.<sup>48</sup>

That money was still there in large amounts can be seen in the loans to the corporation of London, such as the £20 which Maghfel'd advanced to the Guildhall, and to the king, who borrowed from five to ten thousand pounds from the city and from groups of merchants in the first part of his reign. This still does not compare with the £60,000 debt assumed by Londoners after the failure of the wool venture earlier in the century.<sup>49</sup> It may be that this reluctance to finance the feudal order of knights and nobles, coupled with the preference to support local commerce, is a sign of the London's merchant's correct feeling for the times.

There were still other ways for the medieval merchant to invest his wealth, some rather odd. One was to obtain the wardship of an orphan, which implied the management of his property until he came of age. Maghfel'd managed the Frogenhal inheritance in Kent for instance. The proceeding was generally profitable; savings and loans do much the same thing today and give interest besides. Of course in the

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<sup>48</sup>James, p. 376.

<sup>49</sup>Cunningham, p. 240.

meanwhile the merchant would be responsible for the rearing of the child but this cost could be deducted from the minor's portion. In 1380 it cost a fishmonger 150 marks to bring a young heiress to adulthood, a price which included 13s a year for clothes, education, and dressing a wound in her head, and 8d a week for board.<sup>50</sup> The cost seems excessive. A more roundabout way was to marry a widow, as a fishmonger did, getting the use both of her property and that of her six children. People were not unaware of the danger that their heirs would be exploited and many orphans were put under the charge of the orphanage court and their money lent out at 10 percent interest.<sup>51</sup>

On preliminary observation then, the London merchant would appear to have had no doubts of the propriety of making his money work for him. Most of Maghfeld's sales in iron, and he was chiefly an ironmonger, were to other wholesalers, a violation of the canon that sales should be for the ultimate benefit of the consumer since Maghfeld was giving the middleman an opportunity to profit at the expense of the consumer. Speculation, not simple distribution, is practiced to such an extent that the merchant keeps all of his idle money at work. This would have been a comparatively

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<sup>50</sup>H. T. Riley, ed., Memorials of London and London Life in the XIIIth, XIVth, and XVth Centuries (London: Longman, Green, and Co., 1868), p. 447.

<sup>51</sup>Sylvia Thrupp, The Merchant Class of Medieval London (Chicago: University of Chicago Press, 1948), p. 107.



large portion of the whole since merchants were given neither to undue luxury nor to the potlatch charity of the nobility. Only the steady support of cash and credit maintained the busy traffic between England and Northern Europe.

However, a more considered answer would be that finally only the rare merchant would commit himself entirely to the pursuit of greater riches. There were no Medici in London, partly because merchants did not feel bound to practice primogeniture and so capital was usually scattered on their death, and partly because, if he were able, a merchant would prefer to settle future generations back on the more dependable land, as part of the country squirearchy. His children settled he would then turn to secure as best as possible a comfortable station for himself in eternity and leave directions that up to a third of his assets be expended in the effort.

A mercantile career was considered a temporary refreshment of the family fortunes, temporary on the time-scale of generations, not as a viable profession worthy of total dedication. Such a feeling might be discerned in the next generation, but as yet there was a tell-tale absence of those merchant handbooks so dear to the hearts of Italians. London was still content to follow the Italian lead, not to write the books, literally and figuratively, on her own.

### CHAPTER III

#### COUNTRY PROPERTY

In writing of the Middle Ages German historians coined a maxim, that city air makes one free. City air did not of course make one totally free, even setting aside for the moment the fugitive serf. In close quarters as they were, burgesses were all the more restricted in their individual activity for the sake of corporate tranquility. Prices, the quality of work, what could be made, whom could be criticized, all the way down to where one could walk, all were ordered. The more wealthy were told what they could trade in, whom they could trade with, and what is more, were expected to make substantial contributions to the running of government. On the verge of bankruptcy Maghfeld still had to lend £100 to the king. To this day the activities of the commercial community are restricted, and the commercial community remains urban.

When the medieval townsman went beyond his walls he entered a world which until around 1200 was unfree in another way. Here daily existence was governed by ties of dependence and custom, born of necessity but since become habitual. In a way in the Middle Ages only the earth itself was free,

for it belonged to no man except the king and he was holding it from God. A peasant could not do as he pleased with his property, but was bound to pay for it every year of his life with goods, rents, and services which reaffirmed his ties to the man above him. If the vassal wished to alienate his property he could, but only through subinfeudation.

In spite of the restraints it is not surprising that merchants still found land desirable, for it was a continuing source of wealth and the traditional sign of power. To be enfeoffed with land implied control over the lives of others and the prestige of acting as a mounted combatant. As empty as these considerations were in 1350, to live on the land somehow retained the hallmark of stability and respectability. Merchants, thanks to the fluid English social structure, could now attain this, if they had the wealth.

It is strange at first to find a London woolmonger buying or renting a manor and then enfeoffing others with it, not that the merchants themselves found it novel. John Northampton once obtained from Giles Daubenay, a knight of the shire for Somerset, a third of the manor of Totenham in Middlesex and all of that of Barynton in Somerset. He then re-enfeoffed Daubenay with Barynton with the agreement that if the knight regained through some means that one-third

of Totenham then Northampton could repossess Barynton.<sup>1</sup> When John de la Mare inherited several manors from his cousin he had first to do homage to the king as a new tenant-in-chief before he could take possession. William Pecche, John Pecche's son, had to do likewise to take over his father's lands in Kent and Middlesex.<sup>2</sup>

There was however more expected of a prospective landowner in these later years of the Middle Ages than simply to be seised of the property. Personal ties had long been joined by commercial considerations, and by now these almost overwhelmed the feudal and manorial systems. However, outright purchase of the land remained an uncongenial way of acquiring it, and in both cases found in the time of Richard the land was obtained from other Londoners. Presumably city dwellers had less compunction about such treatment of mother earth. Much more common were rents and quitrents, usually for long terms such as ninety-nine years.<sup>3</sup> William More, a vintner, got a messuage, curtilage, 160 acres of arable land, four acres of meadow, and fifteen of pasture

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<sup>1</sup>Calendar of the Patent Rolls Preserved in the Public Record Office, Richard II, 6 vols. (London, 1897; Kraus Reprint, 1971), 2: 210.

<sup>2</sup>Calendar of the Close Rolls Preserved in the Public Record Office, Richard II, 6 vols. (Kraus Reprint, 1972), 3: 482; Patent Rolls, Richard II, 3: 124.

<sup>3</sup>A quitrent was a release from services on payment of a money fee, a quitclaim a release of deed.

in Elmedon, Essex, for 66s 10d a year.<sup>4</sup> Londoners often rented from the king himself, who thus disposed of Brembre's confiscated wealth. John William, a spicer, had thought he would be renting a four-fifths share of the manor of Great Delse from the monarch for 16 marks yearly, but the order was later vacated. William Venour rented the alien priory of Langneth for £11 yearly, for as long a term as the war with France should last.<sup>5</sup>

A special sort of rent was the wardship, obtained from the king usually on the payment of a fee. When More got the wardship of William Warbleton, a tenant-in-chief, it cost him a flat sum of £200 in the Exchequer. John Basse, a draper, got the wardship of John Garton, heir to a fellow citizen, for £9 7s 5d a year. The estate included a third of a part of the manor of North Niewton in Somerset and 14s rent in Exton.<sup>6</sup>

It has been suggested that earlier in the century many merchants acquired their holdings by seizing land offered as security on debts which went unpaid. I can find only three cases of this, one in 1396 when John Bockenham defaulted on a yearly quitrent of 10 marks to John Fresshe. Fresshe then seized Bockenham's interest in lands in Essex,

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<sup>4</sup>Calendar of the Fine Rolls, vols. 9-10 (Fraus Reprint, 1971), 10: 261. A messuage was a dwelling place and the curtilage the surrounding land.

<sup>5</sup>Ibid, p. 36; p. 317.

<sup>6</sup>Ibid, p. 63; 9: 17-18.



a compensation which had been agreed upon beforehand in case the rents could not be paid.<sup>7</sup> Another occurred when Edmund Frauncey "had execution" of lands in Gloucester which had belonged to a draper dying in debt for £58. Frauncey had difficulty getting his money out of the land for a "conspiracy" led by two local men intimidated all would-be farmers, perhaps in sympathy for the former debtor who was native to those parts.<sup>8</sup> Finally, Thomas Coton, a bowyer, took a toft and ten acres from a prior in Dorset for debt, but this action was annulled since Coton seems to have bribed the sheriff not to summon the prior to judgment.<sup>9</sup> Many transfers of property in the rolls are made by charter, quitclaim, or grant, which could obscure collections for debt.<sup>10</sup>

A Londoner could of course inherit land. John Colshulle, a knight of the shire from Cornwall, had four messuages and one carrucate of land there as well as 5 4s 5½d in rents, all inherited by his wife.<sup>11</sup> In one case a Londoner, John de la Mare, became a tenant-in-chief with four manors and one hundred acres of land in Tillyngham when the great-great-granddaughter of his great-great-grand-

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<sup>7</sup>Close Rolls, Richard II, 6: 68.

<sup>8</sup>Select Cases in Chancery, 1364-1471, ed. William Paley Baildon (London: Bernard Quaritch, 1896), p. 70.

<sup>9</sup>Year Books of Richard II, vol. 12 ed. George Dreiser, vol. 13 ed. Theodore Plucknett (Cambridge: Ames Foundation, 1914, 1929), 12: 163.

<sup>10</sup>See Table 1.

<sup>11</sup>Close Rolls, Richard II, 3: 264.

Table 1.  
Methods of Land Acquisition

Types	Number	Percentage
Debt	3	5
Quitclaim	15	25
Wardship	6	10
Purchase	2	3.3
Inheritance	7	11.6
Rent	3	5
(from king)	6	10
Other	18	30

Table 2.  
Extent of Holdings

Number of manors	Frequency
5	1
4	3
3	2
2	5
1	7
misc. holdings	12
fractions	6

father died.<sup>12</sup>

Size of country holdings varied (see table 2), but all were of a fairly large extent. If a citizen wanted only a pleasure garden or summer cottage it was easier to get it in the suburbs, and when such were inherited out in the country they were usually sold. When Brembre's property was confiscated by the king he had £58 worth of property in the city, including two shops, stables, and a wharf. In the country he had four manors, fourteen messuages, four tofts, two mills, 360 acres of arable land, 100 of pasture, 52 of meadow and 160 of wood. Judging from the rent Bamme later paid the whole was worth at the very least £320.<sup>13</sup> More's holdings in Elmedon were relatively small but still worth £66 16s 8d.<sup>14</sup> The smallest country property appearing in the rolls is the thirty-eight acres of land in Essex which Henry Vannere bought from Colshulle, whom he then re-enfeoffed.<sup>15</sup>

These holdings carried along pieces of flotsam from the manorial system, such as the rents some merchants found themselves paying or the odd fractions of manors and plough-shares traded. Adam Bamme could claim a moiety of a cock

<sup>12</sup>Fine Rolls, 11: 143.

<sup>13</sup>Ibid, p. 29.

<sup>14</sup>Ibid, 10: 261.

<sup>15</sup>Patent Rolls, Richard II, 3: 124.

and three hens from his lands in Kent.<sup>16</sup> John Pecche rented lands to Hugh Bures which returned him 50s of rent, forty-two hens and three hundred eggs each year.<sup>17</sup> Nicholas Brembre got the moiety of a cock and three hens, plus a red rose from his land, and could claim a quarter share in a ploughshare.<sup>18</sup> De la Mare paid 5s every twenty weeks for the support of the guard at Dover Castle.

Londoners did not simply get an amorphous mass of real estate when they bought their land. When the transaction was entered in the rolls the amounts of arable land, pasture, wood, and meadow were all noted. John de Bryghtwalton gave his uncle a quitclaim to his lands in Newmarket, together with two folds of sheep. A water mill was included in those lands in Essex which John Bockenham lost; Fresshe later enfeoffed some clerks with it.<sup>19</sup> Brembre had two mills on his lands in Kent, and there was a horsemill on Tonegold's manor of Brayford.<sup>20</sup> John Frossh and his wife Juliana

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<sup>16</sup>Fine Rolls, 11: 29.

<sup>17</sup>Close Rolls, Richard II, 1: 130.

<sup>18</sup>Fine Rolls, 11: 29. A red rose was presented to St. Paul's in the annual procession of the fishmongers; a red rose was part of the rent paid the mayor for land at Smithfield. I am told a red rose was part of the rent of the proprietary colonies. A ploughshare could be a ploughland, equal to one hide. R. Zupko, Dictionary of English Weights and Measures (Madison: University of Wisconsin Press, 1968.)

<sup>19</sup>Patent Rolls, Richard II, 6: 250.

<sup>20</sup>Fine Rolls, 11: 29; Calendar of Wills Proved and Enrolled in the Court of Hustings, London, 1258-1688, ed. Reginald R. Sharpe, 2 vols. (London: John C. Francis, 1890), p. 200.

had the forestership of Waltham.<sup>21</sup>

Merchants were eager to have these properties: one citizen later conducted a regular campaign of cozening, having a young heir whom he called cousin into dinner several times in an attempt to persuade him to sell a manor worth 500 marks for only 300.<sup>22</sup> Once gotten it is sometimes difficult though to pin down precisely what Londoners wanted to do with their land. Some relied on their manors to supply their own needs, and a goldsmith had once to swear that he would teach his apprentice the trade and not send him off to thresh the wheat. Maghfeld obtained wheat, oats, oatmeal, barley, ewes, pork, a boar, cocks, hens, capons, doves, walnuts, hempseed, and two hundred eggs from his manors in one year.<sup>23</sup> These city dwellers were not noted for their good management. Norden's Speculum Britanniae praises the pasture of Middlesex but laments the evil husbandry, which it blames on the large number of country seats owned by citizens, "prebends, gentlemen, and merchants," which give a fine air to the countryside but are less beneficial in cultivation. The land is "noethinge husbandlyke manured" for instance.<sup>24</sup> Nostalgia moved some

<sup>21</sup>Patent Rolls, Richard II, 2: 379.

<sup>22</sup>Sylvia Thrupp, The Merchant Class of Medieval London (Chicago: University of Chicago Press, 1956), p. 129.

<sup>23</sup>Edith Rickert, "Extracts from a Fourteenth Century Account Book," Modern Philology 24 (1926-7): 251.

<sup>24</sup>Victoria History of the Counties of England, Middlesex, 3 vols. (London: Constable and Co., 1909), p. 87.



in getting their land, for even in the Yorkist period only five out of the eighty-four aldermen were demonstrably born in London.<sup>25</sup> Many, like Colshulle, bought lands they may have known as children.

More generally conceded is that Londoners found their land a convenient form of investing capital.<sup>26</sup> It is also said that the land acted as a support for many Londoners' credit. If so, Maghfild's manors failed of their purpose because it was collapse of credit which brought about his bankruptcy. Also, almost all of the loans made to Londoners at this time were given on the security of city lands. More obviously, land could be rented out again, as Northampton did in re-enfeoffing Daubenay, or Hadlee enfeoffing the clerks. A rough scale was that land was worth twenty years of the rent which it could bring, an investment returning 5 percent.

It would seem that this low but steady profit was ideal for one disbursement which most merchants were interested in making, that for chantries on their death.<sup>27</sup> The vast majority of these however were to be funded by rents not from country property but from city tenements. Those country holdings which appear in Sharpe's Calendar are all

<sup>25</sup>Mary Albertson, "London Merchants and their Landed Property during the Reign of the Yorkists" (Bryn Mawr dissertation, 1932), p. 7.

<sup>26</sup>Eileen Postan, "Credit in Medieval Trade," Economic History Review 21 (1928): 248.

<sup>27</sup>Chantries were endowed chapels for the sole purpose of praying for the souls of the departed; see chapter 5.

left to wives, daughters and sons. The pattern seems to have been to leave tenements in the city for chantries, while country property was reserved for family members where they would be safe from depreciation, fires, and recalcitrant tenants. When sons inherit they make their life on the land, not in the city. John Pulteney had twenty-three manors on his death, all of which went to his son.<sup>28</sup> The son left the city and ended the amassment of the Pulteney fortune there, as did William Pecche and John de Bures did on inheriting from their father.

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<sup>28</sup>Thrupp, p. 120.

## CHAPTER IV

### THE MERCHANT AND SOCIETY

When Reginald Pecoek said that excess wealth should be given to one's neighbors he touched upon a facet of the idea of society as a union for mutual aid. The advice Carnegie gave five hundred years later was similar, differing though in its conception of when wealth became excessive. In the last century the state has taken over the role of mediary between wealth and human need, but to this day the oil, telephone, and copier companies assure the public that their corporations are serving humanity even while making a profit. The idea that commercial fortunes should be made to serve humanity has lingered on.

It would have been laughable for the medieval English state to assume the bountiful stance of government in the 1960s. The Anglo-Saxon king was first a warleader, then a peacekeeper. He could levy taxes for his army, codify laws, and extend the king's peace, but every step leading to a greater centralization of power was received with deep suspicion, even under the later Norman kings. If this suspicion was confirmed by a succeeding curtailment of traditional, localized, power then a violent confrontation, such as the episode of the revolt of Simon de Montford, would perhaps

follow. It is true that Richard II was the heir of generations of Norman organizational powers, but he still ruled a kingdom marked by an atomized political structure which had followed the breakup of the Roman empire.

Nevertheless the king had made great strides in political and administrative institutions by the time of Richard II, and the people were inured then to a certain amount of regular taxation in the form of tenths and fifteenths, together with customs and subsidies on wool and other staple items. The king still had to ask, not demand, and his requests for money were usually made in the name of the defense of the kingdom. London merchants of course bore their share at the elementary level of paying these taxes. The activity at the London port yielded a rich harvest of custom dues, and the poll tax of 1381 assessed an alderman at the same rate as a baron (40s), and the mayor was judged equal to an earl (£4). Tax yields however never sufficed, most certainly not during the active years of the long war with France, and the king had become accustomed to depending upon London for extraordinary loans as well.

The freedoms of London depended on charters given by the king, and when he took the city back into his own hands and suspended normal municipal government then his displeasure must be checked with large "gifts." Loans prolonged those periods when good relations prevailed; indeed, one of the

factors in Richard's takeover of London in 1392 may have been the cessation of private and municipal loans after 1388.<sup>1</sup> It has been estimated that 35 percent of all the loans made to Richard appearing on the Exchequer receipt rolls came from the city of London.<sup>2</sup> One of the largest of the period was of £10,000; £5,000 of which was contributed by Nicholas Brembre, William Walworth, John Hadlee, and John Philipot. As security the king left twenty-one coffers of jewels in the care of the bishop of London. A year later, on the same sort of security, John Philipot, Robert Knolles, Robert Launde and Adam Chaungeous lent the king £4,185 10s 8d.<sup>3</sup> Whittington it is said would later burn bonds of Henry IV worth £60,000 at a party he gave the royal couple.<sup>4</sup> Whittington was one of the few merchants lending to Richard to be repaid by Henry. London's riches occasionally overflowed elsewhere. When John the Good was held for ransom the guilds and companies of the city made contributions towards it, the drapers giving 10 marks,

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<sup>1</sup>Caroline M. Barron, "The Quarrel of Richard II with London," in The Reign of Richard II: Essays in Honor of May McKisak, ed. F. R. H. du Boulay and Caroline M. Barron (London: The University of London, Athlone Press, 1971), p. 178.

<sup>2</sup>The Cambridge Economic History, ed. M. M. Postan and E. E. Rich, 6 vols. (Cambridge: At the University Press, 1963), 3:469.

<sup>3</sup>Calendar of the Patent Rolls Preserved in the Public Record Office, Richard II, 6 vols. (London, 1895-1909; Kraus Reprint, 1971), 1:385.

<sup>4</sup>Walter Besant and James Rice, Sir Richard Whittington, Lord Mayor of London (New York: G. P. Putnam's Sons, 1881), p. 263.



the mercers 10 marks, and the grocers £ 4 6s 8d.<sup>5</sup> These amounts are small, but then the gesture was wholly voluntary, unlike the loans to the king of England.

In 1328 Londoners presented the king and the queen with beef carcasses, pigs, swans, bitterns, herons, capons, wax, sturgeons, pike, and eels. The total cost of the king's portion was £62 16s 4 3/4d. (the queen got generally half of what the king got), the cost all duly itemized.<sup>6</sup> Such simplicity had vanished away by the last part of the century. London was called upon now not for pigs or bitterns but for ships and footmen. Since there was as yet no navy, ships could be requisitioned at any time for the king's service. In 1386 the king gave Robert de Parys special letters patent exempting his new barge from royal service because he had been put to so great an expense when others belonging to him had been arrested.<sup>7</sup> The city sent the king a new barge, the Paul of London, in 1373 along with a detailed inventory of the fittings for which the master was held answerable. Ten years later it was rotting away unused in the harbor and the city hired it out so that it might be repaired.<sup>8</sup>

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<sup>5</sup>H. T. Riley, ed., Memorials of London and London Life in the XIIIth, XIVth, and XVth Centuries (London: Longman, Green, and Co., 1868), p. 315.

<sup>6</sup>Ibid, pp. 170-1.

<sup>7</sup>Patent Rolls, Richard II, 3: 73.

<sup>8</sup>Riley, p. 368.

London also put together its own military companies. John Philipot earned a reputation which became one of the most durable in London politics when he hired a thousand soldiers and captured John Mercer, a pirate, and fifteen Spanish ships.<sup>9</sup> In 1380 he hired the ships which transported another thousand soldiers to Brittany. Earlier in the century Londoners occasionally formed companies of archers to fight in the Scottish wars although not formally required to do so.

Like the king, the Church was dependent upon help beyond that traditionally available with the tithe to maintain its work. About a tenth of the wills mentioned in Sharpe's Calendar make bequests for church works, most usually for work on the local parish. If the deceased were wealthy enough his money could go towards an entire aisle, or at least towards general repairs. In return the benefactors might get their arms emblazoned on the windows of the church; these were usually effaced after the Reformation. Maghfeld, while still alive, gave his own parish of St. Anthony's new wainscoting and bought the workmen their lunches while it was installed.<sup>10</sup>

Favorite testamentary beneficiaries were the anchorites, religious who kept themselves in walled solitude; the hermits,

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<sup>9</sup>John Stow, A Survey of London (Oxford: At the Clarendon Press, 1908), 1: 107.

<sup>10</sup>Edith Rickert, "Extracts from a Fourteenth Century Account Book," Modern Philology 24 (1926-7): 117.

who were not so closely immured; and the friars, the new orders of urban preachers. Together these religious received as much attention in the wills as the material fabric of the church; donations to friars slightly outweigh those to anchorites and hermits, probably because friars more readily caught the ear of a businessman than an anchorite would. It is impossible to say how much the friars received in casual donations but it must have been a good amount, judging both from the outrage of other clerics and the tone of some of Chaucer's Tales (such as the Summoner's).

Almost half of the wills set aside sums of money or the proceeds of sales for unspecified pious purposes, for "the good of the soul" as it was put. These pious donations may have eventually gone to a common parish fund for charitable works but were more likely expended in masses, candles, and Diriges and Placebos, the penitential psalms. Philanthropy was not yet wrought to its present high institutional state, in which one leaves lump sums to his favorite charity or research fund. Not even the Church had an organized program of charitable projects, other than the assumed hospitality of its monks and generosity of its bishops. To see to the needs of the poor was strongly encouraged but left up to the inclinations of the individual. The results were not too disappointing. Although almost twice as many wills left orders for chantries as did for charity the proportion of benevolent bequests was still large, about a quarter of the whole.

By far the most popular charity of the times were

poor prisoners, the ordinary debtor or thief within the walls of Neugate, the Fleet, or the Tun. More bequests are made to them than are made to church works, not surprising since every merchant knew that, given the incalculable spins of Fortune's wheel, he could just as easily have died on the stone floor of a prison as in his own billowy bed. Prisoners were in need of help more than almost any other group too, for their food was not supplied gratis and they could not very well go out and beg.<sup>11</sup> Charity must come to them.

Sometimes, if a man were both very wealthy and very pious, he could go beyond ameliorating conditions on a piecemeal basis. Whittington rebuilt Neugate to cleanse the "foetid and corrupt atmosphere."<sup>12</sup> Prisoners still had to pay for their strolls on the roof, and if they were destitute were confined in bunches to the cellars. In spite of all the money left them, and the slightly bad fish and wine the city fathers confiscated and sent them, prisoners sometimes did die of starvation and were prey to every fever that passed through.

Lepers were just as powerless to help themselves and received almost as much aid as the prisoners. Leprosy then may have covered a wide range of skin diseases and

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<sup>11</sup>This is not entirely true, for sometimes prisoners were released chained in pairs to beg, or even by themselves to see to their business, but it might be to the subsequent discomfiture of the warden if the king found out. Charles Pendrill, Wanderings in Medieval London (New York: Macaulay, 1928), p. 92.

<sup>12</sup>Besant, Whittington, p. 263.

poxes. Anyone suspected of suffering from the malady had been barred from the city late in the reign of Edward III. There were four leprosaria around the city and the hospital of St. Giles sheltered fourteen by a foundation of Queen Mathilde; together these served London's population of 40,000. Other hospitals got help as well (the indefatigable Whittington repaired St. Bart's), and the wills often mention the poor sick. It should be understood that donations to hospitals were not for the purpose of advancing research but a simple charity, since only the poor and homeless found themselves in hospitals.

The Merchant-Tailors had a row of almshouses in Threadneedle St. by 1342,<sup>13</sup> but most of those listed by Stow were endowed in the following century; there was one among the ranks of Whittington's philanthropies. One cannot therefore conclude that the earlier generation was less blessed either with the poor or with charity. Begging was a livelihood so common that few troubled themselves with its causes or cure. Some did ponder the necessity for feeding stout beggars "who might work, to the help of the common people," but instead "waste divers alms, which would otherwise be given to many poor folks, such as lepers, blind, halt, and persons oppressed with old age and divers others maladies, to the destruction of the support of the same."<sup>14</sup> Piers Plowman discusses the question but never finds a satisfactory mean between

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<sup>13</sup>Pendrill, p. 211.

<sup>14</sup>Riley, p. 304.



giving to whomever asks and being regulated by worldly shrewdness. Whatever problems there were in the medieval welfare system they little disturb the pragmatic tranquillity of London wills. For the purposes of the deceased merchant any poor will do, for he is not only trying to ease the woes of society but also to gain consideration for his own soul. Feeding the poor was an assumed charge upon all great fortunes, a voluntary income tax, or more correctly a tax-deductible contribution to be noted in the ledgers of heaven. John Lackland, for example, supported a large number of indigent, especially after he had violated the abstinence law. Seven Fridays in a row John might eat meat and each time atone by feeding a hundred poor; a thousand, if he lapsed on Good Friday.

There were many instances of charity born of purer motives in this age when it was so easy to give alms to the many who needed them. Leftovers, the "broken meats," were traditionally set aside for the poor, and Richard de Berre, Bishop of Durham, added during his time eight quarters of wheat as well as a small money dole.<sup>15</sup> A hasty conclusion would be that the merchants are more like John than the bishop, but our notions of charity differ so from those medieval that to distinguish between altruistic and ritualistic motives becomes misleading. One of the chief stockholders in the Bardi bank was the Lord God,

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<sup>15</sup>Stow, 1: 90-1.

whose profits from His £20,000 afforino investment went to feed the poor. He was a preferred creditor when the Bardi went bankrupt. Aquinas could write a prolonged discussion of charity, the nature of love and its proper object, without saying one word about alms and doles. Thus, if any distinction is to be made, it might better be between he who gives because he does not think his spiritual equal should be in such a state, such as Queen Elizabeth of Hungary carrying bread to the poor, and he who gives because giving is common in his society.

Large gifts made by the merchants were usually, but not always, postponed until they were sure that all the property they would need again was a grave plot. John Philipot was an exception who in 1378 gave the city lands with which to feed thirteen poor forever; bequests were made to thirteen poor in his will.<sup>16</sup> John Barnes, mayor in 1371, gave a chest holding a thousand marks to the Guildhall to lend to those in need, asking a de Profundis or Pater Noster as interest.<sup>17</sup>

When the destitute are mentioned in wills it may be that any poor coming to the attention of the executors can benefit, or the will may specifically designate from whence beneficiaries should be chosen. William Neuport, a fishmonger, left money to poor porters, a favorite charity of fishmongers

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<sup>16</sup>Stow, 2: 168; Calendar of Wills Proved and Enrolled in the Court of Hustings, London, 1258-1688, ed. Reginald Sharpe (London: John C. Francis, 1890), p. 275.

<sup>17</sup>Stow, 1: 107.

frequenting the wharves.<sup>18</sup> Nicholas Brandon, a fishmonger too, left money not only to the porters but also to his poor neighbors on London Bridge.<sup>19</sup>

Receiving less attention in the wills than either the poor or the Church were public works. This is surprising considering both the lack of municipal funds for extensive projects and the pride with which such works were regarded. Bridge-building in the Middle Ages was one of the three great duties from which no one was excused, the others being military service and the maintenance of fortresses. Bridge-building bore an almost religious connotation. Peter of Colechurch undertook the construction of the first stone London Bridge, and one of the titles of the Pope was Pontifex, a bridge maker. (This title first appears in English, according to the Oxford English Dictionary, in 1377.) In 1306 the Bishop of London, "since all should one day stand before the judgment seat of Christ, held it his bounden duty to urge that worldly wealth be spent on pious uses, and he granted indulgences of thirty days to all who helped repair the broken bridge of Stratford between Coggeshall and Braintree."<sup>20</sup> London Bridge was endowed with the rents of several tenements that it might be kept in good repair. Even so its condition was not always good, and a

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<sup>18</sup>Calendar of Wills, p. 288.

<sup>19</sup>Ibid, p. 294.

<sup>20</sup>Public Works in Medieval Law, ed. C. T. Flower, 2 vols., Seldon Society vols. 32 and 40 (London: Bernard Quaritch, 1915), 1: xix.

few years after it was built, in 1286, a hard freeze brought down five of its piers. Rochester Bridge was another of interest to Londoners and Robert Knolles gave money to put up a stone bridge there.<sup>21</sup> John Rous, a fishmonger, left a fund for the Rochester Bridge's repair, but the other two bequests for bridges found in Sharpe's Calendar are only in case donations to preferred beneficiaries are found to be impractical.

Roads were also in need of much help but got little at this time. Alice Morden, the widow of a stockfishmonger whose will is a model of generosity, left money for their repair, as did a draper and a fishmonger.<sup>22</sup> The city received a few miscellaneous donations too, one from a merchant who gave his money for conduits. The lead lined conduits of London were the pride of a city which would else depend on private wells or the water gates leading down to the Thames through the wharves. In 1378 Adam Frauncey's executors gave 500 marks for the construction of a water standard from the Great Conduit, the first in the city, to Cheape.<sup>23</sup> John Philipot gave the residue of his estate to London to be used "as most needed, for the making of conduits, common latrines, etc."<sup>24</sup>

Money was also left to the professions or guilds. One

<sup>21</sup>Stow, 1:107.

<sup>22</sup>Calendar of Wills, pp. 265, 288, 315.

<sup>23</sup>Pendrill, p. 210.

<sup>24</sup>Calendar of Wills, p. 276.

mercator left a fund for any debtors to draw upon for the payment of debts of 5 marks or less.<sup>25</sup> Thomas Vyncent, a mercator, left instructions that his executors were "to give assistance to any trusty merchant or mercator who had been a customer of the testator and had come to poverty."<sup>26</sup> John Gille, a draper, left money to the fraternity box of his guild, and John Seman left money for poor fishmongers.<sup>27</sup>

Apprentices, starting out in their business career, were given aid too. Many received monetary gifts from their master's estate, as any servant would, but occasionally were given more valuable bequests. One apprentice got an interest in a ship and the Saltwharf from his master, the fishmonger John Tongeneye.<sup>28</sup> Seman's apprentice got his shop, but in return was charged with several pious works for the good of Seman's soul. Some guilds or companies required a minimum starting capital for entering business, such as £20, and if the apprentice did not get it by gift he might marry the widow.<sup>29</sup>

London merchants were still ignorant of the power of scholarships in making an impression on the pliant minds and grateful hearts of those to come, but then they may have

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<sup>25</sup>Calendar of Wills, p. 276.

<sup>26</sup>Ibid, p. 307.

<sup>27</sup>Ibid, pp. 218, 314.

<sup>28</sup>Ibid, p. 233.

<sup>29</sup>Sylvia Thrupp, The Merchant Class of Medieval London (Chicago: University of Chicago Press, 1956), p. 103.



been contented with the perpetual prayers of their chantries. Only three grants are made in the wills for those bound for more intellectual realms, one by a mercer who was willing that the priests who were to have his chantry might do so at Oxford, "if the priests should wish to study there."<sup>30</sup> Another mercer simply left a fund for poor scholars. William Tonge gave orders that his eldest son must study law but that his youngest might go to Oxford or be a merchant, as he chose. The two sons were each given a hundred marks but the land went to his wife.<sup>31</sup> Walworth founded a college in St. Michael's in the Crooked-lane, and Knolles had both a hospital and college there.<sup>32</sup>

Londoners otherwise gave little sign of bookishness, but then twenty books would have constituted a good library at this time.<sup>33</sup> One draper gave his church some books "to be fastened with chains, like the book before the image of S. Mary de Neuwerk in St. Paul's."<sup>34</sup> The same draper gave his copy of a French chronicle to the Abbot of St. Osithe. Other books include a Golden Legend given a chaplain, and a friar was given a portifoy and

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<sup>30</sup>Calendar of Wills, p. 237.

<sup>31</sup>Ibid, p. 279. The daughter was to be given 100 marks too, but only if she made a good marriage. If she didn't the sum was cut to a 100s.

<sup>32</sup>Patent Rolls, Richard II, 1: 612; Stow, 1: 107.

<sup>33</sup>Geoffrey Chaucer, The Canterbury Tales, ed. Robert Pratt (Boston: Houghton Mifflin Co., 1974), prologue, l. 294.

<sup>34</sup>Calendar of Wills, p. 312.

two other unnamed books.<sup>35</sup> Libraries, even small private ones, were scarce and limited mostly to ecclesiastical establishments. St. Peter's on the Cornhill had one, and the library at Greyfriars was enlarged by Richard Whittington.<sup>36</sup>

In spite of the contributions and donations, the exhortations and example of preachers and bishops, and the endowments of those such as Whittington, London still needed money to keep up elementary services, the watch and clean streets for instance. The slack was taken up in several ways. First, those who made use of a public convenience might be asked to pay a small fee towards its upkeep. People getting water from the Great Conduit had to do so. In 1356 those bringing goods into London by cart or horse were asked to pay toll, "forasmuch as all the folks who bring victuals and wares by carts or horses to the city, do make grievous complaint that they incur great damage, and are oftentimes in peril of losing what they bring, and sometimes do lose it, because the roads without the Gates of the City are so torn up and the pavement so broken."<sup>37</sup> Households with privies emptying on the Fleet Ditch were charged 5d when it became necessary to clean it out in that same year, the filth being so thick that the water would not flow, thus making it

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<sup>35</sup>Calendar of Wills, p.197, 206. A portifoy was a portable breviary.

<sup>36</sup>Stow, 1: 194, 108.

<sup>37</sup>Riley, p. 291.

easier for prisoners to escape. Indeed, it became almost vital to escape for the sake of one's health.

Secondly, the city could contract with private parties to get the work done. In 1388 five citizens were given a grant of pavage (the right to charge tolls) for three years for repairing Holburn from Holburncross to Horspale and Fleetstreet from the New Temple Bar to Savoy.<sup>38</sup> The ward was responsible for hiring scavengers to clean the streets of garbage, the watch, and for supplying itself with ropes and hooks with which to pull down burning houses before the whole neighborhood was in flames. In 1370, when pirates were rumored to be near, the guilds took turns keeping watch each night with forty-five men at arms and sixty archers between the Tower and Billingsgate.<sup>39</sup>

A prosperous merchant would not concern himself with scavengers or the watch, but represented his ward at a less tedious, but more dangerous, level. It is very simple to determine the extent of mercantile involvement in government. All aldermen were rich merchants, and most rich merchants eventually served as aldermen, sheriffs, or as mayor. Political and voluntary involvement were clearly greater than is common today.

It might be argued that the proportion of wealth which merchants yielded for the use of society did not equal that taken today through taxation, since their gifts were

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<sup>38</sup>Patent Rolls, Richard II, 3: 311.

<sup>39</sup>Riley, p. 345.

insufficient to maintain even the modest departments of a medieval city. Such a conclusion would depend upon whether today's corporations bear as large a portion of the tax burden for social services as the endowments of the rich men did in the Middle Ages. It must be remembered that of the seventy odd wills of merchants and the merchant class in Sharpe's Calendar, only three made no bequests to either pious or charitable causes.

## CHAPTER V

### PERSONAL EXPENSES

In Chaucer's pages there emerges from a shifting whirl of raw crudity and refined piety a picture of medieval England as bright and as strangely proportioned as one of the illustrations in the Ellesmere manuscript. Neither murky fanaticism nor crass hypocrisy dominated this world, but instead piety and worldly shrewdness go hand in hand. It is not strange that one of the biggest expenditures made by the medieval merchant was for the care of his soul after death. Long range business investments were impractical because of the stigma attached to usury, and there were no habits of speculation upon the amount of technical or economic inflation likely to occur in the next ten or twenty years. A merchant in 1380, contemplating his future, would think instead of his own departure from this world. The same thriftiness which made his success in the first place would now encourage him to secure as best he could peace in the afterlife.

By far the most popular way to do so were chantries. A chantry was a small chapel set off in a side aisle and screened from the rest of the church, or when space was



lacking it might simply make use of the main altar. It had its own priest, its own vestments, and its own altar furniture. Each day the priest would say or sing a mass for the soul of the patron and specified friends, or even for all the faithful departed. That was the extent of a chantry priest's duties.

A chantry was supported by a steady income, either from rents or out of the principal gathered by the sale of property. If its money came from rents then the property from which these came had for all practical purposes been donated to the Church, unless it was to be managed by one of the heirs. If not, then it had been alienated in mortmain, alienated to the dead hand of the Church.

The establishment of chantries disturbed both the Church and the crown. Prayers said in a cool nook of St. Paul's Cathedral were easier than shepherding a flock out in the plague-stricken countryside and many parish priests deserted their posts for London during this century.

The covetous priests of modern times in their passion for voluptuous living refuse cures of souls, preferring to celebrate annals for the quick and the dead, pampered with exorbitant salaries they discharge their intemperance in vomit and lust . . . and finally drown themselves in an abyss of vice.<sup>1</sup>

Good bishops tried to rectify the problem by limiting wages

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<sup>1</sup>E. Putnam, "Minimum Wage Regulations for Priests after the Black Death," American Historical Review 21: 21.

for their priests. In 1378 a chantry priest was supposed to make 7 marks, barely a living wage, and a parish priest could make 9 marks.

The king was concerned about the large portion of landed property accumulating in ecclesiastical hands, liable to neither heriot, wardship, nor military service or scutage. In 1297 laws were enacted making it illegal to establish a chantry supported by rents without letters patent. London citizens however were to some extent free of such regulation: one judicial inquiry made in 1366 on an alienation in mortmain questioned whether the testators were "citizens of London" and on that account had power to make such bequests."<sup>2</sup>

In spite of obstacles chantries were favored over other prayers and psalms for the dead, since a chantry included the saying of the Mass which was held to be most efficacious in obtaining spiritual favors. John Lot, a fishmonger, left a brewery and bakehouse to the parishioners of St. Andrew at Castle Baynard to maintain a chantry. If they refused them then the two establishments were to be given to the mayor on the same condition.<sup>3</sup> Adam de Bury, a former mayor, left tenements to several different parishes for chantries. After William Herkestede had set aside some

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<sup>2</sup>Calendar of Inquisitions Miscellaneous (Chancery) Preserved in the Public Record Office (London, 1937; Kraus Reprint, 1973), 3: 667.

<sup>3</sup>Calendar of Wills Proved and Enrolled in the Court of Husting, London, 1258-1688, ed. Reginald R. Sharpe (London: John C. Francis, 1890), p. 215.

of his property for his children he divided the remainder between chantries and gifts to the poor.<sup>4</sup> Examples could be multiplied of the ways in which chantries are provided for, their maintenance made a duty of the survivors. Walter Doget left a tenement to his wife so that she might keep a chantry for him.<sup>5</sup> John Philipot left an income of 10 marks a year to the convent of St. Pancras for a chantry and another 5 marks for a chantry in Kent. Walworth had four chantries.<sup>6</sup>

Most chantries were precisely limited in their lifespans. William Tonge's were to last five years, Richard Hale's two; two years was in fact a common length.<sup>7</sup> A chantry could be made perpetual if endowed with sufficient rents to keep it going forever. Perpetual chantries, because they were so final an alienation to the Church, could not be made without license from the king. One man was denied his final wish in the 1360s when his lands "came to the king's hands as an escheat because the said Thomas bequeathed them to a perpetual chantry without license."<sup>8</sup> In Richard's time the greatest threat to a carefree chantry was the difficulty in setting one up, since both good priests

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<sup>4</sup>Calendar of Wills, pp. 254, 258.

<sup>5</sup>Ibid, p. 264.

<sup>6</sup>Ibid, pp. 275, 324.

<sup>7</sup>Ibid, pp. 279, 267.

<sup>8</sup>Inquisitions Miscellaneous, 3: 667.

and space were limited. Of all the chantries requested in the wills, only two appear as actually established in the records of the bishop's register.<sup>9</sup>

St. Paul's Cathedral had fifty-nine chantries at the beginning of the reign, each with an average endowment of a little more than £4. These were condensed to twenty-seven so that the merged properties might yield a more livable income.<sup>10</sup> The chapel on London Bridge had room for only three or four chantries, and parish churches occasionally refused the space. It was best to provide a secondary choice for the location, usually the Guildhall. A wise man would leave alternate directions in case the chantry could not be established at all; Richard Preston, a grocer and a burgess of Calais, left all his lands in London to his wife for the maintenance of a chantry, but if that could not be managed then the proceeds were to go to the Bridge.<sup>11</sup>

Chantries were expensive propositions, and if established could consume a good proportion of the estate, sometimes divided equally between the family and pious and

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<sup>9</sup>Rosalind Hill, "'A Chaunterie for Soules': London Chantries in the Reign of Richard II," in The Reign of Richard II, Essays in Honor of May McKisak, ed. F. R. H. du Boulay and Caroline M. Barron (London: The Athlone Press, 1971), p. 253.

<sup>10</sup>W. Sparrow Simpson, "On a Newly Discovered Manuscript containing Statutes Compiled by Dean Colet for the Government of the Chantry Priests and other Clergy in St. Paul Cathedral," Archaeologia 52: 148.

<sup>11</sup>Calendar of Wills, p. 291.

charitable bequests. William Neuport gave his wife her customary third of the property and left the rest for chantries, hospitals, prisons, lepers, churchworks, and poor porters.<sup>12</sup>

A merchant could also ask that someone be hired to go on pilgrimage for him, but this was done much less often. John de Heylesdon, who asked for two perpetual chantries, also had two pilgrims go to Rome for him, there to spend one Lent.<sup>13</sup> Roger Crede left four marks for this purpose, and John Blakeneye, a fishmonger, not only sent substitutes to Rome but two men to Compostella as well.<sup>14</sup>

Chantries and pilgrimages did much for a merchant's spiritual welfare but little for his personal enjoyment. Planning his funeral may have given a merchant a little melancholy enjoyment though, almost as satisfying as being able to attend in person. Heylesdon stipulated that £ 40 be spent on his, an incredible sum when £ 20 could start a man in business, but he was outmatched by Adam de Bury. He set aside £ 100 for his funeral.<sup>15</sup> High rank in life almost demanded a lavish funeral, but women could afford to be more sensible. Johanna Mitford, the wife of a draper, sternly ordered that her funeral be moderate, "without pomp or vain glory," though she did give directions about the tapers and

<sup>12</sup>Calendar of Wills, p. 288.

<sup>13</sup>Ibid, p. 243.

<sup>14</sup>Ibid, p. 309.

<sup>15</sup>Ibid, pp. 243, 254. Heylesdon's widow spent £ 17 getting her husband's body back to Norfolk for burial. (Sylvia Thrupp, The Merchant Class of Medieval London, Chicago, 1948, p. 153.) Heylesdon left only one bushel of salt to the poor.



torches she wanted.<sup>16</sup>

The ceremonies were not yet over when the deceased had been put into the ground. A month later the month's mind was celebrated, at which a religious house or chantry would sing Placebo and Dirige for the soul. The obit was much the same, but celebrated on the anniversary of the death. John Rous asked that whatever establishment did this for him should be given bread, cheese, and two barrels of beer on the next day.<sup>17</sup> John Northampton wished his choice paid with a half mark of silver for the convent and a half pound of ginger to each monk. Every Lent the monks were to get dates, figs, and raisins.<sup>18</sup> The poor were given pennies when they attended the funeral or month's mind and joined in the prayers, and sometimes the richly decorated pall was sold afterwards and the proceeds distributed as alms. It has been suggested that the author of Piers Plowman supplemented his income by attending funerals.

Up to half of a merchant's wealth then was going on his death for chantries, pilgrimages, or other sorts of pious aids. This might be due to a guilty conscience, except that the funerals betray an even greater lavishness. Money might have been dispersed so grandly because there was no heir to whom to leave it, but this too does not seem to have

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<sup>16</sup>Calendar of Wills, p. 235.

<sup>17</sup>Ibid, p. 224.

<sup>18</sup>Ibid, p. 334.

affected a person's decision on whether or not to have a chantry. In this period eleven of the wills enrolled in the hustings which mention a son also make provision for a chantry, leaving seven merchants with sons who preferred to forego a chantry. Five of the wills of those who left no heirs at all indulge in chantries, but that leaves six good souls who had no blood relation to inherit their wealth and so gave it for conduits, roads, friars, anchorites, the poor, and prisoners; but did not endow themselves with a chantry. The existence of a son in no way affected the disposal of capital.

However extraordinary their funeral expenses, merchants were not strikingly lavish in their living expenses, at least compared to the nobility. Waste had been blamed for the high prices in England in the middle of the century, and Parliament responded with a great mass of sumptuary legislation in 1363. It was decided that merchants worth £500 or more might spend 4.5 marks on an article of dress, which could be trimmed with gold or silver embroidery and furs. If he were worth £1000 then his clothes could be worth 5 marks and be of silk, cloth of silver, silver ribbons, the girdles trimmed with silver, and all with a miniver lining. Artisans could have only lamb, coney, cat, or fox trimming their clothes without any gold, silver, or silk. In 1378 only knights and ladies were allowed to wear precious stones, fur, cloth of gold or silk, or ribbon of gold, unless the person desiring such for his clothing

had an income of £40 a year. Several substantial merchants would have met this qualification.<sup>19</sup> It would probably not have mattered if they could not, for these regulations were difficult to enforce.

An older merchant would prefer simply a long gown and hood for everyday wear, blossoming out for civic processions with liveries of silk in some bright combination of colors, scarlet and white for instance. A young man eager to be fashionable wore tights, often each leg of a different color, and short cote-hardies, or tunics, with fantastically jagged edges done in the manner known as dagging. He might wear a hood with a long tail or liri-pipe wound round and disposed of in various ways, or, if he lived in the latter part of the century, could have a hat like Chaucer's Merchant's "Flaundryssh bevere hat." Women wore longer cote-hardies over a kirtle of fur, and like the men their sleeves were made as long as possible, preferably touching the ground. Richard's wife, Anne of Bohemia, introduced the great horned headdresses, frameworks of wire covered with precious stones, metals, or enamel, into which all the hair was tucked, that every school-child now associates with a medieval princess. Anne also introduced the sidesaddle; before now ladies had often ridden to the hunt dressed like men.<sup>20</sup> Shoes of the time were

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<sup>19</sup>Frances Elizabeth Baldwin, Sumptuary Legislation and Personal Regulation in England (Baltimore: John Hopkins Press, 1926), p. 60.

<sup>20</sup>John Stow, Survey of London (New York: J. M. Dent, 1912), p. 77.

graced with long, curving points, sometimes stuffed and sometimes chained to the knee.

The extravagance of dress was extreme in more than one way. Richard II, a youthful monarch, who, together with his wife, set a fast fashion pace, spent £20,000 on one garment.<sup>21</sup> Styles rippled all the way down to the serving class, whose long sleeves dragged through the soup and whose fur trimmed dresses served in the summer as a hiding place for the fleas.<sup>22</sup> Chaucer's Parson took a grave view of the fashions, for two reasons. To begin with the elaborate dagging and slitting and embroidery wasted good material to the damage of "povre" folk because the "moore that clooth is wasted, the moore moot it coste to the peple for the scarsness."<sup>23</sup> Secondly, the scantiness of the new clothing was indecent and ugly. The short coats of the men revealed "the buttockes of hem that faren as it were the hyndre part of a she-ape in the fulle of the moone."<sup>24</sup> The effect of a fat apprentice wandering about dressed like Baryshnikov was probably appalling. Women were less at fault: while the headdresses were uncomfortable the worst approach to indecency were the low necklines.

Most merchants were past the age suitable for such

<sup>21</sup>Baldwin, p. 61.

<sup>22</sup>Ibid, p. 68.

<sup>23</sup>Geoffrey Chaucer, The Canterbury Tales, Parson's Tale, l. 419.

<sup>24</sup>Ibid, l. 423.

frippery and there is little mention of dress in their wills. An inventory of Richard Toky's possessions in 1397 though included a silk nightgown and other silk articles of dress, as well as two slashed gowns, two gowns furred with crestigray (fur taken from the back of the squirrel in winter), four other gowns, five kirtles, three cloaks, and one fur coat.<sup>25</sup>

The next extravagance which Chaucer's Parson mentions is entirely absent among London's merchants, that of gaudy trappings for a fancy horse. While mentioning cattle and crops the wills are silent about hawks and horses, even though Londoners had the right to hunt in Middlesex, Surrey, and the Chilterns. A Master of the Common Hunt was employed in 1379 to keep a pack of hounds and horses at £10 a year, but walking in the fields to the north of the city and perhaps hunting hares contented most citizens. A century later George Cely's father, a wealthy wool merchant, would only allow spaniels in the house after an effort by his son to raise greyhounds failed, and the young man was limited to one hawk.<sup>26</sup> Other sports in the city required little capital but much courage. Tilting with boats on the Thames was one form of recreation, and when the marshes to the north froze over youths could tie bones to their

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<sup>25</sup>Edith Rickert, comp., Chaucer's World, ed. C. C. Olson and Martin M. Crow (New York: Columbia University Press, 1948), pp. 63-4.

<sup>26</sup>Sylvia Thrupp, The Merchant Class of Medieval London (Chicago: University of Chicago Press, 1956), p. 149.



feet and go iceskating. Occasionally they would skate towards each other at full speed and collide with sufficient force to lay their skull open and snap their limbs.

Innocent of much sporting enthusiasm, a merchant preferred to spend his money on the home comforts. Food was worthy of particular consideration in achieving an Epicurean state of happiness, as Chaucer's Franklin knew. As early as 1336 the number of courses which could be served at a meal was limited to two, or on feastdays three, but again these regulations were unenforceable. Poultry and fish were probably the mainstay of the menu but for special occasions the cook could draw on every domesticated animal now used for flesh except the turkey, as well as exotics like swans, herons, bitterns, and bitterns plus venison and other game. Usually meat would be pounded up into pasties with a liberal intermixture of seasonings to improve the taste. Gardens around the city were largely devoted to fruit, and vegetables were little used. The Bishop of Ely's gardener raised onions, leeks, cabbage, and parsley, but the rest of his effort was devoted to fruit.<sup>27</sup> The good cook would have to know how to make subtleties, sculptured pastries representing various scenes which were presented between courses. Sweets were largely compounded of almonds and honey.

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<sup>27</sup>D. W. Robertson, Chaucer's London (New York: John Wiley and Sons, 1968), p. 19.

The greatest feast in London's history was the feast of the five kings given by Henry Picard, a vintner. Stow names only four of the five, the kings of England, Scotland, France, and Cyprus, and Charles Kingsford, an antiquarian of the nineteenth century, further reduced the number by one when he proved that the king of Cyprus could not possibly have been there at the time. It remains impressive. The menu has not survived but, judging from others, it could have ranged up to fourteen courses, each featuring several sorts of meats, pasties, and other side dishes. After the feast the hall was thrown open for all comers "that were willing to play at dice and hazard. The Lady Margaret, [Picard's wife] kept her chamber to the same effect."<sup>28</sup>

The legislation of 1363 allowed an earl 6s 8d a day for food, and the mayor of London in his own estimation was equal to that rank.<sup>29</sup> When an entire mutton carcass could be had for 2s, or a suckling pig for 8d, 6s a day implies a princely diet.<sup>30</sup> Most people labored for only pennies a day and could not afford such lavishness. The ward Alice Reigner cost her fishmonger guardian 8d a week for food, while the son of a knight and his servants could be boarded for 5s a week. Wine made up a large portion of

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<sup>28</sup>Stow, p. 97.

<sup>29</sup>Annie Abram, English Life and Manners in the Late Middle Ages (London: George Routledge and Sons, 1913), p. 151.

<sup>30</sup>H. T. Riley, ed., Memorials of London and London Life in the XIIIth, XIVth, and XVth Centuries (London: Longman, Green, and Co., 1868), p. 312.

the budget. Members of Parliament from London going to Cambridge were allowed £9 2s for wine, food being lumped together with washing and gifts to the king's minstrels, all for 23 5s 9d.<sup>31</sup> Londoners would want to enjoy bounty while they could for in spite of the drastically thinned population which ensued from the Black Death the country was still not free of the threat of famine. A drought in 1352 earned that year's summer the title "dere," and 1390 was another bad year.<sup>32</sup>

Food was served preferably on dishes of silver. A man of moderate means would have one or two mazers: Thomas Mocking had four silver cups, one broken, and four without feet, twenty-four silver spoons, three nuts with silver feet, and four broken mazers, all valued at £16 14s 3d.<sup>33</sup> A good collection could cost as much as £200.<sup>34</sup> Sometimes orphans inherited half their wealth with the family silver, another method of freezing capital. Gaudier trinkets were available too, for while painters in London were limited to signboards most of the time, goldsmiths were famous for their work. In 1338 a pepperer sold Margery Randolf

a circlet, a hanap of silver with a foot, a fermail of gold, a girdle of silver, twelve silver spoons, a nut on a foot, and a silver covercle, a silver covercle, a silver cup and covercle, a hanap of

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<sup>31</sup>Riley, p. 505.

<sup>32</sup>Chronicles of London, ed. Charles Lethbridge Kingsford (Oxford: At the Clarendon Press, 1905), p. 12.

<sup>33</sup>Rickert, Chaucer's World, p. 61. Mazer was either the wood out of which such cups were made, or the cup itself.

<sup>34</sup>Thrupp, p. 148.

of mazer, with an impression of St. Thomas of Lancaster thereon, and with a covercle, a hanap of mazer, with an impression of a head, two chaplets of pearls and of prayerbeads, a tablecloth of five ells and four linen sheets,

all for ten marks.<sup>35</sup> In 1390 a house was robbed of 260 "perles," gold plate, a filet of pearls, a pair of paternosters in amber, some black budge fur, a scarlet hood and four ells of cloth, silk and linen cloths, a shirt, ninety-five glass beads made to look like jewels, a silver spoon, various other goods and 22 marks, the total loss being £200. Oddly enough the bishop's men were accused of the robbery, but they responded that the victim was a tenant of the bishop who had broken his lease by turning the house into a bordello.<sup>36</sup>

As fine as the trappings were furniture itself was generally coarse. Tables were boards laid over trestles, dismantled after each meal, chairs not much better than stools, dressers unheard of and their place taken by chests. Only one piece of furniture was considered of importance, but upon it was spent a great deal of care and money and it would be passed on from generation to generation. This was the bed.

Furnishings for the bed included blankets, spreads,

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<sup>35</sup>Riley, p. 294. A hanap was a drinking cup, a hanaper a chest where such were kept, or by extension any strongbox. A fermail was a buckle, a covercle a cover. An ell was 45 inches long, and a nut on a foot a mounted coconut.

<sup>36</sup>Year Books of Richard II, vols. 12 (1388-89) to 13 (1389-90) (Cambridge: Ames Foundation, 1914-29), 13: 155.

four feet, with a parlor, kitchen, buttery, and other chambers. It was made of oak taken from the heart of the tree and built on a stone foundation. Gisor's Hall was a "great house . . . built upon arched vaults and with gates of arched stones, brought from Caen in Normandy." By Stow's time it was a "common ostery for receipt of travellers, commonly and corruptly called Gerrards Hall, of a giant said to have dwelled there."<sup>40</sup> The giant story was nurtured by a fifteen foot fir pole which stood in one of the rooms, originally used as a Maypole but eventually supposed to have been the staff of a giant.

Medieval London merchants thus lived comfortable, substantial lives, going to extremes only in their funerals. Given the forms for binding capital within corporations it would have been easy to extend their mercantile operations over generations, but they lacked this alternative. Their money instead was expended on a small, individual level, on their business, their families, their neighbors, and society, and finally on themselves.

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<sup>40</sup>Kingsford, p. 127.



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