

UNIVERSITY OF CINCINNATI

May 28 1947

I hereby recommend that the thesis prepared under my supervision by John W. Ball entitled A Commentary on Daniel Defoe's "An Essay on Projects"

be accepted as fulfilling this part of the requirements for the degree of Doctor of Philosophy

Approved by:

William Smith Clark 2d

29 JI 47

A Commentary
on Daniel Defoe's
AN ESSAY UPON PROJECTS

A dissertation submitted to the
Graduate School of Arts and Sciences
of the University of Cincinnati

in partial fulfillment of the
requirements for the degree of

DOCTOR OF PHILOSOPHY

1947

by

John Waldron Ball

A. B. Miami University 1941
A. M. Miami University 1942



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PREFACE

The purpose of this study is to present a partial background for the modern reader of Daniel Defoe's Essay upon Projects. Biography has been for the most part excluded, for sound biographical treatment of Defoe is elsewhere available. This study is meant as a supplement to, not a substitute for, the reading of the Essay upon Projects. What I have tried to do is to present for each project, as far as possible, the following information: the state of affairs which made it necessary for improvements to be made; the suggested improvements and attempted remedies before Defoe's; the relationship of Defoe's project to those which came before and those which came after; the projects and improvements which immediately followed Defoe's project; Defoe's further treatment of the subject in his later writings; the relationship of Defoe's project to the ultimate reform, or to the present time.

I have also attempted to draw some general conclusions concerning the Essay upon Projects in relation to its author and its author's other works, to its time, and to our time. The information I offer is more economic and social than stylistic or "literary"; the former, more than the latter, is needed by the reader who would understand the Essay and recognize its significance.

Many of the economic and social topics discussed by Defoe in his Essay have been neglected by historians; as a result much of the information presented here had to be collected from scattered and often inferior sources. Writers on such subjects in Defoe's time published their opinions in pamphlets and tracts, always in small editions and often anonymously. It is certain that many such pamphlets are lost; it is equally certain that because of their rarity and obscurity I have not consulted them all. I believe, however, that I have collected enough background for each of the projects to be of help to the reader who, from his twentieth-century point of vantage, wonders what

a certain project is all about, why it was needed and what led up to it.

I should like to express sincere appreciation to Dr. Robert Shafer and Dr. William Smith Clark, II, of the University of Cincinnati, for their guidance and invaluable assistance; to Dr. John Robert Moore, of Indiana University, and Dr. Arthur W. Secord, of the University of Illinois, for their encouragement and help; to Dr. J. Marvin Peterson, of Miami University, for reading the sections on economics; to Professor Edgar Weld King, Miami University Librarian, for help in obtaining books; and to Mr. Lawrence Hynes and to my wife for miscellaneous but extremely important services. Without the generous help of these people this study could not have been written.

J. W. B.

March 31, 1947

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INTRODUCTION

DATE OF PUBLICATION

Considerable disagreement exists as to the exact date of publication of Defoe's Essay on Projects. The first edition is dated MDCXCVII, and, along with other early biographers, Walter Wilson in 1830 assigned the Essay to January 1697. William Lee, however, in 1869, states "Mr. Wilson and others have made a mistake in stating that it was published towards the close of the War in January 1696-7. Although dated in the latter year, it was not published until the 29th of March, 1698." Mr. Lee offers no proof for this assertion. W. P. Trent does not accept Lee's ascription of date; in 1916 he gives the date of publication as January 1697. Paul Dottin, in 1924, goes back to Lee's opinion, placing the Essay in his bibliography under the year 1698 and adding parenthetically "la première édition parut le 29 mars." Dr. E. G. Jacob, in 1929, writes that he does not see any reason to follow Lee's arbitrary assignment: "Der Essay wäre demnach noch vor dem Friedensschluss zu Ryswick, 20. September

1697, erschienen." James Sutherland, in 1938, appears to have relied upon Dottin's bibliography; he places the essay "in the spring of 1698."

There is apparently no proof beyond Lee's statement that the Essay on Projects was not published in 1697. There is, however, considerable evidence that it was. First, there is the date on the title-page. Second, there appeared in Term Catalogue no. 5, that for the Hilary Term, 1697,¹ the following entry:

"16. An Essay upon Projects: viz. of Banks, of Highways, of Friendly Societies, a Proposal for a Pension Office, of wagering, of Academies, of a Court Merchant, and of Seamen. Octavo....printed for T. Cockerill, at the corner of Warwick Lane, in Paternoster row."

These two reasons are the strongest ones for the assignment of the Essay to 1697; such an assignment is supported, however, by a study of the movements of Mr. Thomas Cockerill's place of business.

Thomas Cockerill's sign first appears in the Term Catalogues in the Trinity (July) Term, 1674. At that

¹ The Term Catalogues were published quarterly; the Hilary Term was the first quarter of the year, and the Hilary Term Catalogue was published in February.

time he published "at the Atlas in Cornhill."²
 Cockerill's last use of the Cornhill address appears in the Trinity Term, 1677; in the Hilary Term, 1678, he is located "at the Three Leggs in the Poultry." He continued there for eighteen years; the last entry for the Three Leggs appears in the Trinity Term, 1696. Sometime between mid-summer of 1696 and February of 1697 he moved; in the Hilary Term, 1697, he is located "at the corner of Warwick Lane, Paternoster row." In the Trinity Term, 1697, Cockerill simplified his address to "in Paternoster row," and maintained that usage until the Easter Term, 1698, when he began to write his address "in Amen corner." The full address "at the corner of Warwick Lane in Paternoster row" does not appear again until the last appearance of any Paternoster Row address for Cockerill: Michaelmas Term, 1698.

Meanwhile, during Cockerill's stay in Paternoster Row, the sign of the Three Leggs in the Poultry had been used by H. Walwyn. Cockerill returned to the Poultry, however, and for a short time (during the Easter Term, 1699) both Walwyn and Cockerill used the

² The Atlas in Cornhill appears to have been operated by Robert Morden, map and globe maker and writer of geographies; Morden for a time held the sign alone, then shared it with Cockerill, and, after Cockerill moved to the Poultry, shared it with John Kidgell.

Three Leggs sign: "Printed for H. Walwyn at the Three Legs in the Stocks Market";³ "...printed for T. Cockerill at the Three Legs in the Poultry; lately removed from Paternoster row." Apparently Cockerill changed his sign to avoid confusion; in the next catalogue (Trinity Term, 1699) Cockerill's address is "at the Three Legs and Bible in the Poultry," while Walwyn's remains as before. The last appearance of Cockerill's address is in the Hilary Term, 1702: "at the Three Legs and Bible , against Grocer's Hall, , in the Poultry."

Although I have seen only the Paternoster Row title-page referred to in print, there exist copies of An Essay upon Projects with the following two types of title-page:

AN /ESSAY /UPON/ Projects. // LONDON: / Printed by R. R. for Tho. Cockerill, at / the Corner of Warwick-Lane, near / Pater-noster-Row. MDCXCVII.

AN /ESSAY /UPON/ Projects. // LONDON: Printed by R. R. for Tho. Cockerill, / at the Three Legs in the Poultry. / MDCXCVII.

As has been noted before, the two suggested publication dates for the Essay are January, 1697, and March 29, 1698. By studying the form of Mr. Cockerill's

³ This is the same address that Cockerill used from 1678 to 1697; occasionally Cockerill wrote "Stocks Market" for "Poultry."

addresses one finds that January, 1697, occurs in a period when Mr. Cockerill's address is uncertain; in its last appearance before that date the address was the Three Legs in the Poultry, and in its first appearance after that date it was at the corner of Warwick Lane and Paternoster Row. On March 29, 1698, however, Mr. Cockerill's address would have been given as "in Amen corner." This appears to indicate that the January, 1697, date is correct.

The problem then arises which of the two title-pages was used first. There was only one edition of the Essay on Projects; I have found by collating copies which have the two varieties of title-page already mentioned that the texts are identical. The question, then, is not one of determining which is the first edition, but which is the earlier printing. (There is, of course, the possibility that all the copies were printed at once; that not all were bound at once, and that different title-pages were bound in at different times. In that case it probably would not matter so much which title-page was first in use.) If the title-page dates are accepted, obviously the title-page with the Three Legs in the Poultry address was used first. If further proof is desired, however, and the possibility that the title-pages were bound in with the text as the Essay was being printed is

still considered, logic supports the evidence of the title-page dates. The Three Legs in the Poultry address was used only before February, 1697 (whether or not it was used up until February, 1697, is not certain) and after March (?) of 1699; the Warwick Lane form of the Paternoster Row address was used only in the first few months of 1697 and the last few months of 1698. If the Warwick Lane, Paternoster Row title-page is considered as having been used first, the Three Legs in the Poultry title-page must have been used over two years later. Since there was only one edition, it certainly seems unlikely that the printer kept the Essay set up for printing for more than two years.

There was no other edition of the Essay on Projects during Defoe's lifetime. In the Trinity Term Catalogue, 1700, however, there appears the notice of a reissue of part of the first edition under the title "Several Essays relating to Academies, Banks, Bankrupts, Charity-Lotteries, Courts of Enquiries, Court Merchant, Friendly Societies; High-ways, Penjean-Office, Seamen, Wagering, etc.; now communicated to the World for publick Good." It is probable that this reissue is the one referred to in the Bibliography of Dottin's Daniel De Foe et ses romans: "pour écouler les derniers exemplaires du livre, le libraire les mit dans le commerce en mai 1702 avec un titre différent."

The next appearance of the Essay was in Hazlitt's edition of The Works of Daniel De Foe, London, 1840-41, vol. III. The Essay was edited twice by Henry Morley in the 1880's: once for Cassell's National Library, London, (n.d.), and once for his The Earlier Life and Works of Daniel Defoe in the Carisbrooke Library, London, 1889. In none of these editions was a critical edition attempted, though all are reasonably free from flaws. In all three the text is modernized.

The last appearance in print of the Essay on Projects was a German translation by Hugo Fischer in his Soziale Fragen vor 200 Jahren, Leipzig, 1890. For nearly sixty years, then, the Essay has been out of print; many writers on economic and social questions are ignorant of the work because of its scarcity.

TIME OF WRITING

More important than determining when the Essay on Projects was published is determining when it was written. Defoe himself writes in his Preface:

One unhappiness I lie under in the following book, viz. That having kept the greatest part of it by me for near five years, several of the thoughts seem to be hit by other hands, and some by the publick; which turns the tables upon me, as if I had borrow'd from them.

Since the Essay was published in 1697, Defoe's statement would seem to indicate that he had written the bulk of the Essay on Projects in 1692.

It is certain that Defoe had leisure time in 1692 and 1693; in 1692 he went bankrupt and was forced to take refuge from his creditors. Not until 1694 was he able to carry on trade again; in the meantime he lived a fugitive life in Bristol and elsewhere, staying close to his room during the week and coming out only on Sundays, when (according to custom) he could not be arrested. Such circumstances would certainly be conducive to writing; coupled with Defoe's statement in his Preface, they seem to have offered convincing proof to all of Defoe's biographers that the

writing of the Essay on Projects should be assigned to 1692.

It would be a mistake, however, to assume, as some of the biographers seem to have done, that Defoe wrote the whole Essay and then laid it aside until it was published; it is much more likely that he made a rough draft in 1692-3 and kept revising it (perhaps adding whole projects) until the time it was published. The approach to the chapter "Of Banks," for example, is founded on a knowledge not only of the existence of but also of some of the results of the establishing of the Bank of England (founded 1694). Defoe in this case did not make a few alterations in a chapter already written; he wrote much of the chapter with the Bank of England in mind. Since John Asgill's Several Assertions proved in order to create another Species of Money than Gold or Silver, a pamphlet referred to in "Of Banks," was not published until 1696, it is logical to assume that Defoe rewrote the chapter according to the latest information available just before the publication of the Essay on Projects. Similarly, Defoe's discussion of Mary Astell's pamphlet A Serious Proposal (1694) is an integral part of his essay on women's education; and the state of the French in the war as described by Defoe in his essay

proposing a military academy is much more nearly that
of 1697 than of 1692.

MOTIVATION

At first glance it may seem strange that Defoe, a merchant, should present to the world a carefully worked-out set of plans for improvements which obviously could profit him nothing. When the author and his time are considered together, however, the reasons for the writing of An Essay on Projects become clear.

For one thing, Defoe had in his varied experience encountered a wide range of needs. As a merchant he had seen the need for good banks, good roads, and a merchant court; from bitter experience he had learned of the pitfalls of projectors' schemes and of wagering, as well as of the need for sound and humane bankruptcy laws; from his own indigence and observation he had learned of the value of insurance against all the possible calamities of life. He had even served as a soldier, with the result that he could better understand the need for trained officers and men.

None of his projects, however, can be accounted for on the basis of his experience alone: the vital force which brought the Essay on Projects into being was Defoe's humanitarianism. Only a humanitarian

could have proposed such a provision for idiots and imbeciles as Defoe suggested; only a man with warm human sympathy and understanding could have written "An Academy for Women" in the seventeenth century.

Even Defoe's humanitarianism and experience would not have produced the Essay on Projects, however, had not the time contributed a great need for improvement and reform. Defoe called his time "The Projecting Age," and with reason: books, pamphlets, and tracts filled with proposals for improvements appeared by the hundreds in the last quarter of the seventeenth century. All these "Modest Proposals" and "Serious Proposals" were symptomatic of the late-seventeenth-century quest for stability and security in a troubled world. Between 1659 (Defoe's birth date) and 1697 there had occurred the Great Plague, the Great Fire, and a long succession of wars. Defoe himself took part in the insurrection of Monmouth and narrowly escaped the Bloody Assizes. The nation had undergone steady administrative and financial debilitation since the time of the elder Cromwell; throughout the 1690's the English government was perpetually in a state of crisis because of financial trouble. The financial problems of the nation were reflected in a spiralling inflation which upset the whole English economic structure.

Violence and desperation among the citizens became the rule rather than the exception; the fortunate displayed to the unfortunate a degree of cruelty and hard-hearted indifference which would be unbelievable today. At the same time, because of the tremendous growth of English trade during the seventeenth century, the English people had outgrown many of their institutions without realizing it: wherever commerce touched the nation--its roads, its system of money and banking, its courts, its systems of insurance--the nation found itself pitifully inadequate. It must have seemed to any thinking Englishman, as it did to Defoe, that something ought to be done.

How much Defoe was influenced in his Essay on Projects by the writings of other projectors who came before him cannot, of course, be positively determined. That he was familiar with some earlier projects there can be no doubt, and it would not speak well for his good sense if he had not recognized the good qualities of some and profited from the mistakes of others. In no specific project, however, does he rely heavily on the writing of any one previous projector; he preferred not to write at all rather than to duplicate the work of another. In several projects he does rely on the successful experience of other countries; in some of these projects he acknowledges that reliance (for ex-

ample, in his proposal for a learned society), and in others he does not (as in "Of Bankrupts": see page /00). But in general the claims to independent thought which he makes in his Preface can be believed. Though Defoe's ideas were not always completely new--that would be too much to expect--they were never merely imitative.⁴

⁴See pages 33-34 for a discussion of the difference between originality and imitativeness in connection with Defoe's "Of Banks."

CONTEMPORARY SIGNIFICANCE

The Essay on Projects has much to offer the twentieth-century reader, whether that reader be a student of Defoe, a student of the Restoration period, or an ordinary citizen, student of nothing in particular.

To the student of Defoe, the Essay affords a superb example of Defoe's easy and natural style of writing, along with (in the "Conclusion") one of his few expositions of his theory of style:

As to language, I have been rather careful to make it speak English suitable to the manner of the story than to dress it up with exactness of style, choosing rather to have it free and familiar, according to the nature of essays, than to strain at a perfection of language which I rather wish for than pretend to be master of.⁵

⁵ Defoe's statement on style is probably made to forestall criticism by those who might compare his execution with his profession in his proposal for a learned academy. It seems absurd that he should feel the need of defending his style, which has so often been labelled "perfection" by modern critics. Defoe's is, indeed, practically the only writing of its time which does not need notes to clarify it for the modern reader; it comes closer than much modern writing to the ultimate goal of "the perfectly transparent medium."

The Essay tells the reader much about Defoe's mind: a mind clear and inexorably logical, yet at the same time gentle and understanding, with a humanitarianism far ahead of its time. Clearly reflected in the Essay also is Defoe's Crusoe-like optimism; himself a fugitive from bankruptcy, in the midst of social, political, and economic chaos, he looks confidently into the future. When most men would weep for their own and the world's woes, he offers concrete plans for a better day.

To the student of the Restoration period, the Essay on Projects offers not only descriptions of social and economic conditions of the time but also an insight into the nature of the "Projecting Age." It demonstrates in many ways the results of the impact of the seventeenth-century upsurge of commercial activity upon the static English institutions which had in large measure been inherited from the Middle Ages. Through it can be seen the fact that in the 1690's economics was a living science, close to the life and work of the common man. The Essay on Projects also supplies concrete evidence which controverts the popular theory that humanitarianism was a product of Romanticism, absent from the Restoration and the early eighteenth century. It should raise sound doubts as

to the veracity of another popular theory--that the Industrial Revolution was a sudden or abrupt development, and that it belongs wholly to the period between 1730 and 1830.

The Essay on Projects has something to offer, too, to the ordinary citizen of the twentieth century: the reader who is not particularly interested in either Defoe or Defoe's time. Some of the ideas in Defoe's most far-sighted proposals are still of value for themselves alone, for they have not yet been fully put into practice for the benefit of mankind; readers interested in social insurance, for example, might profit by studying Defoe's proposal for a pension-office. More important, perhaps, is the example which Defoe sets of optimism in the face of chaos. His optimism is not one of blind faith and false hope; rather it is one of confidence in the ability of man's logic to solve the problems which confront the civilization in which he lives.

OF PROJECTORS

The first "chapter" in the Essay on Projects is the shortest in the volume, and it shares with "Of Wagering" the distinction of being no project at all. "Of Projectors" is rather an introductory essay, supplementing the Preface, the Introduction, and the History of Projects, and designed to clarify the distinction between the types of projectors.

The word "projector" had become by 1697 something of a term of opprobrium; it was used often in speaking of such types as are now known as swindlers or confidence-men. A "projector" was a man who tried to sell fake gold-mine stock to gullible people, a man who, not content to "invent" better mousetraps or philosophers' stones, was persuasive enough to sell stock in his "invention" to honest citizens.

As a result of this cheapening of the word in popular esteem, Defoe takes pains to reestablish the original meaning of "projector" before he offers the public his projects. There are honest as well as dishonest projectors, he writes; the plain implication is that he does not wish to be adjudged a cheat

before he is tried. It would indeed be a pity, he implies, if the unhappy experience of those who had been duped by dishonest projectors should cause the world to ignore the sensible, benevolent, and disinterested proposals of an honest one.

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OF BANKS

When Defoe wrote his essay "Of Banks" he was inevitably influenced by both long-run and short-run considerations. The major long-run consideration was the obvious commercial necessity for a bank in England, and the major short-run consideration was the chaotic economic condition of England in the 1690's.

The commercial need for a bank arose gradually with the expansion of English commerce during the seventeenth century. When England had been an agricultural nation it had little use for a medium of exchange between those who desired credit and those who had capital. With the rise of industry and of trade with the colonies, however, and with the passage of the Navigation Act, came a great demand for capital which could not be satisfactorily answered by the goldsmiths, the existing source of credit in England.

The goldsmiths had assumed some of the functions of banks shortly after they first settled in England in the twelfth century; they handled state revenue and in emergency advanced money. The purchase, sale,

and exchange of money, however, was traditionally the function of the Royal Exchange; and not until the sixteenth century did the goldsmiths acquire its business.¹ In the reign of Charles I the goldsmiths added still another banking function: that of accepting deposits. Merchants had previously "banked" their money in the Tower for safe-keeping, secure in the belief that there was no safer place for it in England. Safe it was from most eventualities, but not from King Charles. In 1640, in despair because of lack of funds, he seized the £130,000 in coin deposited in the Tower. Although he agreed to give it back in return for a £40,000 loan, the merchants no longer trusted him; they began to shift their deposits to the goldsmiths.

The goldsmiths, then, by the middle of the seventeenth century had acquired most of the functions of banks. They had always made loans, generally at exorbitant rates of interest; it was therefore natural that they should employ their new capital--the deposits made by the merchants--in further loans. This

¹ Henry VIII abolished the Exchange in 1539, and the goldsmiths took over its function; in 1627, however, Charles I reestablished the royal office and threatened to impose penalties on goldsmiths who infringed upon it. After the removal of Charles I the goldsmiths took over again.

extra revenue was so welcome that the goldsmiths began to consider how they might expand it still further by acquiring additional deposits; as a result, they began to offer interest to depositors. They distinguished, however, between money deposited for long periods--it received interest--and money left "on call"--it did not. And finally, to keep up with the great expansion of business, the goldsmiths issued notes. As has since been shown by many economists, notably by Adam Smith, paper money is important in the expansion of a country's wealth. The goldsmiths' notes were a satisfactory currency except for the fact that each note was no more sound than the goldsmith who issued it.

The goldsmiths could not hope to take the place of banks for long. In the first place, they had no connection with the state--they were not guaranteed or insured in any way--and the incidence of bankruptcy among them was alarming; they did not have the stability of a bank. In the second place, the fact that their greed got the better of them made them very unpopular, and brought about many attacks in print. Though the legal rate of interest was six per cent, the goldsmiths asked and got from eight to thirty-three, and sometimes even more. In a period of expansion, when capital was needed, the goldsmiths

would stifle progress by raising the rate of interest. To the unpopularity of the goldsmiths was added distrust in 1672, when a great many of them went bankrupt as a result of Charles II's stopping payments of capital to his creditors.

A bank was needed in England, then, not only to supply the great demand for capital that could not be adequately met by the goldsmiths, but also to give stability to the paper currency that is necessary for a sound economy and to offer money to lend at an interest rate that would encourage, not stifle, progress.

The short-run reason for the bank, the economic chaos of the 1690's, was largely political. William of Orange found the financial condition of England incredibly bad when he became king; he inherited the accumulated troubles of a series of financially inefficient rulers. The English revenue had been inadequate in peacetime--and almost immediately England became involved in war. Desperate measures were taken to increase the revenue to meet the expenses of the war. Old taxes were raised and new taxes were levied, unsuccessful attempts were made to raise loans, and a series of novel and often spectacular schemes to raise money was begun with the annuity

loan of 1692. The Million Lottery² followed--certainly one of the most ingenious schemes ever devised for the purpose of raising money for a government. And still the economic condition of the country was critical. No matter how much money was raised, the government could not keep up with the debt. Hallam writes in his Constitutional History of England: "The vessel of our Commonwealth has never been so close to shipwreck as in this period."³ Not only the government was affected--the people of England were placed in desperate circumstances by the high taxes and by inflation.

Hopton Haynes, in his unpublished Brief Memoirs relating to the Silver and Gold Coins of England, summed up the economic chaos as follows:

All sorts of Paper credit in Orders, Bills, Noats, Bonds, Assignments, etc., overflowed the Kingdom. All our wealth seem'd to consist in a little Gold and adulterated Silver; a world of wooden scores and paper sums. Never was there known before such vast debts owing for Excise and Customs, upon Bills and Bonds unsatisfyed. All sorts of provisions grew to an extravagant price....Wee had all the symptoms upon us of a Bankrupt State and an undone people.⁴

² See p. 87.

³ iii, p. 134. Quoted in R. D. Richards, The Early History of Banking in England, p. 137.

⁴ Folio 49, British Museum, Lansdowne MS., 801. Quoted, ibid., p. 137.

Though institutions resembling banks have been in existence for thousands of years⁵ the history of banking in Europe is generally considered to begin with the Bank of St. George in Genoa, established in 1407. The anonymous author of Some Observations on the Bank of England (1695) declares that the Bank of England resembles this bank "more than any other constitution in Christendom," and points out that the Bank of St. George also was begun as the result of a war which required funds. The Bank of Venice was formed in 1637, the result of the absorption of the Banco di Rialto (1587) into the Banco del Giro (1619). The Republic of Venice stood behind its bank as guarantor and proprietor. Similarly the City of Amsterdam was responsible for the funds and effects of the Bank of Amsterdam (1609), a bank long held up as a model for England by projectors. The Bank of Amsterdam was an exchange and deposit bank rather than a lending bank; separate lending banks were maintained by the city. Before the establishment of the Bank of England banks had also been established at Hamburg, Middleburg, Rotterdam,

⁵ See Luke 19:23.

Stockholm, and even, according to Some Observations on the Bank of England, "at Agra the Seat of the Great Mogul."

It is not unnatural that the commercial necessity of an English bank, together with the successful example set by banks on the Continent, should inspire proposals and plans for a bank in England. Such proposals began even in the sixteenth century, increased in number at the Restoration, and swelled to a torrent in the last years of the seventeenth century. In the Halifax Papers in the Advocates' Library at Edinburgh there are more than seventy plans for raising revenue or establishing banks, all of which were presented to Montague for his consideration in the few years before the Bank of England was established. The total number of these proposals is so great that it is possible here only to summarize the most important of the trends they follow:⁶

1. The bank of lending, based not on the profit to be made by the promoter but on the benefit to the borrower. Such a bank, known as a Mont de Piété or "Bank of Charity," differed from the goldsmiths' shops and the banks of Rome and Paris in that it was set up

⁶ Appendix contains an annotated list of the most important of these projects.

for the benefit of, rather than the exploitation of, the poor man who was forced to borrow money. Some projectors proposed that this bank lend money without interest.

2. The bank of deposit and exchange, set up for the convenience of the merchants and the safety of their money. The famous Bank of Amsterdam was such a bank, and the projectors advocating such a system used it as an example.

3. The bank combining deposit and exchange with lending, dividing the benefit from the lending between the bank and ^{the} borrower. The bank would profit from the lending of money, but would lend at such reasonable rates of interest that the borrower would benefit also. The Bank of St. George at Genoa was such a bank, and it was this plan which finally was adopted at the establishment of the Bank of England.

4. The land bank, similar to (3) but with credit given on the security of land rather than on bullion.

5. The bank of credit, similar to (3) but with credit given on deposited merchandise rather than on bullion.

6. The true National Bank, similar to (3) but not confined to London. Such a bank would have branches in the important cities throughout England, to the great advantage of the country as a whole. The true National Bank, though proposed by many of the seventeenth-century projectors, can be compared only to modern banking systems.

The fact that only one of these plans ever came to anything in England is due in part, of course, to their own flaws. To these can be added, however, the traditional English aversion to anything new; the constant fear that the King might seize any accumulation of money in one place, as Charles I had done in 1640; and the wave of speculation which had engulfed the public.⁷ The promoters of speculative schemes caused both daring and cautious Englishmen to avoid the bank projects: the daring scorned to put their money in a bank where it would realize only four, six, or eight per cent over a long period of time when they might double their money overnight by backing a new invention or by buying gold-mine stock; the cautious, impressed by the quick collapse of most money-making projects of the time, were afraid to invest in anything new.

⁷ A. Andreadēs, History of the Bank of England, p. 53.

Of the banks which were actually set up in the seventeenth century, two were not, strictly speaking, "banks" at all. The "Orphans' Bank" mentioned in the Essay on Projects gave interest on deposits and employed both deposits and the principal of the Orphans' Fund in lending operations, though in reality it was no more than a guardianship of the property inherited by the orphans of London.⁸ It failed so completely that Parliament had to come to its rescue in 1694. The "Million Bank," established on the tickets of the Million Lottery of 1694, did function more or less as a bank for about a year after its opening in 1695, but since the banking side of its operations proved unsuccessful it devoted itself entirely to speculation in lottery tickets and annuities.

Seventeenth-century attempts to establish banks of credit and land banks in London proved disastrous. The "General Bank of Credit," also known as the "Bank of the City of London," was founded in 1682 by the city in an attempt to increase the revenue of the Chamber; merchandise of all sorts was deposited, and the depositor received credit up to three-fourths of the value of the deposit. The city was left in

⁸ This guardianship was vested in the Mayor, Aldermen, and Council of London; the fund was deposited in the Chamber, or City Treasury, and was administered by the City Treasurer.

worse financial condition than before, however, when the bank suddenly failed.

In 1695 and 1696 four separate land banks were begun in London.⁹ The first two were serious attempts by economists to establish sound banks on the principle that land is as secure a basis for credit as is bullion: "The Land Bank" of John Asgill and Dr. Nicholas Barbon, and "The National Land Bank" of John Briscoe. Both succeeded for a while and then collapsed. The third land bank attempt was made by Hugh Chamberlen, a charlatan who called himself a doctor. His "Office of Land Credit" offered security and large profits. To the disappointment of the subscribers, however, Chamberlen meant security and large profits for himself; he fled to Holland to enjoy them as soon as he saw that his bank was doomed to failure.

The other land bank did not even have a chance to get started. Parliament in 1696 (7 & 8 William III Chapter 31) provided for a land bank, but since the required subscription was not paid in by the time appointed nothing ever came of the idea.

⁹ For a more elaborate account of these interesting phenomena see Richards, op. cit., pp. 116-131.

Out of all the projects and plans, out of all the controversy and confusion emerged one sound bank-- the Bank of England. It had been proposed by a Scotsman, William Paterson, and established in April, 1694, by 5 William and Mary Chapter 20, the "Tonnage Act." The immediate purpose of the Act was to raise £1,200,000 for the prosecution of the war. Any group which was willing to subscribe that sum (if at least half were subscribed before August 1, 1694, and if no one person subscribed more than £20,000) would be incorporated as "the Governor and Company of the Bank of England," with rights to carry on the trade of banking as provided for in the Act. These rights were strengthened and the power of the Bank of England established by section 28 of 8 & 9 William III Chapter 20:

And be it further enacted, That during the Continuance of the Corporation of the Governor and Company of the Bank of England, no other Bank, or any Corporation, Society, Fellowship, Company, or Constitution, in the Nature of a Bank, shall be erected or established, permitted, suffered, countenanced, or allowed by Act of Parliament within this Kingdom.

A storm of controversy was aroused by the Bank. Tracts and pamphlets for and against it multiplied. Most of the projectors seemed to be jealous of the Bank; as the unknown author of Some Observations upon the Bank of England (1695) writes, the Bank's opponents

first say that it will ruin the nation, and then say that "though it be not so good as they could have made it, yet such as it is it's a Brat of theirs; and if you'll give them the nursing on't, they'll bring it to something or other." But by 1700 the Bank's capital had been raised by successive Acts to nearly five and a half million pounds, and early in 1707 the Bank's monopoly was strengthened. By this time most of the controversy had died down and the supremacy of the Bank was established. It is surprising that the Bank was started as it was; it is incredible that it succeeded in weathering the economic chaos of the 1690's. By all odds the Bank of England should have failed as did the others. The fact that it did not changed the history of England.

Defoe's bank project had nothing completely original to offer; so much had been said and done that nothing really new was left. The outstanding quality of Defoe's essay is its provision for a multiplicity of banks scattered throughout the country, but in the 1690's Cary, Beeckman, Brewster, and Whately all advocated banks located throughout the country, and such early writers as Lewis, Murray, and Potter had proposed them years before.¹⁰ Even

¹⁰ See Appendix.

Defoe's plan for dividing the bank's business into specialized departments was not original; each of the departments he proposed had been suggested by at least one earlier writer. What Defoe did, then, was present the arrangement that seemed to him most sound. Events have proved him right in many particulars, especially in his proposal for placing banks throughout the country, and wrong in others, notably his faith in the practicability of banks of credit and land banks. Defoe's simple, concrete definition of a bank and its function is probably the part of the essay "Of Banks" which retains the greatest continuing interest; and a considerable part of this interest is due not so much to what Defoe says as to the way he says it.

Taken as a whole, Defoe's project is, if not the best of those presented, certainly among the best; if it is not completely original, certainly it is not imitative. The distinction which needs to be made here is between taking someone else's ideas to avoid the need for thinking, and arriving independently at a logical conclusion at which someone else has already arrived. Defoe did not propose "a Multiplicity of Banks" because Murray did, or Cradocke, or Lewis; he proposed them because

he thought they were part of the logical answer to the banking problem.

Defoe in his later writings did not return to his bank project, though he wrote often of credit and money.¹¹ No direct influence of Defoe's bank project can be traced. Though Parliament did, as Defoe suggested, raise the capitalization of the Bank of England above £5,000,000, the reason was clearly Parliament's pressing need for money.

¹¹ See especially An Essay upon Public Credit and An Essay upon Loans, both published in 1710.

OF THE HIGHWAYS

It is difficult for the modern reader to imagine how incredibly bad the English roads were in the time of Defoe. Except for the Romans, no one had ever tried to construct a permanent road in England; and aside from the remaining Roman highways and a few roads fortunately situated on rock or firm ground there were no all-weather roads to be found on the island. The typical mid-country road was a slough of mud in the winter and a rough, irregular dust-track in the summer. Often the ruts would reach three or four feet in depth, and men and horses would struggle along half submerged in mud. Wheeled vehicles could make little headway under such conditions, and such conditions would often continue practically the whole year long. The feeble attempts to repair the road often succeeded only in making it worse.

The reasons for the abominable condition of the roads are clear. The roads of mediaeval England had been adequate for their purpose; men on foot or on horseback did not do much damage to the roads, and most carriage of goods was by pack-horse. But with the great commercial expansion of England in the sixteenth and seventeenth cen-

turies came not a doubling or tripling but a multiplying a thousand-fold of the wear on the roads. A great concourse of wheeled traffic swept over the tiny roads--coaches, carts, great wagons drawn sometimes by eight, ten, or a dozen oxen. Market-bound cattle, sheep, hogs, and poultry, sometimes thousands in a group, damaged the roads still more. Great pieces of timber, dragged from the forests of the interior to the shipbuilding centers on the coast by twenty or more oxen, added not inconsiderably to the destruction. The mediaeval roadways were burdened far beyond their limit and beyond all hope of repair; and since no new roads were built, the worse the traffic grew the worse the roads became.

References to the badness of the roads occur plentifully in literature. February 24, 1659-60, Pepys found "the way exceeding bad" from Ware to Puckeridge; four days later between Epping and London he found the road "only in one path, which we kept as if we had rode through a canal all the way." June 11, 1668, Pepys and his wife lost their way not far from Salisbury, and were "glad of this mistake, because, it seems, had we gone on

as we intended, we could not have passed with our coach, and must have lain on the Plain all night." June 13 they found "bad way" near Bristol, and June 16 they lost their way entirely between Newbury and Reading.

Macaulay, in Chapter III of his History of England, tells of the troubles of other travelers of Defoe's time: Ralph Thoresby nearly lost his way between Barnby Moor and Tuxford, and did lose it between Doncaster and York. At one time the high road between Ware and London was so flooded in places that travelers had to swim, and one man was drowned; Thoresby avoided the deepest water by riding across some meadows. He was at another time delayed four days at Stamford because of the impassibility of the roads. In 1685 the Holyhead Road was in such a state that a viceroy on the way to Ireland was five hours traveling the fourteen miles between Saint Asaph and Conway. Beyond Conway he had to walk many miles, while his lady was carried after him in a litter. Though generally coaches were taken apart and carried in pieces beyond Conway, the viceroy's coach was brought through in one piece after superhuman efforts by

many Welsh peasants. Some years later, when Prince George of Denmark visited Petworth, he required six hours to travel nine miles one wet day, his coach propped up all the way by strong men. Several of the accompanying carriages were upset and damaged.

Defoe himself offers valuable evidence concerning the state of the roads in his Tour through the Whole Island of Great Britain. He points out that "the soil of all the midland part of England, even from sea to sea, is of a deep stiff clay, or marly kind, and it carries a breadth of near 50 miles at least, in some places more; nor is it possible to go from London to any part of Britain, north, without crossing this clayey dirty part."¹

Among Defoe's descriptions of individual roads is the following:

There is another road, which is a branch of the northern road, and is properly called the coach road, and which comes into the other near Stangate Hole; and this indeed is a most frightful way, if we take it from Hatfield, or rather the park corners of Hatfield House, and from thence to Stevenage, to Baldock, to Biggleswade, and Bugden. Here is that famous lane call'd Baldock Lane, famous for being so unpassable, that the coaches and travellers were oblig'd to break out of the way even by force, which the people of the country not able to prevent, at length

¹ii, p. 117

placed gates, and laid their lands open, setting men at the gates to take a voluntary toll, which travellers always chose to pay, rather than plunge into sloughs and holes, which no horse could wade through.²

And in Sussex, Defoe writes,

...sometimes a whole summer is not dry enough to make the roads passable: Here I had a sight, which indeed I never saw in any other part of England: Namely, that going to church at a country village, not far from Lewis, I saw an ancient lady, and a lady of very good quality, I assure you, drawn to church in her coach with six oxen; nor was it done in frolic or humour, but meer necessity, the way being so stiff and deep, that no horses could go in it.³

As soon as the problem of the roads arose attempts were made to solve it. The monasteries maintained good roads and bridges in their vicinities, and some lords of manors took enough interest in the matter to maintain at least parts of their systems of highways. But with the closing of the monasteries and the increasing traffic on the road it soon became clear that the problem was beyond the power of the lords to solve even if they wanted to. In 1555 the first Highway Act was made law: each parish was made responsible for its own roads. Every man in the parish was required to do six days' work a year

² Ibid., ii, pp. 122-3.

³ Ibid., i, p. 129.

on the roads under the general supervision of a Surveyor, appointed first by the citizens and later by the Justices of the Peace. The most serious flaw in the Act, however, was the office of Surveyor; though the Surveyor received nothing in payment for his duties, he could not refuse to accept the office without paying a severe fine. The office was extremely unpopular, also, because no one in the whole parish was more roundly condemned by the parishioners than a conscientious and efficient Surveyor.⁴ If a man had the ill luck to be appointed to the thankless office, therefore, he generally took care that he did not lose all credit in the community: he did not enforce the six days' work requirement. Even if a Surveyor did try to enforce the law, however, he was seriously handicapped; in the first place he probably knew nothing at all about road-building, and in the second place his workmen were anything but coöperative.

As Parliament saw that in spite of the Highway Act the roads grew worse and worse, the era of restriction began. There have always been two theories about roads; one is that the roads should

⁴ Knowing this, the Justices of the Peace often appointed their political enemies to these posts.

be expanded to meet the needs of the traffic, and the other is that the traffic should be restricted to fit within the limits of the roads.⁵ The short-sighted restrictive policy, inimical to progress, is the one Parliament took. In 1621 came an Act limiting loads to one ton and prohibiting four-wheeled wagons entirely; in 1629 the use of more than five horses to any vehicle was prohibited. Throughout the seventeenth and eighteenth centuries the restrictions mounted up.

Several laws concerning roads were passed during the last ten years of the seventeenth century: in 1691, 3 William and Mary Chapter 12 put into execution all the neglected laws for repairing the roads and added a few provisions more; in 1696, 7 & 8 William III Chapter 29 specifically prohibited certain circumventions of the restrictions on the numbers of horses which could be used to one vehicle; and in 1697, 8 & 9 William III Chapter 16 provided for the widening of existing highways (though not at the expense of "any Garden, Orchard, Court, or Yard") and for the erection of signposts at crossroads.

⁵ Geoffrey Boumphrey, British Roads, p. 76.

All these Acts had one thing in common: they did not perceptibly improve the roads. Private citizens had begun to offer remedies in books and pamphlets as early as the 1660's. Sir William Petty, in A Treatise of Taxes and Contributions (1662), proposes government maintenance of highways, bridges, rivers, and harbors. This road work would be administered uniformly by a government agency and paid for with public revenue--certainly a far more efficient method than the parish-based plan in operation at the time. Government finance would also have removed the major objection that parish responsibility for the roads connecting two major cities was unfair, since nearly all the traffic was "through" traffic benefiting the cities rather than the parish.

Before the publication of the Essay on Projects there appeared a number of pamphlets on highways, mostly concerned with the mechanics of repair rather than with the administration of the roads. In 1675 appeared an anonymous pamphlet, "Profit, Conveniency, and Pleasure, to the whole Nation. Being a short Rational Discourse, lately presented to His Majesty, Concerning the High-ways of ENGLAND: Their Badness, the Causes thereof, the Reasons of those Causes,

the impossibility of ever having them Well-mended according to the Old way of Mending." "Proposals for Maintaining and Repairing the Highways," by E. Littleton, was published in 1692; and in 1696 appeared William Mather's "Of Repairing and Mending the Highways."

Defoe's project for improving the roads, though sound and practical, was a sweeping one; it must have seemed fantastic to his contemporaries. His plan of putting criminals to work on the roads, for example, was not realized until nearly two centuries later; and the width, height, and strength of his high roads were not often duplicated before the twentieth century. It is difficult for the modern reader to realize how radical Defoe's proposal for the nationalization of the road system must have seemed to his contemporaries, with its centralized administration and its power to establish right of way at the expense of cherished English private property. Though no important influence on Defoe's project can be traced, neither can any important influence be traced from it; the whole idea was too far in advance of the time.

The reason for Defoe's interest in the improvement of the roads becomes apparent in the light of some of his later writings. His theory of the function of the road in society⁶ is well expressed in The Review, Vol.III, No.2:

"The Rivers and Roads, are as the Veins and Arteries, that Convey Wealth, like the Blood, to all the Parts of the World; and this Wealth is the Life of Kingdoms and Towns; the Support of their People, and Test of their Power."

In his appendix to the second volume of A Tour through the Whole Island of Great Britain (1725) Defoe shows how "the inland trade of England has been greatly obstructed by the exceeding badness of the roads," giving in evidence the benefits which would arise were the roads good enough to permit year-round movement of cattle, sheep, cheese, and fish.

In the first volume of his Complete English Tradesman, also published in 1725, Defoe points out that land and river carriage of goods is the medium

⁶ Defoe's idea of the fundamental importance of roads to the world is compared with William Cobbett's opposite idea by John Robert Moore in Daniel Defoe and Modern Economic Theory, Indiana University Studies, Vol. XXI, Study No. 104, June, 1934.

of English inland trade and a branch of that trade itself:

Norwich makes chiefly woollen stuffs and camlets, and these are sold all over England; but then Norwich buys broadcloth from Wilts and Worcestershire, serges and segathies from Devon and Somersetshire, narrowcloth from Yorkshire, flannel from Wales, coals from Newcastle, and the like; and so it is, mutatis mutandis, of most of the other parts.

The circulating of these goods, in this manner, is the life of our inland trade; and increases the numbers of our people, by keeping them employed at home; and indeed of late they are prodigiously multiplied; and they again increase our trade.⁷

And for this circulation of goods, of course, satisfactory transportation must be provided, and a good system of roads.

Chapter XLVI of volume two of The Complete English Tradesman (published in 1727) is "A compendious account of that prodigy of business the land and sea carriage of Great Britain." Of this carriage Defoe writes "though it is neither buying nor selling, making nor manufacturing, planting nor reaping, yet it is to be reckoned a part of trade" and "the number of vessels, horses, and people employed in this carriage, is incredible." He gives carriage, then, and the system of roads which

⁷ pp. 260-61.

makes it possible, their proper place in the great "circulation of trade" which he believes to be the mainspring of English progress. He was farsighted enough to see what the roads were really for--what they meant--while his contemporaries were cursing the mud and the traffic which was its immediate cause. Defoe did not go so far towards outlining the ultimate place of the road in society as does Hilaire Belloc in the following extract from his introduction to The Road, but he had the same sort of thing in mind:

The Road is one of the great fundamental institutions of mankind. We forget this because we take it for granted. It seems to be so necessary and natural a part of all human life that we forget that it ever had an origin or development, or that it is as much the creation of man as the city and the laws. Not only is the Road one of the great human institutions because it is fundamental to social existence, but also because its varied effect appears in every department of the State. It is the Road which determines the sites of many cities and the growth and nourishment of all. It is the Road which controls the development of strategics and fixes the sites of battle. It is the Road that gives its frame-work to all economic development. It is the Road which is the channel of all trade and, what is more important, of all ideas. In its most humble function it is a necessary guide without which progress from place to place would be a ceaseless experiment; it is a sustenance without which organized society would be impossible; thus, and with those other characters I have mentioned, the Road moves and controls all history.

By the time Defoe wrote his Tour through the Whole Island of Great Britain a road-maintenance device quite different from and in many ways much inferior to Defoe's had come into use: the turnpike system. The principle of this system was that the people who use the roads should pay for their repair; this was sound, but the administration of the system, unfortunately, depended on the honesty and good judgment of private groups which knew little if anything about roads. Toll-roads are recorded as early as 1346, but they were in use but slightly before the eighteenth century. A Turnpike Act was passed in 1663, and three toll-gates were set up, one at Stilton, one at Wadesmill, and one at Caxton, with rates ranging from a half-penny for twenty sheep to a penny for a horse and a shilling for a wagon. The money collected was to be used solely for road repair.

In order to make the Wadesmill turnpike more efficient, Parliament in 1706 placed it in charge of a private trust which pledged itself to manage the toll funds and keep the roads in repair. Over seventy such trusts were set up by Parliament in

the 1720's, and they increased in number steadily until the early part of the nineteenth century. As has been suggested, their chief disadvantage was their inefficient and often improper handling of funds. The turnpikes were extremely unpopular, also, and were sometimes the victims of riots. One of their chief antagonists, Robert Phillips, states in a paper read in 1636-7 before the Royal Society that "the Roads grow daily worse"; he believed that "if the turnpikes were taken down and the roads not touched for seven years they would be a great deal better than they are now."

Defoe, on the other hand, supported the turnpike trusts in his Tour through the Whole Island of Great Britain; he believed that the early ones, at least, had made definite improvements in the roads, and were therefore a great deal better than nothing. In the long run Defoe was right; in spite of their flaws, the turnpike trusts improved the roads of Britain. But not until the days of Telford and Macadam in the nineteenth century did the kind of roads proposed by

Defoe appear in any quantity in England,⁸ and the railway delayed for almost a century more the development of a really good English road system.

⁸ Metcalf, however, had built 180 miles of good road in Yorkshire after obtaining his first road-building contract in 1765.

OF ASSURANCES

"Assurance," as Defoe uses the word, is interchangeable with "insurance," which is in more general use today; both are still used in England. The earlier word is perhaps the better, for "assurance" emphasizes purpose, while "insurance" emphasizes method.

As Defoe remarks, assurance has been in use "time out of mind." Although there is no real history of insurance in its earliest forms, it is known that its origin was in the various types of marine insurance which came with the rise to commercial importance of the exchange of goods by sea. This rise to importance was beginning as early as the Bible story of Jonah (B.C. 916), when the Rhodians ruled the seas. At this early period there apparently was no insurance as such, but general average¹ was a commercial custom and bottomry as indirect insurance was in general use. Previously, when several merchants had been travelling on one ship which was carrying the wares of all and a

¹ Average as used in marine insurance means loss or damage; therefore general average is a loss falling on all interests involved, and particular average is a loss falling on one particular interest.

severe storm made it necessary to jettison part of the cargo, a bitter dispute concerning whose goods should be sacrificed was inevitable. According to the practice of general average, however, each person engaged in the venture would have contributed something to make up the loss to the owner whose goods were thrown overboard. This practice evolved into law and is now part of all maritime codes.

Bottomry refers to a mortgage-like contract signed by the owner or master of a ship when he borrows money to carry on a trading venture. The vessel or cargo or both are pledged as security for the loan. If the ship or cargo or both are lost the lender loses his investment; if the voyage is successful, the lender is repaid and receives in addition a high rate of interest which compensates him not only for the use of his money but also for the risk of the possible loss of his money.

Among the Greeks, whose commerce was extensive, there developed an Exchange at Athens for placing bottomry bonds. The bankers and merchants in this Exchange operated swift dispatch boats in order to keep themselves informed of market trends, and of wars and rumors of wars, so that they could route their

vessels to safe harbors and good markets. The news system resembled that which later developed at Lloyd's in London.

Roman civilization is notable for military rather than commercial achievements; commercial ventures were discouraged, in fact, as being harmful to the state. But Roman bankers invested their money in bottomry bonds, and trade flourished in spite of the state's attitude.

The revival of commercial activity in the Middle Ages saw the development of two trade centers, one around the Mediterranean, the other in the Baltic region. Those which survive of the regulations devised to govern mediaeval trade show that the bottomry system was still in effect. Most of the rules were designed to prevent or punish fraud; insurance fraud seems to be as old as the system itself.

As early as 1310 the Count of Flanders authorized the establishment in Bruges, one of the important ports of the Hanseatic League, of a Chamber of Assurances where merchants could insure goods exposed to risks at sea. Insurance was common in the commercial cities of Italy; the legality of insurance contracts was recognized in the courts and the insurance documents themselves were reduced to a formula. If a policy were

large several persons would join in signing the contract, each noting the amount of liability he assumed and signing his name under it.² During the fourteenth century the insurance business grew and prospered; nations found it necessary to issue codes and ordinances governing it. The earliest comprehensive insurance statutes were those of Barcelona (1435-1484); these were directed against insurance frauds. They sought to limit the amount of insurance, to prevent the insuring of foreign vessels, and to require that policies be properly drawn. Wager policies, which had become common, were prohibited. The effect of Spanish and Italian insurance law was strong upon the development of such controls in other trading countries.

That the practice of insurance was well known in England by 1547 is shown by an insurance case in the Admiralty.³ The policy in this case was written in Italian; most bills of assurance were written in Lombard street where the Lombards had their homes and places of business. In 1574 a "Chamber of Commerce" was established under a patent from Queen Elizabeth to register all contracts of insurance and to have records available in case of dispute. The first English

² From this practice the word "underwriter" arose.

³ Sir William Holdsworth, A History of English Law, viii, p. 283.

statute concerning marine insurance was passed by Parliament in 1601; it established a special court of insurance commissioners for the hearing of insurance cases.⁴ The English law of insurance was very backward in the sixteenth and seventeenth centuries because the jurisdiction of the courts of Admiralty, the courts of common law, and the insurance commissioners was not clearly defined. The competition which developed among them caused long delays and bitter controversies.

In spite of legal troubles the insurance business thrived in England in the rapidly expanding commercial life of the seventeenth century. Towards the end of the century, policies were still underwritten by individual merchants who conducted this business informally in the newly popular coffee-houses. The coffee-houses were much better suited to business purposes than ale-houses or taverns; they were quieter, soberer, and cheaper. At a coffee-house a man could sit as long as he liked over a penny cup of coffee, reading the news-sheets, making new acquaintances, gossiping, and transacting business. In these days because of lack of postal facilities and of adequate newspaper service, personal contacts were especially important.

⁴ See p. 162.

An hour spent in the coffee-house where news items were exchanged would tell a man much about the price of commodities, about what Parliament was doing, about the ships which were coming and going. The business district of London was then small enough to provide ample opportunity for such commercial and social exchange.

Many who frequented the various coffee-houses of London soon made their favorite resorts their places of business as well. As a result, since it is natural for those with similar interests to gather in the same place, the coffee-houses rapidly became specialized: the beaux and courtiers flocked to Man's; the wits and poets clustered around Dryden at Will's; the scholar's resort was The Grecian; the men interested in shipping went to what is now the most famous of all coffee-houses, Lloyd's.

Edward Lloyd, the owner, in 1691, had made the wise move of establishing his coffee-house in Lombard street, a few doors from the General Post Office, in the heart of the business district. Here, near the Royal Exchange, the leading London merchants gathered for business and social purposes. The Coffee Room was big and bare and had a sand floor; rough tables were provided around which those whose interests were

similar assembled. The waiters saw that pen, ink, and paper were always handy for any written transactions.

In 1696 Lloyd's News,⁵ a newspaper with items of foreign and domestic news, shipping information and news about cargoes, was printed for Lloyd and distributed to his patrons. Ships and cargoes were sold at public auction at Lloyd's, beginning in 1692; by 1710 Lloyd's was the chief London sale-room.

The underwriting business naturally gravitated to Lloyd's and other coffee-houses; it was still carried on, however, by individuals. Not until 1720 were charters granted to corporations: one to the London Assurance Corporation and the other to the Royal Exchange Assurance Corporation. These did not ruin the business of the individual underwriters; there was plenty of insurance business for all.

All the while there had been no definite laws codified for marine insurance, although the matter had been brought before Parliament many times. There was no effective regulation until the twentieth century, however; the laws which now govern English marine insurance are based on the marine insurance acts passed in 1906 and 1909.

⁵ This was much like other newspapers of the day, and had little in common with the later Lloyd's List. It gave no Course of Exchange, price list of stocks, or regular listing of individual ships' arrivals, sailings, or casualties.

Defoe comments also on fire insurance, which he considers an outgrowth of the assurance system relating to marine risks. This assumption is not strictly true, however, for fire protection also has a long history. There were organized fire brigades in Europe many centuries B. C., and Rome also had its fire brigades; the "couvre feu" of King Alfred's time was similarly intended to give fire protection to the whole community. These early forms of fire protection were intended to minimize the loss by preventing the spread of fire; they were not really insurance groups in the modern sense. The demand for "fire insurance" did not arise until the holding of private property became common. Magistrates and priests in early society had levied compulsory contributions to aid those who suffered from fire loss; this was an early form of state insurance which produced the desirable result of having all property "insured." During the Middle Ages the guilds provided funds from the contributions of members to those of their number who had suffered losses by fire. In fifteenth century Schleswig-Holstein there were Brandgilden, municipal organizations interested in fire protection.

In 1635 there was a petition to Charles I for authority to insure property against fire losses, but there is no record that such a patent was ever issued.

Again in 1638 there was a proposal to insure houses in the city of London at twelve pence per year for every house renting at £ 20 or more. Fire engines, watchmen, and convenient reserves of water were to be provided. King Charles I seemed to favor it, and permission was granted to insure subscribers on a voluntary basis. The proposal was not acted upon, however, probably because of the trouble between Charles I and Parliament. There had also been some discussion of municipal fire insurance in London; council felt not only that it was too great an undertaking for private individuals but also that the city should receive any profit to be derived from the venture.

London had had its troubles with fire: in 798 the city was destroyed; in 982, 1086, and 1212 most of the city burned; the Great Fire of 1666 finally precipitated action and hastened the development of fire insurance. Defoe says "Common fame gives the project to Dr. Barbone...." History concurs in attributing the first English fire insurance system to Dr. Nicholas Barbon,⁶ son of the famous Praise God Barbone of Cromwell's Parliament; in 1667 Barbon established an office which in 1680 developed into a

⁶ Dr. Barbon also proposed a land bank. See Appendix.

joint stock company. It was an individual underwriting system, such as already existed in marine insurance. The first schedule rating is to be noted in the fact that frame buildings paid a premium double that required for brick or stone buildings.

In 1681 the city started a rival company, and there was the usual controversy between public and private insurance; but after a year the city lost interest and went out of the insurance business. In 1683 a Friendly Society based on subscriptions and mutual contributions (the forerunner of modern mutual fire insurance) was established. Barbon's Fire Office, later the Phoenix, and the Friendly Society were the two companies Defoe knew and referred to in his essay. There was much debate concerning the comparative excellence of the joint stock versus the mutual company; both types have survived in a competitive field.

In 1696 a purely mutual organization known as the Hand-in-Hand began to insure houses and other buildings. In 1714 the Double Hand-in-Hand started to insure the contents of buildings.

The fire insurance companies maintained fire fighting units which, as Defoe remarks, were "very active and diligent in helping to put out the fire." According to Defoe these fire companies helped control fire in all buildings, whether insured or not. Dunshee,

however, writes "If the burning building was not insured by a brigade's office and the fire in no way endangered one of its own risks, the firemen frequently left the scene of the fire or sat down to enjoy the fun. It was customary to refuse assistance where burning property bore the fire mark⁷ of another office."⁸

It is notable that Defoe did not approve of life insurance. Life insurance was less readily accepted than other types; chance was generally believed to be the determining factor in human affairs, and this belief was particularly strong with relation to life and death. Life insurance was even at some times and in some places prohibited by law as a form of gambling. Life insurance also differs essentially from other forms: it is an absolute promise to pay a certain sum of money at the death of the insured.

The Roman Collegia can be considered precursors of life insurance. Usually associations of artisans, priests, or neighbors, they provided for suitable burial on the decease of a member. It was also possible

⁷ The fire marks were metal insignia of the company issuing the insurance. These plates to be put on the fronts of houses were often carefully designed and usually illustrated the company's name. The sign of the Phoenix Company was a phoenix rising out of flames; the Hand-in-Hand's fire mark represented clasped hands.

⁸ Kenneth Holcomb Dunshee, Engine! Engine!, pp. 35-6.

to insure the life of an individual who held a life interest in an estate. Any one who received a pension or rent could obtain insurance to provide for his family.

Even had people in Defoe's time been prepared to accept the idea of life insurance, it could not have been worked out scientifically because actuarial statistics, especially death rates for all ages, were not available. Life insurance contracts would have been commercially impossible because there was no way of knowing what premiums would be needed to maintain the insurance or with what frequency benefit payments would have to be made. Life was so uncertain in these times that if statistics had been available they could not have been relied upon without generous allowance for error. Wars were an almost constant danger, fatal quarrels were frequent, violence of various types was common; unsanitary conditions of life, plague, and inferior medical science added hazards to living. The first vital statistics, inconclusive as they were, were not available until the first London Bills of Mortality were published. In 1693 Dr. Halley, the Royal Astronomer, published a mortality table based on vital statistics, which made a fairly workable basis for insurance.

In 1698 a public office for life insurance, the Mercer Company, was opened in London; other companies also began to issue life insurance at about the same time. They did not use even the little knowledge of mortality rates available to them, however; all charged the same premiums regardless of the age of the insured. Most of them were stock companies which failed in the period of speculation which ended with the bursting of the South Sea Bubble in 1720. Really satisfactory mortality research based on statistics was not available before the end of the eighteenth century. It then became possible to place life insurance on a relatively sound, scientific footing.

Defoe seems to be confident that there could be further improvements made upon assurances; the many kinds of excellent and workable insurance available today are a testimony to his good judgment and foresight. It is interesting that he thought insurance on foreign trade might well be managed by the government at less cost to the insured. This idea is characteristic of Defoe's faith in government management; it is still true that the cheapest insurance is government-sponsored.

Defoe's "Of Assurances" covers ground not cultivated by contemporary pamphleteers; insurance does

not seem to have been a popular subject with the project-writers. "Of Assurances" does not present anything really new, either--it expresses approval of the idea of insurance and confidence in its possibilities, but the primary function of the chapter is that it serves as an introduction to his chapter on friendly societies.

Insurance appears but briefly in the later writings of Defoe. It is interesting to find, from the postscript to the famous letter he wrote to Mr. Baker August 12, 1730, that he himself held insurance:

P. S. I wrote you a letter some months ago, in answer to one from you, about selling ye house; but you never signified to me whether you received it. I have not the policy of assurance; I suppose my wife, or Hannah, may have it.

D.F. ⁹

⁹ W. Wilson, Memoirs of the Life and Times of Defoe, iii, p. 608.

OF FRIENDLY SOCIETIES

Defoe's proposal for Friendly Societies is closely allied with his plan for a pension-office; the central idea in each case is to make it possible for people to provide for the contingencies of life while they are able. Like his pension plan, the plan for Friendly Societies requires only foresight, small regular payments, and coöperation with others of like circumstances. He specifies this condition of similar circumstances for members of a society because risks are not equal in all ages and all occupations; by grouping those who are similar (for instance, the seamen) there is less likelihood that any group will profit excessively at the expense of other members of the society.

Though Defoe's Friendly Society plan is similar in many ways to assurance and to his pension-office project, in other ways it is quite different. In the first place, while the administration of assurance is private, for profit, and the administration of his pension-office is private, for limited profit, the administration of his Friendly Society plan is

semi-public and non-profit. In the second place, both assurance and pension-office benefits are paid out of a stock built up by regular uniform payments or "premiums"; in the Friendly Society the regular payments are quite small, and are used only for the maintenance of the office, while benefit payments are financed by assessing the members after the claims have been made. And in the third place, the three plans protect against different risks, and so complement each other: assurance covers fire and ship losses; the pension-office covers poverty and illness; and the Friendly Society covers death and certain emergencies, and extends its protection to occupational groups excluded from the pension-office plan.

Defoe has carefully thought out the difficulties which might arise to impede the proper operation of the Friendly Societies. His proposals for Friendly Societies for sailors and for widows were workable and certainly would have met a great social need; the two groups he chose as examples were among the most-neglected of needy people. But he makes clear that these are examples only; he would extend the principle of Friendly Societies to all people to provide them security and peace of mind. He notes particularly the need, often unrecognized, of many families whose

want, less apparent than that of those whose very condition commands the charity of others, is great; they must make their poverty public or starve. His plan would permit them to preserve their pride and live in comfort in spite of untoward circumstances. His goal is over-all protection of everyone in England, that "poverty might easily be prevented, and begging wholly suppressed."

What Defoe proposes here, although he apparently does not think of it in that way, is much like what we now know as social insurance. He does not directly suggest government sponsorship, but he does say that an office for Friendly Societies should be established in every county in England. If he does not mean to suggest some sort of government assistance in administration, he shows great optimism in his anticipation of coöperation.

In the section "Of Friendly Societies" his humanitarian views are again shown; he feels that all men are sufficiently worthy to have "a just claim to comfortable subsistence." He sees that almshouses, hospitals, and charity are not desirable solutions to the problem of poverty and infirmity. The fact that plans and working solutions to the problems of fire, flood, storms at sea, and losses of all kinds already exist gives him hope and faith that such success could be

achieved in meeting other economic and social dislocations. He even goes so far as to suggest that peace could be established all over the world if "all the Powers agreed to suppress him that usurped or encroached upon his neighbor."

The reference Defoe makes to Sir William Petty's Political Arithmetic (1690)¹ and his own tentative figures on the probable life expectancy within a given group demonstrate an acute perception of the importance of accurate actuarial data to the preparation of workable insurance systems.

Many Friendly Societies were established for various purposes in Defoe's time; some of the same groups established in England in the eighteenth-century are still in business. The term "Friendly Society," although now rare in the United States, is still used in England. In the Beveridge Report (1942)

¹ In this essay Defoe appears to take Petty's calculations seriously. Later, however, in A Plan of the English Commerce (1728), Defoe writes: "Calculations in Cases where there is no Principle to calculate from, no given Number or Rule to begin at, should never obtain too much upon us; the judging by or from such Calculations leads Men, of otherwise great Penetration, oftentimes into fatal Mistakes; such as at least touch the Reputation of their Understandings and Judgment; and sometimes such as expose them to Contempt; such were the Guesses of that great Pretender to politick Arithmetick, Sir William Petty, whose Calculations of the Numbers of the Houses, and Families, and Inhabitants in London, and other populous Cities, were not erroneous only, but we may say have since prov'd absurd, and even ridiculous."

there is a reference to the many persons insured through "Industrial Life Offices, Friendly Societies and Trade Unions."

Although much progress has been made in the last two and a half centuries, many social security problems are still to be met. It is much the same sort of inclusive protection that Defoe proposes which is the objective of the British government today.

Defoe's Friendly Society project stands alone. As is the case with insurance, no direct lines of influence from previous writers can be traced; neither does Defoe return to his project for Friendly Societies in his later writings.

A PENSION-OFFICE

The problem of the poor was acute in Defoe's time; it had become very serious earlier in the sixteenth century as a result of several economic factors: the increase in sheep-farming and the consequent decrease in corn-farming and the population of villages; the unstable commercial system which resulted from the expansion of foreign trade and the growth of capitalistic enterprise; a change in price levels which resulted from changed currency values; and the dissolution of the monasteries by Henry VIII, which threw the responsibility of caring for the poor and dependent upon the state. The increased number of the poor created a need so great that the voluntary charitable aid of the Middle Ages was hopelessly inadequate. Some organized system of relief was imperative; London as the largest city and the center of government led in the development of a system of poor relief. The first step was to restrict the privilege of begging to the indigent and to grant licenses and badges to those authorized to ask for alms. In 1547 the first compulsory poor rate was

instituted; voluntary financing of the hospitals for the sick and infirm then under municipal control had broken down.

The secular authorities soon made distinction between the various types of the poor and dependent: the poor children, the sick and helpless, and the healthy idle vagabond. With this distinction came the realization that the almshouse where all ages and both sexes were mingled indiscriminately, where vagabonds, blind, deaf, insane, diseased, crippled, orphaned, and aged found what shelter and comfort they could, was a pitifully inadequate arrangement. Christ's Hospital was therefore devoted to children, St. Bartholomew's and St. Thomas's hospitals to the sick, and Bridewell to the vagrants. These institutions were inadequate to meet the needs of London; more received "outdoors" relief in the form of weekly pensions than received institutional care. London soon was unable to cope with the problem by such means, however; the provision the city made for the poor was better than was to be had elsewhere and the poor of all England were flocking to London. As a result the settlement regulations which were an important factor in all subsequent poor relief plans were laid down. These made it necessary for a person, in order to be eligible for relief, to have been for a specific period a resident of the district from which he sought aid.

He might otherwise be sent back to the parish from which he came, which sometimes would not relieve him either because he had not been living there continuously. The plight of such persons was especially acute.

Because many parishes were too small to set up their own houses of charity several sometimes joined to care for their poor collectively.

Various experiments were attempted in the search for satisfactory means of relieving the poor. The aim was to make the able-bodied, at least, as self-sustaining as possible. For this purpose many cities established workhouses. Sometimes the workhouses were penal institutions to which the rogues and vagabonds were sent; sometimes they were a sort of industrial school. The men were employed at wool-combing, weaving, dyeing, hat making and glove making, the women at spinning and knitting. Many of the vagrants preferred jail to the workhouse; many who were idle and unemployed largely by inclination and on relief by choice learned to avoid asking aid lest they be set to work in a workhouse.

In spite of the fact that relief rolls were somewhat reduced by the threat of the workhouse, in most cases the workhouses were found to be more expensive to maintain than was an outright dole of money to the

same number of dependent people. Although some citizens thought the workhouses were helpful in training the inmates in habits of industry and thrift, most rate-payers were discouraged by the high cost of maintaining the poor in this manner.¹

To the aged and infirm, to widows, to disabled soldiers and sailors, and to those with excessively large families a weekly grant of money was the usual form of assistance. The cost of subsistence in the seventeenth century was amazingly low. In London the weekly allowance was one or two shillings a week;

¹ See Defoe's Giving Alms no Charity, and employing the Poor a Grievance to the Nation. Being an Essay upon this Great Question: Whether Workhouses, Corporations, and Houses of Correction for Employing the Poor as now practised in England; or Parish Stocks, as proposed in a late Pamphlet, intituled, "A Bill for Better Relief, Employment and Settlement of the Poor, &c.," are not Mischievous to the Nation, tending to the Destruction of our Trade, and to increase the Number and Misery of the Poor. Addressed to the Parliament of England. London. 1704.

In this essay Defoe points out that regulation of the poor is wanted in England, not workhouses. The workhouses are worse than nothing because they compete with the independent labor market and put other Englishmen out of work. He recommends in an article in the Review (II, 30) that if the poor are to be put to work at all they should be put to work at manufactures which would compete only with foreign labor.

a widow with four children might receive as little as eighteen pence a week.

Although responsibility was gradually being shifted to government agencies, informal and individual charity was still important. Some of the guilds provided for impoverished members; there were endowed charities and private benevolences; the church still attempted to do what it could to help the poor. The problem was much too great, however, to be solved by these means.

The poor law of 1601 was the first effort to meet the problem on a nationwide basis. The proposed "relief" for the infirm, the "setting on work" of the able-bodied, and the recommendation to establish "convenient dwellings" for the old and feeble reflect the ideas which had been evolving during the preceding century. Yet the act was not mandatory, and definite action was slow to follow. The nation and its component communities were still "muddling through" this social and economic problem in Defoe's time.

Defoe's proposal is a radical departure from the traditional and conventional solution; he would give laboring people a way to work out their own problems before their troubles come. The comprehensive benefits of the proposal he makes include in one bundle what is now known as accident or disability insurance,

health insurance, indemnity for physical disability, old age insurance, widow's pension, bankruptcy insurance and emergency relief. Defoe's pension-office is essentially an insurance system; by distributing the risk it would mitigate the hazards of poverty and destitution which, as was becoming apparent at this time, are inherent in the industrial system. Defoe saw that in most cases poverty is the result of interrupted earning power; that economic security is dependent upon the ability to hold a job and earn wages. The scheme Defoe proposes is a private insurance plan; it is for a selected group (restricted by age, vocation, and condition of health); it is voluntary, not compulsory. To be really effective, as many governments have learned in the last fifty years, a system of this sort must be compulsory. Even when such plans are sponsored by the government and citizens are urged (not compelled) to participate, many of those who need this protection most cannot or will not take part. Yet such a program as Defoe suggests would provide worthwhile benefits to those far-seeing enough to take steps to protect themselves.

The term "social insurance" as it is currently used covers a diversified group of measures to protect against the hazards of life. It includes accident insurance, workmen's compensation, health

insurance, retirement benefits, invalidity and unemployment insurance; it may also cover direct relief in which the insurance method is absent--pensions for widows, orphans and mothers. What Defoe proposes is, therefore, really social insurance; the security his plan offers is far superior to the poor relief on which participants would otherwise be dependent in case of emergency. Perhaps its greatest advantage is psychological. Such protection assures the ability to maintain self-respect and independence, come what may; poor relief on the contrary is made obnoxious and degrading in order to discourage applicants. Social insurance benefits provide better subsistence than does public relief, which is, in addition, dependent upon the arbitrary judgment of administrative officers. The claim to the benefits of the "pension-office" exists before the potential emergency develops; if some misfortune occurs all that is necessary is to prove the claim, and benefits are available before the claimant is reduced to desperation. On the other hand, no public relief can be granted until the condition of desperation actually exists, and then there often occurs a considerable delay between the granting and the administering of the relief.

Today the principle of social insurance has been accepted by every civilized nation in the world; each has a program, of varying advancement and excellence, for providing that security which is one of the primary goals of civilization. No one pretends that the social insurance programs are perfect, but they vastly ameliorate the conditions of poverty in seventy or eighty percent of all cases. The rapid growth of such programs in recent decades has been due to the imperative needs of the increasingly complex industrial system.

France in 1850 and Italy in 1883 established state insurance funds to provide security on a non-profit basis to those who volunteered to participate. Germany was the first country to plan elaborately for social security on a national scale. There was a social insurance law in 1883, a workmen's compensation law in 1884, and old age, invalidity, and various death benefits were provided for in 1889.

In "The Beveridge Report" Sir William Beveridge sums up the situation as it exists in contemporary Britain:

The schemes of social insurance and allied services which the Inter-departmental Committee have been called on to survey have grown piecemeal. Apart from the Poor Law, which dates from the time of Elizabeth, the schemes surveyed are

the product of the last 45 years beginning with the Workmen's Compensation Act, 1897. That Act, applying in the first instance to a limited number of occupations, was made general in 1906. Compulsory health insurance began in 1912. Unemployment insurance began for a few industries in 1912 and was made general in 1920. The first Pensions Act, giving non-contributory pensions subject to a means test at the age of 70, was passed in 1908. In 1925 came the Act which started contributory pensions for old age, for widows and for orphans. Unemployment insurance, after a troubled history, was put on a fresh basis by the Unemployment Act of 1934, which set up at the same time a new national service of Unemployment Assistance. Meantime, the local machinery for relief of destitution, after having been exhaustively examined by the Royal Commission of 1905-1909, has been changed both by the new treatment of unemployment and in many other ways, including a transfer of the responsibilities of the Boards of Guardians to Local Authorities. Separate provision for special types of disability--such as blindness--has been made from time to time. Together with this growth of social insurance and impinging on it at many points have gone developments of medical treatment, particularly in hospitals and other institutions; developments of services devoted to the welfare of children, in school and before it; and a vast growth of voluntary provision for death and other contingencies, made by persons of the insured classes through Industrial Life Offices, Friendly Societies and Trade Unions.

Defoe's program differs from the "cradle-to-the-grave" protection of some modern social insurance programs in that it makes no provision for those who are already indigent and who are unable to pay the shilling per quarter assessment, for the very young, or for those who are already very old. Neither does it take into account those who are able to work but unable to find a job. Defoe's project was a long-run plan

rather than one which would serve as an immediate panacea for the troubles of the nation. He gives, however, as inclusive protection as can be offered short of a nationwide government-sponsored social insurance program.

In fact, two of the most serious objections which have been made to contemporary social insurance were anticipated and provided for by Defoe. Because of the direct payment of money under modern social insurance programs to people who are unable to work, many unscrupulous or lazy people feign sickness or disability because they would rather be idle and derive their income from their insurance program than work for their wages. Under Defoe's plan, on the other hand, direct payments of money are allowed only to those whose disabilities are obvious; others must go into a hospital for their care. Otherwise, according to Defoe, "everybody would be claiming a pension, when but few will demand being taken into an hospital but such as are really in want."

Another objection that is very frequently made to modern insurance programs is that the amount of money allowed is inadequate sometimes even to sustain health. Under the Beveridge plan in 1942 a man and wife with two children would receive 56 shillings a

week in disability, as their sole means of support. Before the war they received only 33 shillings under the same circumstances. Under Defoe's plan, however, if the subscriber feared that his pension would be inadequate he could pay two to five times as much as the standard fee "and upon a claim be allowed in proportion."

Defoe's pension-office project is one of his most modern; it came while other writers were still proposing workhouses and ways of improving the obviously inadequate parish relief. There are no similar contemporary writings, therefore, to compare it with; and it was so far ahead of its time that it had no noticeable direct influence. Defoe himself did not return to this project in his later work.

OF WAGERING

Defoe's essay on wagering is a curious digression to find inserted between his proposal for a pension-office and his proposal for an institution for idiots. "Of Wagering" is not really a project at all; except for the introductory "Of Projectors," "Of Wagering" is the only essay in the book which does not advocate some concrete plan, and though the former essay serves a logical introductory function, the latter stands alone, evidently to be considered as complete in itself, and to be judged on its own merits.

Defoe's reason for thus breaking the pattern of his book is apparently that he saw a popular public institution of which he did not approve, but for the remedy of which no "project" would be efficacious; the only way he saw to counteract the evils of wagering was to warn the public. "Of Wagering," then, in a way belongs in the class with Greene's

"cony-catching" pamphlets.¹ It differs from such books in that it is a serious and straight-forward warning, while "cony-catching" pamphlets rely for their interest to a considerable extent upon the public's partiality to the sensational nature of the cheats they discuss.

Although Defoe remarks that wagering is held in low esteem, his objection to it is not on moral grounds; he was not opposed to lotteries and was apparently tolerant of gambling in general. It is the economic waste in gambling, the losses sustained by those who could not afford to lose that he regrets. He understood that a healthy economy is dependent upon some measure of general prosperity; as an economist he regretted the loss, through gambling, of funds otherwise destined for legitimate channels of trade, and the consequent disruption of ordinary buying habits. Besides, Defoe disliked the businesslike methods of wagering offices. Informal gambling was one thing; a realistic figuring of the percentages and a cold calculation of how to take a man's money was another. "Gaming by rule" seemed to him a ruthless exploitation of the foolish and unwary.

¹ In Defoe's time similar publications were popular; The Compleat Gamester (by Charles Cotton?), for example, is in a number of ways reminiscent of Greene's pamphlets.

In Defoe's time gaming and betting houses were illegal only if they constituted a public nuisance; gaming of all kinds was openly countenanced both by the government and by the general public. Wagering was particularly popular. The examples given in the New English Dictionary of uses of "wager" and "wagering" show that the wagering was frequently on such matters as the taking of a city or the lifting of a siege in the progress of the war. It is natural that this type of wagering should be popular in time of war. It allowed the common man a greater feeling of participation in important events than he could otherwise enjoy; he could feel a more immediate gain or loss in the fortunes of war.

There is no evidence that Defoe was influenced by any other writing in the preparation of this essay; it is apparently simply the outgrowth of a condition existing in his time. Neither is it possible to trace any direct influence from the essay; it is unlikely that Defoe had much influence on the checkered career of wagering in the eighteenth, nineteenth and twentieth centuries. One outgrowth of Defoe's time, Lloyd's of London,² was to become in later times an outstanding

² See p. 55 ff.

center for wagering on a large scale; Defoe was correct, therefore, in saying that wagering was becoming a branch of assurance.

OF FOOLS

Defoe again shows himself a man of social conscience in the essay "Of Fools." He makes clear at the beginning that he is not concerned with the insane, but with "those whom it has pleased God to leave in a full state of health and strength, but deprived of reason to act for themselves." He calls them fools or naturals and feels that it is wrong to treat them with contempt because "they are so only by God's direct providence, and no previous fault."

He is concerned, therefore, with the congenitally feeble-minded, probably with those we now classify as idiots and imbeciles. Normal intelligence is relative; in the simpler environment of that time a moron (mental age seven to twelve years) could probably have taken care of himself sufficiently well to pass unnoticed. In general, morons are normal looking, are able to speak fluently if not intelligently, and are likely to be thought ignorant rather than mentally defective.

Defoe's fools, then, were the idiots (mental age up to two years) and the imbeciles (mental age three to seven years)--those who were incapable of social

adjustment. These unfortunates were not considered dangerous enough to confine, and yet they could not hope to contribute work to society; therefore they were allowed to wander aimlessly about. According to Besant, "It was one of the less agreeable features of street life in London and elsewhere that one met the idiot and the imbecile in the streets unrestrained and unprotected."¹ Defoe's compassion for fools was an advanced attitude for his time; his contemporaries made a practice of going to Bedlam to spend amusing Sunday afternoons laughing at the inmates.² Mental disease and mental defects were not understood in this time of witchcraft and faith healing.³ Only a few years earlier Charles II had enjoyed great popularity because of his success as a healer of both

¹ Sir Walter Besant, London in the Eighteenth Century, p. 379.

² A description of the loathsome conditions at Bedlam is found in Ned Ward's The London-Spy.

³ It is uncertain when the first hospital was established. The Parisian Hôtel Dieu dates from 656 A.D.; men's and women's lunacy wards there are mentioned in 1798. Bedlam as a hospital was founded in 1247, but the date of first admission of the insane is uncertain; some were there in 1403. In 1547 Henry VIII turned over the hospital with all its revenues to the city of London as a hospital for lunatics. Only the violently insane were considered eligible as patients; non-violent cases were allowed to roam around wherever they chose.

physical and mental ills by means of the "king's touch." Even Defoe suggests no study into the cause and cure of either insanity or mental defects; he simply proposes humanitarian care of those who are unable to take care of themselves.

Defoe does not plan his hospital in elaborate detail; but he has at least two modern ideas. He specifies that the proposed hospital "be built somewhere out of town for the sake of air," and he urges that the house be plain and decent ("for I do not think ostentation of buildings necessary or suitable to works of charity"). Hospital and asylum construction as it has evolved up to our own time emphasizes plain, practical, serviceable design. According to Defoe's enlightened policy the "fool house" would provide not only food and shelter, but care as well. He apportions money for hiring nurses, as many nurses as housekeepers. He nowhere mentions the probable number of inmates; therefore it is impossible to determine the adequacy of the staff he proposes. Evidently he did not think there would be a great many patients. Bedlam in 1697 had accommodations for only 120 patients.⁴

⁴ Henry Morley, Defoe's Earlier Life and Works, p. 105n.

Much of the essay is devoted to the solution of the problem of financing such a hospital. Defoe, always practical, includes with his hospital project a plan for obtaining funds for its construction and maintenance. He suggests that a tax (small and unburdensome) on books might be in order, because the intelligent people who buy books would thereby be providing for those less fortunate than they in intelligence. The alternative suggestion for raising money was a charity lottery.

In the years preceding the publication of An Essay on Projects the lottery was frequently used as a financial expedient by the government. The government lotteries were largely lottery loans, which were quite different from the lotteries we know today. The lottery loan was more like our method of obtaining money by issuing government bonds; however, because of the chance of great gain, the lottery loan was as popular with the public as was the private lottery. Defoe suggests that the charity lottery be conducted similarly to the Million Lottery, which was the first lottery loan under William III.

...It was offered in shares of ten pounds. Annuities of 14 per cent. for 16 years were variously apportioned, 14 per cent. on every share and a larger proportion for the holders of 2,500 fortunate tickets. The principal prize was £1,000. The annuity of

£140,000 was made a charge upon the salt duties. The operation was called the Million Lottery and the annuities the Salt Lottery Annuities.⁵

The first lottery loan had been raised in 1694. The same principle had long been used on the Continent, and similar practices were known earlier in England. In 1569 Queen Elizabeth sponsored a lottery the profits from which were to be used for the public good ~~works~~. Another such loan had been raised by James I to help pay the expenses of establishing colonies in America. It is not surprising that Defoe should think of the lottery as a good way to obtain money. He had twice enjoyed the distinction of being chosen as manager trustee of the royal lotteries. In October, 1695, he was selected to oversee a drawing in which the lucky winner received 50,000 pounds on a ticket for which he had paid 20 shillings. In March, 1696, he served again in the same capacity.

Defoe knew how well the Englishmen liked to gamble and therefore proposed "to maintain fools out of our own folly." The lottery had become tremendously popular; there is an interesting description of contemporary lotteries in Ned Ward's London-Spy:

We now turn'd back again to our Buzzing

⁵ Harvey E. Fisk, English Public Finance, p. 108.

Metropolis, the City; where Modesty and Plain-Dealing were laid aside to pursue the Wonderful Expectancies so many Thousands had from a mixture of Projectors Knavery, and their own Folly. The Gazette and Post-Papers lay by Neglected, and nothing was Por'd over in the Coffee-Houses but the Ticket-Catalogues: No talking of the Jubilee, the want of Currant Trade with France, or the Scotch settlement at Darien: Nothing Buz'd about by the Pur-blind Trumpeters of State News, but Blank and Benefit. My Son had five Pounds in such a Lottery, but got nothing; my Daughter, says another, had but Five Shillings, and got the Twenty Pound Prize. People running up and down the Streets in Crowds and Numbers, as if one end of Town was on Fire, and the other running to help 'em off with their Goods. One Stream of Coachmen, Footmen, Prentice-Boys and Servant-Wenches flowing one way, with wonderful hopes of getting an Estate for three-pence. Knights, Esquires, Gentlemen and Traders, Marry'd Ladies, Virgin Madams, Jilts, Concubines and Strumpets, moving on Foot, in Sedans, Chariots and Coaches, another way; with a pleasing Expectancy of getting Six Hundred a Year for a Crown.

Thus were all the Fools in Town so busily employed in running up and down from one Lottery to another, that it was as much as London could do to Conjure together such Numbers of Knaves as might Cheat 'em fast enough of their Money. The Unfortunate crying out, A Cheat, a Cheat, a Confounded Cheat, nothing of Fairness in't. The Fortunate, in opposition to the other, crying, 'Tis all Fair, all Fair; the Fairest Adventure that ever was Drawn....

That sundry Project the Ingenious find
T'Allure and Cozen Avaricious Fools;
And draw the Common People who are Blind,
In all their Stratagems to be their Tools.

The hopes of sudden wealth does most deceive,
When 'tis from Labour and from Danger free,
Let but the hopes be plausible you give,
And most Men will with your Designs agree.

For all Men love Prosperity and Ease,
 And when its Prospect they with Safety have,
 Tho' at a vast long distance, yet 'twill please
 The Silly Wretch whom Want does most Enslave.

This made the Lott'ries with the Crowd prevail,
 The Odds, tho' great, they never mind to scan,
 As long as each among the Num'rous all, ⁶
 Has equal hopes to be the happy Man....

The lottery Defoe proposes is strictly non-profit (any proceeds to go into the fund for establishing the hospital), and all prizes are to have payment deferred for four years, during which time the interest accrued will be turned over to the hospital fund. Defoe recognizes that some dishonestly managed private lotteries have given the enterprise a bad name, and foresaw that such a lottery as he proposed might at first arouse suspicion. Therefore he recommends that it should be undertaken by men of unquestioned integrity so as to avoid "suspicion of private advantage."

Defoe would admit to the hospital all persons who needed to be received there, without discrimination. But it would be principally for those who were "really poor and friendless." It is interesting that he would admit those who were already parish charges and have the parish continue to pay something toward their support. He also recommends voluntary charitable

⁶ Ned Ward, The London-Spy Compleat (ed. Ralph Straus), pp. 344-9.

contributions as an aid to the support of the "fool houses."

Defoe's primary aim in providing such a hospital is to provide "some subsistence for such, that natural defects may not be exposed."⁷ It seems to be his first concern that these unfortunates should not be exposed to ridicule "as is now shamefully allowed in Bedlam." His philosophy here is conspicuously different from present day social thought. Custodial care is, of course, provided in our own society, but the segregation of incompetents is now considered necessary primarily for the good of society in general, rather than for the sake of the individual who is socially irresponsible. Defoe, however, introduces no argument for public good to promote his cause. It has been demonstrated by modern psychological testing that there is a marked correlation between low intelligence and unsocial behavior.⁸

⁷ For a vivid description of a sight-seeing trip through Bedlam see Ward, *op. cit.*, pp. 63-7. He concludes his remarks by saying "...all that I can say of it, is this, 'Tis an Alms-House for Madmen, a Showing Room for Whores, a sure Market for Leachers, a dry Walk for Loiterers."

⁸ Fifty per cent or more of those who are in prisons, detention homes, reformatories, and similar institutions are mentally sub-normal.

Yet Defoe does not mention as reasons for the establishment of a home for the feeble-minded the crime, pauperism, intemperance, and social evil which must in his day also have been associated with the mentally defective. Since the hereditary factors influencing mental defects were not then understood, it is not surprising that he ignored the eugenic aspect of segregation.

Defoe's approach to the problem might almost be called a religious one. He would treat fools kindly because it was God's will that they should be so, and concludes that "it is our part to use the proper means of supplicating Heaven to that end, the restoration of the reasoning faculty, leaving the disposing part to the issue of unalterable Providence."

Yet in "Of Fools" Defoe shows that his thinking was far in advance of his time. No other writer of the period had proposed a similar plan, and not until the "romantic" upsurge of humanitarianism was such thoughtful interest again shown in fools. Idiots and imbeciles were the last of all socially irresponsible individuals to be provided for, in fact; and even today the solution to their problem is not fully adequate.

OF BANKRUPTS

It is improbable that Defoe felt so strongly about any of his other projects as he did about his project for a court of inquiries for bankrupts. Defoe had learned about bankruptcy the hard way, both as a debtor and as a creditor; he knew from his own experience what it was like to be unable to pay debts through no fault of his own and what it was like to be cheated by "professional bankrupts" who used their sanctuary residence as a means of defrauding the public. It is this unusual background--a sympathy with both sides of the case--that made it possible for Defoe in his essay to strike directly at the root of the problem.

The problem in seventeenth century England was this:

An honest man who cannot pay his debts because of either sickness, or debtors who will not pay him, or shipwreck and resultant loss of investment on the high seas, or theft, or conspiracy is likely very quickly to find all his goods seized and himself in jail or in sanctuary. If he is lucky, his creditors

will agree to accept proportionate percentages of the assets he is found to have--twelve shillings to the pound, perhaps, or eight. Then he will be freed, and, though something of an outcast from society, will be permitted to go his way and earn his living. But if one creditor, no matter how much or how little be owed him, refuses to agree to the composition (that is, to accepting a proportionate percentage of the debt along with all the other creditors) and insists that he be paid 20 shillings to the pound, the whole process is balked; the debtor remains in prison, unable to earn anything to pay his creditors, while all the other creditors wait for their money, sometimes for years, at the pleasure of the one recalcitrant. Thus if one stubborn, vindictive, or over-covetous creditor chooses to block the composition, the honest debtor is prevented permanently from paying his debts and securing his release from prison: prevented by law. On the other hand, the dishonest debtor is aided by law in defrauding his creditors, as Defoe shows in his essay.

As soon as bankruptcy laws were established in England in 1542 the serious flaws in them became apparent, not only to the victims of them but to a few clear-thinking legislators and reformers besides.

In 1571 the legislature wrote the first comprehensive bankruptcy law, but some of the basic flaws remained. The Act of 1571 restricted bankruptcy to traders, and gave jurisdiction in bankruptcy cases to a commission of lawyers and merchants appointed by the Lord Chancellor.

Throughout the seventeenth century numerous reforms were tried by the legislature, but the very number of the acts is testimony to their ineffectuality. The one dissenting creditor could still block the will of the many, and officials continued to side with the wealthy creditors rather than with the poor debtors.¹

At only one time had the bankruptcy procedure in England approached fairness and efficiency: for a period before 1641 the Privy Council had taken an interest in bankrupts, and had succeeded in forcing many compositions which otherwise would have been blocked. The Privy Council's jurisdiction, however, which for a time had seemed to promise a new day for bankrupts, was abolished in the Long Parliament's sweep in 1641.

¹ W. S. Holdsworth, A History of English Law, viii, p. 236.

According to Holdsworth, the bankruptcy law of the latter years of the seventeenth century suffered from two great defects:

...In the first place, it made no sort of differentiation between the unfortunate, and the dishonest or reckless bankrupt. The governing idea of the statutes was that the bankrupt is an offender; and the fact that they provided for no discharge of the bankrupt from his liabilities, as the result of bankruptcy proceedings, is characteristic of this governing idea. . . . In the second place, there is some reason to think that the commissioners who exercised this jurisdiction were not always very competent. It was said in Alderman Backwell's Case that the fact that the commissioners were liable to be sued, if they had acted wrongly, caused the most sufficient persons to avoid serving; and there is evidence that the administration of the law was in consequence both expensive and dilatory. . . . Both the law itself and its administration continued to be one of the most unsatisfactory branches of English law till the reforms of the nineteenth century. All these defects were aggravated by the limited scope of the bankruptcy laws, which, as we have seen, applied only to traders; and by the fact that no person, whether or not he came within the scope of these laws, could force his creditors to assent to a composition.²

Though Defoe's proposal for a Commission of Inquiries into bankrupt estates was new to England, it was not new among the Dutch. In his preface to the Essay on Projects Defoe notes that he has been told that his Commission is borrowed from the Dutch; he

² Holdsworth, op. cit., p. 243-4.

protests: "If there is anything like it among the Dutch, it is more that ever I knew, or know yet; but if so, I hope it is no objection against our having the same here, especially if it be true that it would be so publicly beneficial as is expressed."

Whether Defoe knew about it or not, however, there was a Dutch Commission; it was called de Kamer van de Desolate Boedels, "The Chamber of the Desolate Funds." It consisted of five commissioners appointed by the lords justices--two chosen from Amsterdam's elder aldermen and the other three chosen from the merchants. When an insolvency occurred in the city the commissioners immediately took inventory of all the insolvent's assets, secured them for his creditors, and took possession of his books and papers. Through appointed trustees the commission required the payment of all debts owed to the insolvent and the return of all goods belonging to him. Meanwhile the insolvent (not necessarily, as in England, a trader) summoned all his creditors before the Chamber, and in the presence of most of the commissioners, after declaring the state of his affairs and all his outstanding debts, proceeded to attempt a composition with his creditors. The majority of the creditors--three-fourths of the creditors and two-thirds of the debt, or two-thirds of the creditors and three-fourths

of the debt--ruled the minority. After an agreement had been reached, signed by the majority of the creditors and approved by the commissioners, and after the costs had been paid, the insolvent was discharged completely by the court and placed at liberty to trade as before his failure. The punishment for an insolvent who attempted to defraud his creditors in any way was referred to the criminal courts; the punishment for persons who falsely pretended to be creditors and for creditors who unjustly asked more than the sum due them was not only that they be punished as deceivers, but also that they be required to pay all the true creditors, as though the debt were their own.

In case no agreement was reached between debtor and creditors within a reasonable period of time (the minimum period of time was six weeks) the trustees appointed by the commissioners proceeded with the sale of the contested assets; after the assets had been sold the matter of their distribution was a matter to be decided by the Chamber only.³

The Dutch plan was reasonable and merciful; it offered a sound solution to the bankruptcy problem.

³ See Malachy Postlethwayt, Universal Dictionary of Trade and Commerce, "Bankrupts," i, p. 210-11.

The Chamber was more efficient than the English Commission established by Elizabeth not only because the Chamber had power to enforce agreements while the Commission did not but also because of a basically different philosophy: the Chamber did not begin with the idea that the bankrupt was an offender.

Defoe's plan is similar to the Dutch plan in philosophy; Defoe knew too well that bankrupts could be honest. Since he had also experienced their dishonesty, however, his plan finds and closes more possible loopholes for the bankrupt than did the Dutch plan. Defoe's punishments for those who attempted to defraud their creditors by means of bankruptcy statutes are extremely severe; though he has sympathy for the honest debtor he has a strong antipathy for the dishonest one.⁴

The major difference between Defoe's plan and the Dutch plan is that Defoe provides that the bankrupt shall retain five per cent of his assets, so that he will have some small stock for beginning again. From the standpoint of the English law, however, Defoe's most important innovation is his proposed abolition of the pretended privileged places, sections of London

⁴ Dishonest bankrupts were even more harshly treated in France. See Postlethwayt, i, p. 210.

in which debtors could live, secure from arrest, and laugh at the plight of their creditors.

In evaluating the originality of Defoe's plan, the student comes again to the question of the actual date of writing the Essay, and to the question of the reliability of Defoe's statements in his "Preface."⁵ If Defoe is to be believed when he says that he did not know of the Dutch Chamber, his plan is indeed original; nothing else like it was known. It is certainly possible that Defoe could have come to the logical answer independently; his was a logical mind, and in attacking a problem he seemed to push right through to the inevitable solution. Nevertheless, considering his ancestry, his commercial experience, his own experience with bankruptcy, and his lifelong interest in anything Dutch it is hard to believe that he was not aware of the Kamer van de Desolate Boedels.

And if Defoe wrote his Essay from three to six years before he published it, he deserves much more credit here than if he kept revising it and bringing it up to date through 1697. In 1697 an "Act for Relief of Creditors, by making Compositions with their Debtors, in case two thirds in Number and Value do

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See above, p. 13.

agree⁶ was passed by the English Parliament, and later in the same year an "Act for the more effectual Relief of Creditors in Cases of Escapes, and for Preventing Abuses in Prisons and pretended privileged Places"⁷ was passed. Though the former was repealed by 9 & 10 William III Chapter 29 because it had not contained effective measures for preventing fraud, and had therefore done more harm than good, the latter was retained in the law.

Among other salutary improvements 8 & 9 William III Chapter 27 provided that

...for the preventing for the future the many notorious and scandalous Practices used in many pretended privileged Places... by obstructing the Execution of legal Process there, and thereby defrauding and cheating great Numbers of People of their honest and just Debts...from the, first Day of May, it shall and may be lawful for any Person or Persons, who have or hath any Debt or Debts, Sum or Sums of Money due or owing to him from any Person or Persons who now is, or hereafter shall be and reside within the White Friars, Savoy, Salisbury Court, Ram Alley, Mitre Court, Fuller's Rents, Baldwin's Gardens, Montague Close, or the Minories, Mint, Clink, or Deadman's Place, upon legal process...to demand and require...Officers, to...enter the said pretended privileged Places, and...to arrest...such Person or Persons...or to seize the Goods of any such Person or Persons...."⁸

⁶ 8 & 9 William III Chapter 18.

⁷ 8 & 9 William III Chapter 27.

⁸ The Statutes at Large from the First Year of King James the First to the Tenth Year of the Reign of King William the Third, iii, p. 675.

Thus was formally abolished one of the greatest hindrances to efficient and honest bankruptcy proceedings, and one of the practices most strongly denounced by Defoe in his Essay. The custom of observing the privilege, however, was maintained unofficially far into the eighteenth century.

Though Defoe did not return in his writings to the subject of a Court of Inquiries for Bankruptcy he did discuss bankruptcy in various later publications. The most extensive such treatment occurs in The Complete English Tradesman (1727), in which he devotes to debtors and creditors the whole of Chapter XXXIX:

That a tradesman should avoid going to law for his right if possible. The mischiefs of being litigious, both to a man's self, and those with whom he deals. The only justifiable end of going to law must be peace; and, therefore, when there is a necessity for it, it should be done with temper and charity. Forbearance to poor honest debtors, the best policy in a creditor, as well as an act of humanity. Rules to be observed by a creditor in this case.⁹

Defoe commends these rules to the honest tradesman:

1. Not to delay paying a just debt, if able to discharge it, but to pay it without

⁹ Daniel Defoe, The Novels and Miscellaneous Works (ed. Sir G. S. Lewis), xviii, p. 115. The argument of the chapter is quoted. Malachy Postlethwayt has abridged a considerable portion of this chapter for inclusion in his Universal Dictionary of Trade and Commerce, "Bankrupts" entry, p. 213.

putting his creditor to the charge of suing for his own.

2. Not to give any man trouble, though for a just debt, where there is any probability of obtaining it without, not till all reasonable and friendly methods are tried to avoid it.

3. When obliged by necessity to go to law for his right, to do it with charity, with tenderness, without exposing the debtor more than needs must, and without putting him to more than necessary charges.¹⁰

¹⁰ Defoe, op. cit., p. 119.

OF ACADEMIES

In "Of Academies" Defoe perhaps does not adequately distinguish the two types of academy which he mentions. He first regrets that England has so few academies compared with the rest of the civilized world, while at the same time he applauds England's two great "seminaries"; here he clearly means by "academy" an institution of higher learning. As he proceeds with his proposal for an academy, however, it becomes apparent that the academy he has in mind to establish is a learned society, an association of distinguished men interested in improving the language.

The academy in the sense of an association of learned men had existed in many places on the continent. Belgium is reported to have had an academy of this sort as early as the twelfth century, and the Academy of Floral Games was founded in Toulouse in 1325 for the encouragement of poetry. It was, however, in Renaissance Italy that the academy had attained its first full development. A Platonic

Academy was founded in Florence in 1474 by Cosmo de' Medici for the study of philology and the philosophy of Plato. Later this academy added the work of Dante to its field of study. Although this academy was dissolved in 1527 with the expulsion of the Medici, a new Academy of Florence was established in 1540, and others continued to spring up elsewhere.

The Académie française was established under a patent from Louis XIV in 1635, after it had existed informally for several years. There had been earlier academy-like groups of learned and literary men in France. There were the puys of the Middle Ages; de Baiff's Academy of Poetry and Music (1570), protected by Charles IX; and the Academy at the University of Caen¹ (1563) where members of the academy comprised part of the illustrious faculty and gave instruction to students. The forty members of the Académie française had as their aim "to regulate the language and render it pure, eloquent and capable of treating the arts and sciences." Their most important work was the editing of a Dictionary (1639) "nettoyer la langue des ordures qu'elle avait contractée ou dans la bouche du peuple, ou dans les impuretés de

¹ This academy was modelled on the Academy of Calvin at Geneva.

la chicane...et d'établir un usage certain des mots..." They also proposed a grammar and a rhetoric, but these projects were never completed.

Others before Defoe had proposed a similar academy for England. Edmund Bolton's plan for a royal academy was an early one, projected with great attention to detail. In 1617 he proposed to King James I a royal academy or college and senate of honor. It was favorably received by the king and had the support of the influential Marquis of Buckingham. By 1624 all the details were settled. The academy royal was to be a corporation with a royal charter and was to have a mortmain of £ 200 a year and a common seal. There were to be three groups within the group as a whole--the tutelaries, auxiliaries, and essentials. The tutelaries were to be the lord chancellor, the chancellors of the two universities, and the knights of the Garter. The auxiliaries were to be lords and others chosen from the nobility, councils of war, and the new plantations. The essentials, who were to do most of the work, were to be gentlemen equipped by training and experience for the task which was to be done. Members of the academy were to review all English translations of secular learning, to authorize all books which did not handle theological

arguments, and to prepare indexes expurgatory and expunctory of all books of secular learning published in English. The academicians were to wear a ribbon and jewel as a sign of their membership. Bolton even speculated on the possibility that Windsor castle might be assigned to the members as headquarters and meeting place for the academy. Among the eighty-four persons proposed to make up the original group were George Chapman, Edward Coke, Sir Robert Cotton, Sir Dudley Digges, Michael Drayton, Sir Thomas Hawkins, Ben Jonson, Inigo Jones, John Selden, and Sir Henry Wooten.

Bolton's plan was about to be accomplished when King James died; the project was not favorably received in the court of Charles I and was abandoned.

In 1645 followers of Bacon began to meet as a sort of academy, which was made official as the Royal Society with the granting of a charter in 1662. This was not a literary society, however; its interests were almost exclusively scientific.² In its earliest years the Royal Society expressed some interest in language; its earliest historian, Dr. Sprat,

² The academies founded for the advancement of science were important because they promoted scientific progress at a time when the universities did not look with favor on scientific studies.

interpolated in his history a project for an English academy similar to the French academy. According to a letter from Evelyn to Pepys, August 12, 1689, a few meetings were held at Gray's Inn about 1665 for the establishing of such an academy, Dr. Sprat, Mr. Cowley, Mr. Waller, Mr. Dryden, the Duke of Buckingham, and others attending. The plague and the death of Mr. Cowley caused the discontinuance of the meetings.

The struggle to establish an academy of belles lettres continued. About 1680 Lord Roscommon attempted to form a literary academy in imitation of the one at Caen where he had studied as a youth. The members of this group were chiefly of the nobility; they included the Marquis of Halifax (who undertook the translation of Tacitus), Lord Maitland (who began his translation of Virgil), and Roscommon himself (who wrote his "Essay on Translating Verse"). The Earl of Dorset, Lord Cavendish, Col. Finch, Sir Charles Scarborough, Dryden and others occasionally met with the group. This academy never attained maturity, chiefly because of the death of Roscommon.

In 1697 Defoe proposed an academy modelled on that of France to refine and correct the language. He mentions that he once belonged to a small society which would have liked to undertake such a work in

England, but which felt inadequate, lacking such a sponsor as Richelieu, to attempt the enterprise. He does not tell enough about the group to identify it; it was probably a small society of which no record remains.

Defoe would have the king sponsor such a society, but he makes clear that others than gentry would be included. He proposes three groups (as had Bolton); twelve noblemen, twelve private gentlemen, and twelve others "of mere merit." The membership of thirty-six closely resembles the forty "immortals" of the Académie française. Their function, also, resembles closely that of the French model. Defoe does not give his plan in as much detail as did Bolton; but it is clear that Defoe's academy does not have the censorship function and authority that Bolton's had, although it would be an arbiter of style. Neither would its members make any attempt to teach, as did the members of some continental academies. Defoe's academy is less aristocratic than Roscommon's, and it differs from the group around Bacon in that it is devoted to language study rather than to science. It is notable that Defoe does not want clergymen, physicians, or lawyers in the society because he fears their specialized vocabularies would adversely affect the language.

Defoe is concerned with more than words; he wants an academy like the Académie française to establish "purity and propriety of style," and to protect the language from irregular innovations.³ Stiffness, affectation, pedantry, and complicated constructions would be abolished in order to bring to perfection "the noblest and most comprehensive of all the vulgar languages in the world." Defoe quotes Lord Roscommon on the noble potentialities of English style and shares his view of the innate capacity for eloquence of the English tongue.

After Defoe's Essay, Matthew Prior revived the proposal for an academy in his "Carmen Seulare," a poem unfortunately addressed to King William at a time when he was too busy with foreign affairs to do anything about it.

In the reign of Queen Anne, Swift renewed the disconnected campaign for an academy in his "Letter to the Earl of Oxford for correcting, improving and ascertaining the English language" (1711).

³ In this connection Defoe seizes the opportunity to attack swearing, always one of his favorite animadversions. Among the many other writings in which he opposes swearing are The Poor Man's Plea, Augusta Triumphans, Religious Courtship, and essays in the Review and in Applebee's Journal.

Swift had the coöperation of Bolingbroke and Berkley, but again the administration was too busy to take any action.

The plan proposed by Swift was in some ways similar to Defoe's. Both felt that the chief function of an academy should be to stabilize the language; both made remarkably little provision for the normal growth and development of language through use. Both were much too anxious to avoid change; they wanted the language to remain as nearly static as possible. Swift went more deeply than Defoe into the way the English language had changed and was changing in his own time; Defoe recognized these changes, but the part of "Of Academies" he devotes to the learned society is briefer than Swift's letter and does not allow for so much discussion. Swift devotes himself to the exposition of the function of his academy rather than to its organization and composition. These matters he leaves to the discretion of his patron.

The fact that an academy could succeed in France seemed to make Englishmen determined to secure the benefits of an academy to their own language, and the idea of an academy has kept cropping up ever since the seventeenth century. Yet such an academy has

never been founded in England. The British Academy for the Promotion of Historical, Philosophical and Philological Studies, chartered in 1902, is the nearest existing approximation to the long-sought academy.

A ROYAL ACADEMY FOR MILITARY EXERCISES

England in the time of Defoe was not a war-like nation; war was an evil which when it came had to be met, but which at other times was not thought of. As a result no attempt was made by the government to train either common soldiers or officers during peace time. When a war arose, responsible posts in the army were filled as far as possible with men who had had experience in the last war (even though the methods of the last war were in large measure out of date); for the remainder, experienced foreign mercenaries or inexperienced Englishmen of promise were used, with varying success. Farmers and common laborers were "pressed" as foot-soldiers, and placed in action with very slight training; their knowledge of the arts of war was only slightly less inadequate than their marksmanship. When the war was over, all but a few companies of the army were disbanded, the rest were neglected, and the country had the whole process to begin over again when the next emergency arose. Defoe's proposal for

a military academy was a carefully planned and elaborately worked out remedy to this situation.

Military training schools had existed in the ancient Egyptian and Brahmin cultures. The state-administered Spartan system of education was devoted to physical and military training only, and was often so strenuous that the weaker students died under the strain. Athens for a time followed a plan which had been suggested in the writings of Plato, providing in its Ephebic College state-administered compulsory military training for boys between the ages of eighteen and twenty. Military and physical education were neglected in Rome, for the Romans in general considered training of the mind the only important function of education.

In mediaeval Europe physical and military training were restricted to the schools of chivalry, the function of which was to turn out good knights; such training was based on practical necessity, not tradition. The emphasis laid on physical and military training by the humanists, on the other hand, stems directly from the Greek tradition. The educational theories of the humanists dealt with the educational needs of the leaders and rulers of the people, and emphasized the needs of war as well as those of peace.

Both Elyot and Ascham¹ stress the importance of training in the military arts.

The chief military training schools of the seventeenth century were those in France. Rabelais and Montaigne² in the sixteenth century had emphasized the importance of military arts in education; Montaigne, indeed, had asked for a return to the education for "maniement des chevaulx et des armes" which had characterized the Spartan and chivalric societies. Montaigne believed that the standard education of the time was satisfactory for pedants and logicians, but that for gentlemen, men who would lead France in war and peace, the standard education was a waste of time. For such men a new type of academy arose in France towards the close of the sixteenth century. Lord Herbert of Cherbury attended two such academies while he was abroad between 1608-1616; he learned to ride the great horse, to use arms, and oddly enough, to sing and to play the lute.³

¹ Elyot in The Boke named the Governour (1531); Ascham in Toxophilus (1545).

² Rabelais in Gargantua (1534-1552); Montaigne in Essais (1580-1595).

³ John William Adamson, Pioneers of Modern Education, p. 179.

In John Evelyn's Diary, April 6, 1644, appears the following account of his visits to the Palais Cardinal:

Here I also frequently went to see them ride and exercise the great horse, especially at the Academy of Monsieur de Plessis, and de Veau, whose schools of that art are frequented by the nobility; and here also young gentlemen are taught to fence, dance, play on music, and something in fortification and mathematics. The design is admirable, some keeping near a hundred brave horses, all managed to the great saddle.

Evelyn also mentions (September 14, 1644) a similar academy near Tours, at the town of Richelieu. There were many other such establishments in France, and, following the French model, a considerable number in Germany. The "courtly academy" had very little success in England, however, though from time to time it found supporters. The Earl of Arundel and Surrey moved in the House of Lords, May 4, 1640, that the House consider erecting such an academy for young gentlemen: May 5 the Parliament was dissolved by the King, and the motion was forgotten.

If an Englishman wanted his son to learn something of martial exercises and yet did not want to send him abroad, he might obtain for him a tutor or send him to such a private teacher as young John Milton in London. In Milton's classes, though there was no

great horse, there was at least serious study of the strategy and tactics of war.⁴

In June, 1644, Milton published anonymously his tractate "Of Education." Among the subjects that he advocates therein are fortification, enginery, and navigation. More important are the exercises with which he proposes to fill the hour and a half before noon and the last two hours of the afternoon:

The exercise which I commend first is the exact use of their weapon, to guard, and to strike safely with the edge or point. This will keep them healthy, nimble, strong, and well in breath--is also the likeliest means to make them grow large and tall, and to inspire them with a gallant and fearless courage; which, being tempered with seasonable lectures and precepts to them of true fortitude and patience, will turn into a native and heroic valor, and make them hate the cowardice of doing wrong. They must be also practised in all the locks and grips of wrestling, wherein Englishmen were wont to excel, as need may often be in a fight to tug or grapple and to close. And this, perhaps, will be enough wherein to prove and heat their single strength...

...about two hours before supper, they are, by a sudden alarum or watchword, to be called out to their military motions, under sky or covert, according to the season, as was the Roman wont; first on foot, then, as their age permits, on horseback, to all the art of cavalry; that having in sport, but with much exactness and daily muster, served out the rudiments of their soldiery in all the skill of embattling, marching, encamping, fortifying, besieging, and battering, with all the helps of ancient and modern stratagems, tactics, and warlike maxims, they may, as it were out of a long war, come forth renowned and perfect commanders in the service of their country. They would not then, if they were trusted with fair and hopeful

⁴David Masson, The Life of John Milton, iii, pp. 253-4.

armies, suffer them for want of just and wise discipline to shed away from about them like sick feathers, though they be never so oft supplied. They would not suffer their empty and unrecruitable colonels of twenty men in a company to quaff out, or convey into secret hoards, the wages of a delusive list and a miserable remnant; yet in the mean while to be overmastered with a score or two of drunkards, the only soldiery left about them, or else to comply with all rapines and violences. No, certainly; if they knew aught of that knowledge that belongs to good men or good governors, they would not suffer these things.⁵

Milton also proposes that the school take trips, in companies, during warm seasons,

...to all quarters of the land; learning and observing all the places of strength, all commodities of building and of soil, for towns and tillage, harbors and ports for trade; sometimes taking sea as far as to our navy, to learn there also what they can in the practical knowledge of sailing and of sea-fight.⁶

The exact date of publication of John Dury's Reformed School is not known; it probably appeared about 1649.⁷ Dury presents a detailed plan of a school designed to build good citizens, trained in husbandry, trade, administration, and navigation, prepared for peace or war. Dury's school, like Milton's, emphasizes exercise; Dury sets aside two hours a day for military exercises or other active employment.

⁵ John Milton, Of Education (ed. Oliver Morley Ainsworth), pp. 61-2.

⁶ Ibid., p. 63.

⁷ Adamson, op. cit., p. 138.

Both Milton's and Dury's pamphlets were largely theoretical; on July 19, 1649, a Dutchman, Sir Balthazar Gerbier, set up a practical model of the French courtly academies at his house at Bethnal Green. Like its French original, this academy stressed military arts; riding and the use of arms were taught, as well as strategy and fortifications. Gerbier's academy did not succeed, however, and its founder left England in 1659.

Much more successful was M. Faubert, who established an academy of the French style in London in the 1680's. On August 9, 1682, Evelyn writes:

The Council of the Royal Society had it recommended to them to be trustees and visitors, or supervisors, of the Academy which Monsieur Faubert did hope to procure to be built by subscription of worthy gentlemen and noblemen, for the education of youth, and to lessen the vast expense the nation is at yearly by sending children into France to be taught military exercises. We thought good to give him all the encouragement our recommendation could procure.

December 18, 1684, Evelyn wrote again of M. Faubert:

I went with Lord Cornwallis to see the young gallants do their exercise, Mr. Faubert having newly railed in a manage, and fitted it for the academy. There were the Dukes of Norfolk and Northumberland, Lord Newburgh, and a nephew of (Duras) Earl of Feversham. The exercises were, 1, running at the ring; 2, flinging a javelin at a Moor's head; 3, discharging a pistol at a mark; lastly, taking up a gauntlet with the point of a sword; all these performed in full speed. The Duke of Northumberland hardly missed of succeeding in every one, a dozen times, as I think.

Locke's Some Thoughts concerning Education

(1693), though it does not go nearly so far in advocating military education as does Milton's tractate, proposes that the student should practise the use of arms and the riding of the great horse.

The academy proposed by Defoe differs from all that preceded it except the Spartan in that Defoe's academy offers nothing but military arts; the others include either a liberal arts curriculum, a progressive "general education" curriculum, or a special curriculum designed to produce a polished gentleman, skilled in conversation and music as well as in warfare. Moreover, in most of the academies or proposals for academies before Defoe's the military is considered less important than the rest of the curriculum and is subordinated accordingly. No previous military academy or proposal for an academy is so complete as Defoe's, and none is so modern. Defoe's awareness of the importance of military research and his provision of a military laboratory or proving-ground in which "to throw all sorts of fireworks and machines that are or shall be invented" are far in advance of his time.

The essay is one of the most original and thoughtful that Defoe produced, and it shows perhaps

better than any of the others his projector's technique. Presented with a particularly difficult long-run problem, he begins by analyzing the problem.

From this analysis a definite "need" takes shape:

"Men are not born with muskets on their shoulders nor fortifications in their heads; it is not natural to shoot bombs and undermine towns; for which purpose I propose--

A Royal Academy for Military Exercises."

Defoe then carefully outlines the physical makeup of his academy, and, before objections can be raised in the minds of his readers, quickly sketches in the details of financing it. He then presents his curriculum, including not only all military studies from bombarding to entrenching but also such allied subjects as history, mathematics, and architecture, and his schedule of exercises for the body, including swimming, fencing, riding, and military drill; not content to stop there, however, he adds his canny suggestions for military research and for improving the nation's use of firearms.

The whole essay has an easy logic to it, a sense of "rightness" that makes the reader believe. And this rightness and this logic are not illusory; they are real.

Though Defoe did not return in his writings to his idea for an academy for military exercises, he consistently advocated preparedness for war. After the Peace of Ryswick, September 20, 1697, King William wished to maintain a land force for the safety of the kingdom. Parliament, however, reacted strongly against this supposed infringement on English liberty, and an active controversy began. The first blow by the pamphlet-writers was Trenchard's "An Argument, shewing that a Standing Army is Inconsistent with a Free Government, and absolutely Destructive to the Constitution of the English Monarchy" (1697). Defoe replied promptly with "Some Reflections on a Pamphlet lately published, entitled 'An Argument etc.'" The next year Defoe published a more moderate pamphlet, one of the most convincing he ever wrote, "An Argument shewing that a Standing Army, with Consent of Parliament is not Inconsistent with a Free Government." Defoe's arguments were forceful, but the army was reduced to a dangerous level in spite of them.

As late as 1724 Defoe was defending the preparedness of England through the maintenance of a standing

army; his article in Applebee's Journal, July 25, 1724,⁸ however, is not nearly so forceful as the earlier pamphlet.

Defoe's plans for increasing Britain's military preparedness waited a long time for fulfillment. Not until 1741 was a royal military academy established in England, at Woolwich; Sandhurst Royal Military College was not founded till 1802. The paramount importance of military research was not fully realized until the twentieth century.

⁸ Quoted, William Lee, Life and Newly Discovered Writings of Defoe, iii, p. 283-4.

AN ACADEMY FOR WOMEN

When Defoe wrote his essay in favor of an academy for women, he stepped into an already-well-developed controversy. It is characteristic of his attitude towards controversies that he did not step in on the popular side.

Popular opinion of education for women is best represented by the drama of the time. Seventeenth and eighteenth century comedy has documentary significance; its exaggerated representations of polite society, of learning, of the professions, and of individuals not only reflect their true characteristics but also show clearly the popular attitude toward them. The unfavorable light in which the author of a comedy placed his Frenchman, his lawyer, or his fop was the same light in which real Frenchmen, lawyers, and fops were held in popular opinion. And the desire of women for education was held in just such an unfavorable light as early as Ben Jonson.

In Epicene (1609) Jonson has Truewit list for Morose the ways an educated wife can make a nuisance

of herself:

...If learned there was never such a parrat;
all your patrimony will be too little for the
Guests, that must be invited, to heare her
speak Latine and Greeke: and you must lie
with her in those languages too, if you will
please her.

And again, she may

...bee a states-woman, know all the newes,
what was done at Salisbury, what at the Bath,
what at court, what in progresse; or, so shee
may censure poets, and authors, and stiles,
and compare 'hem, DANIEL with SPENSER, IONSON
with tother youth, and so foorth; or, be thought
cunning in controversies, or the very knots of
divinitie; and have, often in her mouth, the
state of the question: and then skip to the
Mathematiques, and demonstration and answeare,
in religion to one; in state, to another, in
baud'ry to a third.

However, according to Aurelia Henry in her
Introduction to Epicoene,¹ this section of dialog
is indebted to Juvenal's Sixth Satire, ll. 434 ff:

Illa etiam gravior, quae, cum discumbere coepit,
Laudat Vergilium, periturae ignoscit Elissae,
Committit vates et comparat, inde Maronem
Atque alia parte in trutina suspendit Homerum.

It is therefore probable that Jonson's treatment
of the learned woman is influenced less by contemp-
orary conditions than by Juvenal.

¹ Ben Jonson, Epicoene (ed. Aurelia Henry),
p. lii.

Not until Dryden do we find satire on the "educated" lady emerging clearly again; Donna Aurelia in An Evening's Love, or The Mock Astrologer (1668) uses highly affected language and tries to teach her maid elegant diction and pronunciation. It is probable that Donna Aurelia is drawn partly from life, but it is certain that Dryden was influenced in her characterization by Molière's Les Précieuses ridicules (1659). Les Précieuses is one of the most devastating attacks ever made on learning (or, more properly, pseudo-learning) in women; it is important to our study not only indirectly but directly, because both the play and the French salons which provoked Molière's attack had considerable direct influence on the English attitude toward women's education. Molière carried his point further in Les Femmes savantes, published in 1672, which also had both direct, and through English playwrights, indirect influence on English thought.

In 1672 appeared Dryden's Marriage à la Mode. Melantha is its heroine; Dryden satirizes her vocabulary, her "finish," her love of French books, plays and ballets. Her lover even finds the way to her heart through his French.

Lady Knowell in Aphra Behn's Sir Patient Fancy (1678) is another pseudo-learned lady. Mrs. Behn's satire sometimes takes the form of putting Malapropisms in Lady Knowell's mouth: "I saw your Reclination from my Addresses." Again, she says, with reference to the young girls who appear in the play, "Oh the delight of Books! When I was their age I always employed my looser Hours in reading--if serious, 't was Tacitus, Seneca, Plutarch's Morals, or some such useful Author; or in an Humour Gay, I was for Poetry, Virgil, Homer, or Tasso."

Shadwell's Bury-Fair (1689) presents a mother, Lady Fantast, and her daughter, Mrs. Fantast, whom she has "bred...a linguist" to compensate for her own unfulfilled desires for learning. Here is a sample of the result:

MRS. FAN. To all that, which the World calls Wit and Breeding, I have always had a natural Tendency, a penchen, deriv'd, as the Learned say, Ex traduce, from your Ladyship: Besides the great Prevalence of your Ladyship's most shining Example has perpetually Stimulated me, to the Sacrificing all my Endeavours towards the attaining of those inestimable Jewels; than which, nothing in the Universe can be so much a mon gre, as the French say. And for Beauty, Madam, the Stock I am enrich'd with, comes by emanation from your Ladyship; who has been long held a Paragon of Perfection; Most Charmant, most Tuant.

L. FAN. Ah, my dear Child: I! Alas! Time has been, and yet I am not quite gone; but thou

hast those Attractions, which I bewail the want of: Poetry, Latin, and the French tongue.
 MRS. FAN. I must confess, I have ever had a Tendress for the Muses, and have a due Reverence for Helicon, and Parnassus, and the Graces: But Heroick Numbers upon Love and Honour are most Ravissant, most Suprenant; and a Tragedy is so Touchant! I dye at a Tragedy, I'll swear, I do.

Mrs. Fantast's learning is well displayed in this scene with the barber who is impersonating a French count:

MRS. FAN. You know very well what the Poet says:
Res est Solliciti plena timoris amor.

COUNT. Ver well, Madam, you be de most profound Ladee, and de great Scholar.--Aside, Morbleu, she will findé me out! Begar, I can no read.

MRS. FAN. No, no assurement, pretty well read in the Classic Authors. Or so. Monsieur Scudery says very well:

L'amour est une grande chose.

COUNT. Hee bee very pretty Poet too.--Begar she will puzzle me.

MRS. FAN. Poet, Monsieur! he writ Romances.

COUNT. Ah, Madam, in France we callé de Romance, de Posie.

MRS. FAN. And as Monsieur Balzac says, Songez un peu.

COUNT. Dat Balzac write de very good Romance.

MRS. FAN. Indeed! I never heard that.

COUNT. Je vous assure.--A pox on her reading!

Gertrude upholds the popular, "common-sense" view of education for women when she deprecates the over-nice breeding of Mrs. Fantast: "Breeding! I know no Breeding necessary, but Discretion to distinguish Company and Occasions; and Common Sense to entertain Persons according to their Ranks; besides making a Curt'sie not awkwardly, and walking with

one's Toes out." It would be difficult to find a more accurate statement of the popular seventeenth-century conception of woman's place in society and the uselessness of learning than this further statement of Gertrude's: "A Lady may look after the Affairs of a Family, the Demeanor of her Servants, take care of her Nursery, take all her accounts every Week, obey her husband, and discharge all the Offices of a good Wife, with her Native tongue; and this is all I desire to arrive at." Mr. Oldwit is more vehement in his condemnation of the Mesdames Fantast: "He that would have the Devil more damn'd, let him get him to marry a She-Wit!"

Thomas Wright's relatively obscure The Female Vertuosos (1693), though mainly occupied with satirizing the interest and participation of women in pseudo-science, contains several sharp digs at women who profess to be literary critics and philosophers.

Lady Froth, the "learned lady" in Congreve's The Double Dealer (1694), is well versed in literary criticism and has written "songs, elegies, satires, encomiums, panegyrics, lampoons, plays, and, heroic poems" in abundance. Congreve's satirical treatment of her "learning" is shown in her discussion of one of her poems with the pseudo-critic Brisk:

LADY FROTH. Then you think that episode between Susan, the dairy-maid, and our coachman, is not amiss; you know I may suppose the dairy in town as well as in the country.

BRISK. Incomparable, let me perish!--But then being an heroic poem, had not you better call him a charioteer? charioteer sounds great; besides, your ladyship's coachman having a red face, and you comparing him to the sun; and you know the sun is called Heaven's charioteer.

LADY FROTH. Oh, infinitely better! I am extremely beholden to you for the hint; stay, we'll read over those half a score lines again. (Pulls out a paper.) Let me see here, you know what goes before,--the comparison, you know. (Reads.)

For as the sun shines every day,
So, of our coachman I may say--

BRISK. I'm afraid that simile won't do in wet weather; because you say the sun shines every day.

LADY FROTH. No, for the sun it won't, but for the coachman; for you know there's most occasion for a coach in wet weather.

BRISK. Right, right, that saves all.

LADY FROTH. Then, I don't say the sun shines all the day, but that he peeps out now and then; yet he does shine all the day too, you know, though we don't see him.

BRISK. Right, but the vulgar will never comprehend that.

LADY FROTH. Well, you shall hear--Let me see. (Reads.)

For as the sun shines every day,
So, of our coachman I may say,
He shows his drunken fiery face,
Just as the sun does more or less.

BRISK. That's right, all's well, all's well--
"More or less."

LADY FROTH. (Reads.)

And when at night his labour's done,
Then too, like Heaven's charioteer the sun
Ay, charioteer does better.
Into the dairy he descends,
And there his whipping and his driving ends;
There he's secure from danger of a bilk,
His fare is paid him, and he sets in milk.
For Susan, you know, is Thetis, and so--

BRISK. Incomparably well and proper, egad!--But I have one exception to make;--don't you think bilk (I know it's good rhyme), but don't you think "bilk" and "fare" too like a hackney-coachman?

LADY FROTH. I swear and vow, I am afraid so-- And yet our Jehu was a hackney-coachman when my lord took him.

BRISK. Was he? I'm answered, if Jehu was a hackney-coachman.--You may put that in the marginal notes though, to prevent criticism, and say, "Jehu was formerly a hackney-coachman."

LADY FROTH. I will; you'd oblige me extremely to write notes on the whole poem.

The apologue "The Linnet and the Nightingale" to Vanbrugh's Aesop (1699) expresses the wise Aesop's views on education for women. Miss Reynolds finds it "the most trenchant expression so far come upon of the supposed permanent opposition between learning and the eternal feminine"²:

Once on a time, a Nightingale
 To Changes prone;
 Unconstant, fickle, whimsical,
 (A Female one)
 Who sung like others of her kind,
 Hearing a well-taught Linnet's Airs,
 Had other matters in her mind,
 To imitate him she prepares.
 Her fancy strait was on the Wing:
 I fly, quoth she,
 As well as he;
 I don't know why
 I should not try
 As well as he to sing.
 From that day forth she chang'd her Throat:
 She did, as learned Women do,
 Till every thing
 That heard her sing
 Wou'd run away from her--as I from you.

² Myra Reynolds, The Learned Lady in England 1650-1760, p. 388.

Women playwrights come in for their share of abuse, and for some surprising defense, in Charles Gildon's Comparison between the Two Stages (1702).

Two gentlemen are discussing plays with a critic:

CRIT. ...What a Pox have the Women to do with the Muses? I grant you the Poets call the Nine Muses by the names of Women, but why so? not because the Sex had anything to do with Poetry, but because in that Sex they're fitter for Prostitution.

RAMBLER. Abusive, now you're abusive Mr. Critick.

CRIT. Sir I tell you we are abus'd: I hate these Petticoat-Authors; 't is false Grammar, there's no Feminine for the Latin word, 't is entirely of the Masculine Gender, and the Language won't bear such a thing as a she-Author.

SULLEN. Come, come, you forget your self; you know 't was a Lady carry'd the Prize of Poetry in France t' other day; and I assure you, if the Account were fairly stated, there have been in England some of that Sex who have done admirably.

CRIT. I'll hear no more on 't: Come Sir, drink about.

The first lady whose "learning" attracts the favorable attention of a lover is Bizarre in Farquhar's The Inconstant (1703). However, this "Plato in Petticoats," as she is called early in the play, is only superficially a scholar; beneath she is a very earthy Restoration type.

Valeria, heroine of Mrs. Centlivre's The Basset Table (1705), loses her lover because of her pre-occupation with Philosophy, particularly Natural Philosophy. At times the playwright makes Valeria's love of learning seem ridiculous, as when she is

correcting her lover's speech; at other times, however, it is difficult to tell where Mrs. Centlivre's sympathies lie. Such an instance is Valeria's conversation with Lady Reveller and Alphiew, her woman:

LADY. Will you ever be weary of these Whimsies?

VAL. Whimsies! Natural Philosophy a Whimsy! Oh! the unlearned World.

LADY. Ridiculous Learning!

ALP. Ridiculous, indeed, for Women; Philosophy suits our Sex as Jack Boots would do.

VAL. Custom would bring them as much in Fashion as Furbeloes, and Practice would make us as valiant as e'er a Hero of them all; the Resolution is in the Mind--Nothing can enslave that.

LADY. My Star! this Girl will be mad, that's certain.

VAL. Mad! so Nero banish'd Philosophers from Rome, and the first Discoverer of the Antipodes was condemn'd for a Heretic.

LADY. In my Conscience, Alphiew, this pretty Creature's spoil'd. Well, Cousin, might I advise, you should bestow your Fortune in founding a College for the Study of philosophy, where none but Women should be admitted, and to immortalize your Name, they should be called Valerians, ha, ha, ha.

VAL. What you make a jest of, I'd execute were Fortune in my Power.

Education for women and the whims of learned ladies are satirized later in Charles Johnson's The Generous Husband (1711); in Gay, Pope, and Arbuthnot's Three Hours after Marriage (1717)³; in Colley Cibber's

³ Myra Reynolds, op. cit., p. 395, calls Phoebe Clinket "the most detestable picture of a learned lady in any of the comedies. She is vain, boastful, and superficial; she is a pedant, a prude, and a hypocrite; and there are no mitigating traits."

The Refusal (1721); and, as late as 1768, in Bickerstaff's Lionel and Clarissa.⁴

These examples from the drama make it clear that the taste of the time was for "modest, sensible women" who did not aspire to knowledge; obedient, quiet women who would believe rather than understand and who knew their place: the home. It is natural that most men felt this way; an ignorant wife was easier to "manage" than an educated one. Her wants were fewer, and she was ill prepared to question her husband's judgment in affairs large or small. She could not challenge her husband's sense of superiority. And, though at first glance it may seem surprising, it was logical for most women of the time to resent the "learned lady" also. Very few of the women were educated, and since education was not available to all, most of the women who did not have it, rather than resent the system which denied it to them, resented the few who did have it. It is easier to live the sheltered "home-body" life than to try to rise above it; it is easier to believe than to understand. A sort of inertia had naturally settled over most women of the time, and the few daring

⁴ Ibid., pp. 391-399.

women who sought to take a man's place in the world seemed to challenge the comfort and security of the many--seemed, in fact, to imply that the many were inferior beings. Thus we find most wives supporting their husbands against education for women because in so doing they were defending their own status, their own importance, their own way of life. Of more immediacy, some were supporting their own superiority over their daughters. Another important factor which influenced popular opinion was tradition; education for women ran counter to the status quo, and Englishmen have always been fond of the status quo. Also of some importance is the effect of the plays we have looked at above; though these plays reflected the popular opinion of education for women, their influence tended to intensify that opinion.

The struggle for education for women was a long-drawn-out one, going always uphill and encountering at every stage fresh obstacles. By the middle of the seventeenth century in England the achievements of the great learned women of antiquity and of England's own Elizabeth, Lady Jane Grey, Mary Sidney, and Jane Weston were either forgotten or considered apart from practical application. The advanced views

on women's education of Nicholas Udall and Richard Mulcaster, as well as those of Plato and Erasmus, were disregarded.⁵

Even when, in 1659, there appeared in print in England a strong attack upon the popular attitude so well expressed in Luther's "Women should remain at home, sit still, keep house, and bear and bring up children,"⁶ the attack was not an English one. It was a translation, probably by Clement Barksdale, of De ingenii muliebris ad doctrinam et meliores litteras aptitudine, written by Anna van Schurman of Utrecht and published at Leyden in 1641. A great scholar herself, and author among other works of an Ethiopian grammar, Anna van Schurman was "the first influential writer advocating a large and liberal curriculum for women."⁷ The extent of her proposed curriculum can be seen in this extract from Barksdale's translation, which was entitled The Learned Maid; or, Whether a Maid may be a Scholar:

⁵ The views of Comenius on the education were hardly available in England; it is certain that they had slight, if any, influence. Though the Great Didactic was written in 1632, it was not published until 1657, and then in Latin and in Amsterdam. No English translation of this great work was made until that of M. W. Keatinge in 1896.

⁶ Martin Luther, Table Talk (edited by William Hazlitt), No. DCCXXV. Quoted in Reynolds, op. cit., p. 25.

⁷ Reynolds, op. cit., p. 271.

But specially let regard be had unto those Arts which have neerest alliance to Theology and the Moral Virtues, and are Principally subservient to them. In which number we reckon Grammar, Logick, Rhetoric: especially Logick, fitly called The Key of all Sciences: and then, Physicks, Metaphysicks, History, etc. and also the knowledge of Languages, chiefly of the Hebrew and Greek. All which may advance to the more facile and full understanding of Holy Scriptures: to say nothing now of other Books. The rest, i. e. Mathematicks, (to which is also referred Musick) Poesie, Picture, and the like, not illiberal Arts, may obtain the place of pretty Ornaments and ingenius Recreations. Lastly, those studies which pertain to the practice of the Law, Military Discipline, Oratory in the Church, Court, University, as less proper and less necessary, we do not very much urge. And yet we in no wise yield that our Maid should be excluded from the Scholastick Knowledge or Theory of those; especially not from understanding the most noble Doctrine of the Politicks or Civil Government.⁸

Mrs. Bathsua Makin was the first important English follower of Anna van Schurman.⁹ Mrs. Makin's learning was so notable that when she was in her early thirties she was made tutoress to Charles I's six-year-old daughter Elizabeth. By the time the Princess was

⁸ Quoted, ibid., p. 275.

⁹ It is important here to make a distinction between the writer who advocates education for women for learning's own sake and the writer who, according to A. H. Upham in his "English Femmes Savantes at the end of the Seventeenth Century," Journal of English and Germanic Philology, XII, 1913, pp. 262-76, "exalts the woman of society, for whom extended and perhaps superficial learning may combine with clever utterance and physical charm to win a high place of worldly influence." Many authors, a few earlier than Mrs. Makin, discuss the woman of society; we deal here only with those who are really interested in the education of women for its own sake.

nine her tutoress had made her acquainted with Latin, Greek, Hebrew, and French. Mrs. Makin continued to teach after the establishment of the Commonwealth, and as late as 1673 she published a prospectus of a school for Gentlewomen that she had recently begun at Tottenham High Cross. Though its curriculum now seems superficial and haphazardly organized, at the time it was revolutionary. Mrs. Makin's courses in religion, cooking, drawing, dancing, music, and account-keeping are reminiscent of the popular boarding-schools, where young ladies received not education but harmless and useful skills. However, Greek, Latin, French, Hebrew, Italian, and Spanish were taught; arithmetic, history, geography, and astronomy were offered. There was even a course in which "Herbs, Shrubs, Trees, Mineral-pieces, Metals, and Stones" were studied.

Along with the prospectus of her school Mrs. Makin published a work which, though it shows the influence of Anna van Schurman, is largely an exposition of her own theories concerning the education of women and her own philosophy of education: An Essay to Revive the Antient Education of Gentlewomen, in Religion, Manners, Arts, & Tongues, with an Answer to the Objections against this Way of Education.

Mrs. Makin's proposals are modest; she does not insist that education is necessary for all women, or absolutely necessary for any:

I do not mean that it is necessary to the esse, to the subsistence, or to the salvation of women, to be thus educated. Those that are mean in the world have not the opportunity for this education. Those that are of low parts, though they have opportunity, cannot reach this. Ex quovis ligno not fit Minerva. My meaning is, persons that God ~~hath~~ blessed with the things of this world, that have competent natural parts, ought to be educated in knowledge."¹⁰

Neither does she ask for equality with men, as do many who follow her:

. . . Let not your Ladships be offended, that I do not (as some have wittily done) plead for Female Preëminence. To ask too much is the way to be denied all. God hath made Man the Head, if you be educated and instructed, as I propose, I am sure you will acknowledge it, and be satisfied that you are helps, that your Husbands do consult and advise with you (which if you be wise they will be glad of) and that your Husbands have the casting-Voice, in whose determinations you will acquiesce.¹¹

After listing many famous learned women of the past and many fields in which women have been proficient, Mrs. Makin declares herself in favor of educational opportunities for women and undertakes to answer the objections commonly raised against such opportunities. Against the objection that education

¹⁰ Quoted in Reynolds, op. cit., p. 283.

¹¹ Quoted, ibid., p. 281.

will make women proud and disobedient to their husbands, for example, she answers:

. . . What is said of Philosophy, is true of Knowledge; a little Philosophy carries a man from God, but a great deal brings him back again; a little knowledge, like windy Bladders, puffs up, but a good measure of true knowledge, like Ballast in a Ship, settles down, and makes a person more even in his station: 't is not knowing too much, but too little that causes the irregularity.¹²

With regard to the studies proper for women, Mrs. Makin says:

If any desire to know what they should be instructed in? I answer: I cannot tell where to begin to admit Women, nor from what part of Learning to exclude them, in regard of their Capacities. The whole Encyclopoedia of Learning may be useful some way or other to them. "Grammar, Rhetorick, Logick, Physick, the Tongues, Mathematics, Geography, History, Musick, Painting, Poetry"--all of these should be open to women, and all could be advantageously used by them.¹³

One of her most moving appeals is based on the joy of knowing:

There is no pleasure greater than what is founded in Knowledge; it is the First Fruits of Heaven, and a glimpse of that Glory we afterwards expect. There is in all an innate desire of knowing, and the satisfying this is the greatest pleasure. Men are very cruel, that give them leave to look at a distance, only to know they do not know; to make any thus to tantalize is a great torment.¹⁴

¹² Quoted, ibid., p. 284.

¹³ Quoted, Ibid., p. 284.

¹⁴ Quoted, Ibid., p. 285-6.

In 1677 appeared The Woman as Good as the Man,
or the Equality of Both Sexes, a translation by
 A. L. of Poulain de la Barre's De l'Égalité des
deux Sexes (1673). M. de la Barre was not as con-
 sistent as might be wished; in 1675 he wrote De
l'Excellence des Hommes contre l'Égalité des Sexes.
 The earlier of the two books contains, however,
 many strong arguments and some surprisingly modern
 viewpoints, and is worthy of some attention. M. de
 la Barre is most reasonable in stating that custom as
 much as anything militates against women's holding
 offices of dignity and that until women have been edu-
 cated as well as men and have been given the opportu-
 nity to show what they can do in offices of responsi-
 bility no fair estimate of their abilities can be made.
 He believes women particularly qualified to enter the
 professions:

If Women had studied in the Universities
 with men, or in others appointed for them in
 particular, they might have entered into
 Degrees, and taken the title of Master of Arts,
 Doctor of Divinity, Medicine, Civil, and Cannon
 Law: And their genius so advantageously fitting
 them to learn, would find methods, and insinu-
 ating biasses, to instil their Doctrine; they
 would discover the strength and weakness of
 their Schollars, to proportion themselves to
 their reach, and the facility which they have
 to express themselves; and, [this, which is one

of the most excellent talents of a good Master, would compleat and render them admirable Mistresses.¹⁵

M. de la Barre then turns to the type of instruction that was given to the few women of the time who received any instruction at all:

In all that which is taught to Women, do we see anything that tends to solid instruction? It seems, on the contrary, that men have agreed on this sort of education, or purpose to abase their courage, darken their mind, and to fill it only with vanity, and fopperies.¹⁶

Dr. George Hickes was the next advocate of education for women to publish in England. The full title of his contribution to the topic is A Sermon Preached at the Church of St. Bridget, on Easter, Tuesday, being the first of April, 1684. Before the Right Honourable Sir Henry Tulse, Lord Mayor of London and Honourable Court of Alderman, Together with the Governors of the Hospital, upon the Subject of Alms-giving. By George Hickes, D. D. Dean of Worcester, and Chaplain in Ordinary to his Majesty.

Dr. Hickes expounds the reasons for giving alms, and points out in particular the importance of beneficence to those wealthy people who have no children to whom to leave their estates. Among the concrete

¹⁵ The Woman as Good as the Man, p. 124. Quoted in Reynolds, op. cit., pp. 287-8.

¹⁶ Quoted, Ibid., p. 289.

suggestions he makes for the use of their wealth is this:

I will also put you in mind of establishing a Found of Endowing of poor Maids, who have lived so many years in Service, and of building Schools, or Colleges for the Education of young women, much like unto those in the Universities, for the Education of young Men, but with some alteration in the Discipline, and Oeconomy, as the nature of such an Institution would require.¹⁷

Dr. Hickee's services to the cause of female education did not cease with his Sermon; in 1721 he translated Fénelon's Traité de l'éducation des filles (1689) with revisions and considerable additions.

The next advocate of learning for ladies was Mary Astell, the leading feminist of her time.¹⁸ She wrote in many fields, social, religious, political, philosophical, educational; of her writings the most interesting were the educational, and they remain the most interesting to us today. Her most significant work, A Serious Proposal to the Ladies for the Advancement of their true and greatest interest, appeared in

¹⁷ Quoted, Ibid., p. 290.

¹⁸ In point of time the next essay which expresses advocacy of education for women was A Dialogue Concerning Women, being a defence of the Sex, addressed to Eugenia (1691) by William Walsh. Mr. Walsh's "defence" seemed to be a mask for an attack, however; his objections are stronger than his advocacy. The anonymous author of the Defence of the Female Sex (1696) states that he "like a false Renegade fights under our Colours only for a fairer Opportunity of betraying us."

1694, its authorship identified only by "By a Lover of her Sex." A Serious Proposal answers those who charge that women are incapable of acting with judgment by stating that if women lack judgment it is because they lack education:

Women are from their very Infancy debarr'd those advantages with the want of which they are afterwards reproached and nursed up in those vices which will hereafter be upbraided to them. So partial are Men as to expect Bricks when they afford us no straw.¹⁹

To remedy this evil Mary Astell would establish a "Religious Retirement," which would offer religious training and, to those who wished it, a retreat from the world. The members were to be free to return to the world if they wished, either to marry or to put in practice the religious principles they had learned. However, while in occupancy the members were to be safely guarded from the temptations of the world. Simple food, clothing, and lodging were to be the rule, and the sacraments and fasts of the Church of England were to be observed.

The education Mary Astell advocates is based firmly on religion; its purpose is to intensify religion, to base religious convictions on reason

¹⁹ A Serious Proposal, p. 17, quoted in Florence M. Smith, Mary Astell, p. 52.

instead of fashion. She recognizes other purposes which may be of immediate importance, however. The educated woman will be better able to rear her children: "If she do not make the child, all will agree that she have the power to mar him." The woman whose faith is firmly founded may do a great deal to salvage an unhappy marriage. An educated woman will make a happy marriage happier: "Such an education will put the stability of marriage on a basis not furnished by the charms of the wife, but on a basis furnished by veneration and esteem." An educated unmarried woman may occupy her mind with profitable thoughts and her time with good works. And finally, far in advance of her time, Mary Astell saw that an educated woman had a certain measure of economic independence.

A second part of A Serious Proposal was published in 1697, and in 1700 Mary Astell commented further on education for women in Reflections on Marriage. In the latter book she lashes out bitterly at the women who are contented with the role they have been forced to play:

She's a Fool who would attempt their Deliverance or Improvements. No, let them enjoy the great Honour and Felicity of their tame, submissive and depending Temper! Let the Men applaud, and let them glory in this wonderful Humility! Let them receive the Flatteries and Grimaces of the other Sex, live unenvied by their own, and be as much

belov'd as one such Woman can afford to love another! Let them enjoy the Glory of treading in the Footsteps of their Predecessors, and of having the Prudence to avoid that audacious attempt of soaring beyond their Sphere! Let them Houswife or Play, Dress and be pretty entertaining Company! Or, which is better, relieve the Poor to ease their own Compassions, read pious Books, say their Prayers, and go to Church, because they have been taught and us'd to do so, without being able to give a better Reason for their Faith and Practice! Let them not by any means aspire to being Women of Understanding, because no Man can endure a Woman of Superior Sense, or would treat a reasonable Woman civilly, but that he thinks he stands on higher Ground, and that she is so wise as to make Exceptions, in his Favour, and to take her Measures by his Directions; they may pretend to Sense, indeed, since meer Pretences only render one the more ridiculous! Let them, in short, be what is call'd very Women, for this is most acceptable to all sorts of Men; or let them aim at the Title of good devout Women, since Men can bear with this; but let them not judge of the Sex by their own Scantling: For the great Author of Nature and Fountain of all Perfection, never design'd that the Mean and Imperfect, but that the most Compleat and Excellent of his Creatures in every Kind, should be the Standard to the rest.²⁰

Not all the women were so unmoved by Mrs. Astell's reasoning; her influence in her own time was considerable. A Serious Proposal went through four editions in four years, and both A Serious Proposal and Reflections on Marriage found imitators. It is a token of her influence that both Swift and Steele engaged

²⁰ Quoted in Reynolds, op. cit., pp. 300-01.

in controversy with her. Such learned women as Lady Elizabeth Hastings, Elizabeth Elstob, and Lady Mary Wortley Montagu were influenced by her as friends. And in the Essay on Projects Defoe acknowledges his acquaintance with her Serious Proposal.

Before Defoe's proposal for an academy for women came one more important feminist publication, An Essay in Defence of the Female Sex in which are inserted the characters of A Pedant, A Squire, A Beau, A Vertuoso, A Poetaster, A City-critick. C. In a Letter to a Lady by a Lady. No one knows who wrote this pamphlet; its authorship was long ascribed to Mary Astell, but Dr. A. H. Upham offers sound objections to such an assignment of authorship.²¹

The Essay in Defence of the Female Sex does not deserve rank with Mary Astell's or Daniel Defoe's project as a serious, positive advocacy of female education. The unknown author rather defends the female sex negatively, using the attackers' own weapons; her essay forms a setting for the "characters," in which she dissects male types in the same manner the men were wont to use in satirizing women. By

²¹ A. H. Upham, "English Femmes Savantes at the end of the Seventeenth Century," Journal of English and Germanic Philology, XII, 1913, pp. 262-76. These objections are confirmed by Florence M. Smith in her Mary Astell, pp. 173-177; she tentatively assigns the pamphlet to a Mrs. Drake.

showing the littleness, the stupidity, the vanity, the falsity, and the folly of men she shows that women, at least, are not alone in imperfection.

The section of the essay of most immediate application to the education of women is the unknown author's extremely modern plea for a new definition of the term "learning." She does not advocate that girls be taught Latin and Greek; rather she believes that English and French are enough. The great Greek and Latin authors are available in translation; why then are Greek and Latin considered indispensable?

Nor can I imagine for what good Reason a Man skill'd in Latin and Greek, and vers'd in the Authors of Ancient Times shall be call'd Learned; yet another who perfectly understands Italian, French, High Dutch, and the rest of the European Languages, is acquainted with the Modern History of all those Countries. . . shall after all this be thought Unlearned for want of those two Languages. Nay, though he be never so well vers'd in the Modern Philosophy, Astronomy, Geometry, and Algebra, he shall notwithstanding never be allow'd that honourable Title. . . . Thus you shall have 'em allow a Man to be a wise Man, a good Naturalist, a good Mathematician, Politician or Poet, but not a Scholar, a learned Man, that is no Philologer. For my part I think these Gentlemen have just inverted the use of the Term, and given that to the knowledge of words, which belongs more properly to Things. I take Nature to be the great Book of Universal Learning, which he that reads best in all, or in any of its Parts, is the greatest Scholar, the most learned Man.²²

²² Quoted in Reynolds, op. cit., p. 308.

Moreover, the anonymous author pointed out that the English language has a great store of learning to offer, from Shakespeare and Spenser to Bacon, Rymer and Locke. A woman may be learned (by the new definition), then, not without an education, certainly--an education is essential--but without the type of education given men at the universities. And who is to say which type of learning is better?

Defoe declares in his Preface to the Essay on Projects that his project for educating women was formed long before "the book called 'Advice to the Ladies,'" and protests that he does not want to be thought to be "grafting on other people's thoughts." "Yet," he states, "I do not think that my proposal for the women. . .clashes at all. . .with that book." In the text of his essay "Of Academies" he expresses doubt that the nunnery-like atmosphere of the academy proposed in "a little book called 'Advice to the Ladies'" would be practicable; "When I talk, therefore, of an academy for women, I mean both the model, the teaching, and the government different from what is proposed by that ingenious lady, for whose proposal I have a very great esteem, and also a great opinion of her wit."

By "Advice to the Ladies" Defoe can mean nothing but Mary Astell's A Serious Proposal to the Ladies for the Advancement of their True and Greatest Interest. Nothing closely comparable in plan to A Serious Proposal had been published in England; no "Advice to the Ladies" is on record as being published at all.

Defoe, then, if we accept his own account, wrote his proposal for an academy for women before Mary Astell published hers, and therefore could not have been influenced by her. Certainly the ways in which his plan differs from that of A Serious Proposal are more numerous than the ways in which it is similar.

The basic difference between the two plans is in purpose. In Mary Astell's academy, religion was the most important factor of all; the purpose of education was to improve the religious basis of the students, to settle religious faith on reason instead of custom or fancy. To Defoe, however, the purpose of educating women is to make them real companions to men, to give them judgment and improve their understanding. Religion has slight place in his academy.

Another important difference is in the subjects taught; Mary Astell's curriculum was narrow, based on religious works and philosophy, while Defoe's was broad, emphasizing a good general cultural background and including languages, history, speech, dancing, and music.

Defoe goes into considerable detail to delineate the physical appearance and organization of his academy. He thought that such a plan as Mrs. Astell's "Religious Retirement" would be too confining to be practicable, yet he did not want to endanger the reputations of the academy's young ladies. His compromise--a moated triangular building with but one entrance, within which "the ladies might have all the freedom in the world" under an honor system--does not seem very attractive to us today; according to Upham it was, in fact, "as little calculated to compromise with social gayety as was the 'nunnery' which he pronounced doomed to failure."²³

A minor similarity between the plans of Defoe and Mary Astell is that each considered his plan an excellent way for a woman to avoid the unwelcome attentions of a suitor. There are no other specific

²³ Upham, op. cit., p. 274.

similarities between Defoe's project and any of the earlier proposals for an academy for women. Some of the arguments Defoe uses to show that women should be educated are common to all or almost all the previous proposals; they are the arguments that a logical mind would naturally turn to. Defoe's presentation of them is in general more effective than the presentation by the others, and he makes one outstanding contribution: he shows that a woman's educational background has a direct influence on her disposition. He brings out the contrast between the educated woman and the ignorant one most effectively; the former is all "softness and sweetness, peace, love, wit, and delight," while the latter is "turbulent, clamorous, noisy, nasty, and the devil."

Taken as a whole, Defoe's project for an academy for women was the most mature of any of its time, and of all his projects has won the most continuing interest. It has been printed in many anthologies, and it has often been warmly praised.

Having set forth his views on female education once, with great care, Defoe did not repeat them in print, though he touches upon the subject enough for us to see that his ideas about female education did not materially change in later life. In Applebee's

Journal, August 8, 1724, he attacks "denying them that early Erudition, which would make them Equal, if not Superior in all manner of Science, and even more capable of all possible Improvement than the Men." And he at least implies a continuance of such views in The Family Instructor (1718-1727), Religious Courtship (1722), and Augusta Triumphans (1728).²⁴

After the publication of the Essay on Projects there appeared other pamphlets and essays advocating education for women, most of them of the "defense of the sex" type. None of them appears to have been inspired directly by Defoe's project; rather they seem to be influenced by Mary Astell or by the unknown author of An Essay in Defence of the Female Sex. Later, several papers on the subject were published in the Spectator, and Swift began but did not finish an essay Of the Education of Ladies. In Gulliver's Travels, again, Swift's Houyhnhnms give females the same education as males.

Nothing much was done to facilitate the education of women on a national scale until late in the eighteenth century, when a few academies on the

²⁴ In Augusta Triumphans Defoe suggests that girls be admitted to his proposed academy of music.

secondary-school level admitted girls. The first college to admit women was Oberlin College, Oberlin, Ohio, in the U.S.A., in 1833. Mary Sharp College opened in Tennessee in 1848, for women only. Elmira Female College (1852), New York, and Vassar College (1865), New York, were also restricted to women.

In the nineteenth century in England the plea for educational opportunities for women was taken up with vigor, notably by John Stuart Mill. But not until the 1870's was it possible for a woman to get a college education in England, and then it was possible only with difficulty at Oxford and Cambridge. And not until the twentieth century could it be said that women's educational opportunities were even nearly "unlimited."

OF A COURT MERCHANT

At the time Defoe wrote his Essay on Projects, the organization and procedure of English courts were most unfavorable to merchants. All commercial litigation and nearly all maritime litigation had to pass through the courts of common law, and these courts were ill equipped to deal with them. Neither the judges nor the attorneys were familiar with even the terms used in commerce; legal training did not prepare them to discuss negotiable instruments and bills of exchange. Pepys describes an insurance trial in the King's Bench before Lord Chief Justice Sir Robert Hyde, with "all the great counsel in the kingdom in the cause":

But it was pleasant to see what mad sort of testimony the seamen did give, and could not be got to speak in order: and then their terms such as the Judge could not understand; and to hear how sillily the Counsel and Judge would speak as to the terms necessary in the matter, would make one laugh.¹

And if the judges and attorneys were unfamiliar with the content and language of commercial cases,

¹ Samuel Pepys, Diary (ed. Wheatley), iii, pp. 340-1.

what must be thought of the juries? Another serious flaw in the treatment by common law courts of commercial cases was the intolerable amount of time that could be consumed. Delays of all kinds were the exception rather than the rule; meanwhile the merchants involved might be holding at anchor a ship containing disputed cargo, its crew idle. Perishable merchandise might become worthless while a suit was in progress. Interest on borrowed money might accumulate alarmingly, while the merchant spent his time in the courtroom rather than in his place of business, unable to earn money, watching the expense of his trial mount higher and higher.

Sir Josiah Child describes such a case:

...if Merchants happen to have differences with Masters and Owners of Ships, upon Charterparties, or Account beyond the Sea, &c. the suit is commonly first commenced in the Admiralty Court, where, after tedious attendance and vast expences, probably just before the cause should come to determination, it is either removed into the Delegates, where it may hang in suspense till the Plaintiff and Defendant have empty purses and grey heads, or else, because most contracts for Maritime Affairs, are made upon the Land, (and most accidents happen in some Rivers or Harbours here, or beyond Sea, and are not in Alto mari) the Defendant brings his writ of Prohibition, and removes the cause into his Majesty's Court of King's Bench, where after great expences of time and money, it is well if we can make our own Council, being common Lawyers, understand one half of our case, we being amongst them as in a foreign Country, our language strange to them, and theirs as strange to use. After

all, no attestations of foreign Notaries, nor even publick Instruments from beyond Sea, being evidences at Law, and the accounts depending, consisting perhaps of an hundred or more several articles, which are as so many issues at Law, the cause must come into Chancery, where after many years tedious travels to Westminster, with black boxes and green bages, when the Plaintiff and Defendant have tired their Bodies, distracted their Minds and consumed their Estates, the cause, if ever it be ended, is commonly by order of the Court referred to Merchants, ending miserably, where it might have had a first a happy issue if it had begun right.²

Of course this expensive and inconvenient system was a source of great displeasure among the merchants, who wanted court action to be swift and reasonably inexpensive, and who felt that they deserved to be heard by and represented by men who understood what was going on.

An informed, speedy, and relatively inexpensive court for the hearing of commercial cases was not a thing incapable of accomplishment; such courts were in existence in Europe. In the independent towns of Italy as early as the twelfth century appeared officials (consules mercatorum) with jurisdiction in commercial cases; and from the twelfth century to the fifteenth two types of commercial courts developed

² Sir Josiah Child, A New Discourse of Trade, pp. 142-3.

simultaneously; one type centered about the fair or international inland market, and the other type centered about the seaport.

The earliest of the fairs were in Italy, but the most important early ones developed in Champagne and Flanders. In them a body of commercial law and a measure of commercial legal jurisdiction developed naturally as protection for the merchant traders. When the fairs of Lyons, which superseded in importance those of Champagne, arose in 1419, the principle that merchants were best able to preside over and counsel in commercial courts had been accepted generally in Europe. In 1463 a royal "conservator" was appointed by the king to take final jurisdiction over the fairs at Lyons; the very next year, however, an official to be elected by the merchants themselves was given jurisdiction over the merchants and their difficulties. Thus as early as 1464 Lyons had an officially-recognized merchant court, presided over by a merchant. The decisions of this court were subject to appeal to the royal conservator, however, until February, 1535, when the Lyons merchants were able to secure undivided jurisdiction over their differences at law.

In the meantime, the coastal cities of Italy had continued consular jurisdiction over maritime disputes; by the fourteenth and fifteenth centuries this jurisdiction was backed by considerable bodies of maritime law. Spanish cities established maritime courts modelled after the one at Pisa, the court at Barcelona becoming a general commercial court of great influence. The French cities along the Mediterranean were also influenced by the Italian example to set up consular courts. The first establishment of consular jurisdiction by a king of France came in July of 1549, with the creation by Henry II of the consular body at Toulouse.³ More important, however, was Henry II's establishment at Rouen in March, 1556, of one of the most successful and famous of all European merchant courts.

The tone of Henry II's edict concerning the merchant court of Rouen shows real sympathy for the merchants:

And, for the greater ease and advantage of the merchants of our city of Rouen, and being desirous to gratify them in every thing, as far as it is possible, that they be not distracted, and drawn off from their other business and affairs, by being obliged to give their attendance at sundry courts of judicature,

³ Malachy Postlethwayt, The Universal Dictionary of Trade and Commerce, i, p. 551.

by reason of suits and pleas occasioned by litigations and differences arising among them in their traffic: our will and pleasure is, that the merchants of our said town of Rouen, as well natives as foreigners, frequenting the said place, shall every year cause a society of merchants to meet in the lodge of the said bourse, at what time they think fit; out of which society of merchants they shall chuse three officers, viz. one PRIOR and TWO CONSULS, who shall remain in authority one year, at the end of which new ones shall again be chosen, by the plurality of voices: which election and nomination being fully ended, the said prior and consuls shall have present power in them to take knowledge, and to give judgment between all men, of what estate, quality, or condition so ever they may be, of all suits, controversies, and differences touching matters of MERCHANDIZING....⁴

Though King Henry II reserved a right of appeal from this merchant court to his parliament at Rouen, he took care to see that such appeals should not be delayed by ordering the officials of the parliament to set aside one day in every week on which the appeals could be heard, and, "in regard to the process in writing, there shall be another record made, to the end that the said appeals may be ended in the SAME DAY, to avoid the prolonging of suits, to the RUINING and CONSUMING of the MERCHANTS."⁵

⁴ Quoted in Postlethwayt, op. cit., ii, p. 237.

⁵ Quoted in Postlethwayt, op. cit., ii, p. 238.

Consular jurisdictions were established in Angers, Bordeaux, Sens, and Paris in 1563, in Beauvais and Bourges in 1564, in Rochelle in 1565, in Poitiers in 1566, and in all the other principal trading cities in France by the middle of the eighteenth century.

For a time it seemed that England might develop such a system of courts as did the Continent. Both the boroughs and chartered fairs of medieval England had courts in which commercial law was administered. But economically England was far behind Italy and France in the Middle Ages; neither her commerce nor her commercial courts were so important or so well-founded as theirs. When the fairs began to diminish in importance in England, then, at about the same time as the decline of the great continental fairs (1400-1600), the commercial courts, not strong enough to meet the competition of the powerful English courts of common law, and of Chancery, and of the Council, were absorbed or abandoned. Similarly, the seaport maritime courts of mediaeval England were taken over gradually by the more powerful Admiralty, a judicial department of state which had been created in the middle of the fourteenth century. Thus at the time commercial courts on the Continent were growing in number and importance, England had practically no

commercial courts at all; the final jurisdiction in matters affecting merchants was bitterly contested among the established British courts of law, none of which was prepared to assume such jurisdiction to the merchants' best interest.

As might be expected, the merchants were dissatisfied with this state of affairs; such dissatisfaction continued into the time of Defoe and far beyond it, for the state of affairs continued almost unchanged.

As a solution, merchants began to rely upon arbitration rather than court action to settle their disputes.⁶ This was often successful in small matters, and sometimes in large; but for many problems there was no alternative but court action, undesirable and unsatisfactory as that might prove.

Some members of Parliament understood the dissatisfaction of the merchants with the established courts. The commission which held jurisdiction in bankruptcy through the Act of 1571 was generally made up of both *and the Act of 1601 created a special court of both lawyers and merchants* lawyers and merchants,⁷ to hold jurisdiction in insurance cases in London. Originally the Court of Chancery had been suggested as seat of the authority in

⁶ Pepys served as such an arbiter; see Diary, (ed. Wheatley), iii, pp. 341-2.

insurance cases, but the special board was decided upon, according to Lord Bacon, because of the excessive length of Chancery suits and because "our courts have not the knowledge of their terms, neither can they tell what to say upon their cases, which be secrets in their science, proceeding out of their experience."⁷

"Seasonable Observations humbly offered to His Highness the Lord Protector," written in 1658 by C. Lamb, a merchant, proposes that a court of merchants be set up for commercial cases, or that the insurance court set up in 1601 be given jurisdiction in such cases.⁸

In the Harleian Miscellany appears a pamphlet by William Cole, "A Rod for the Lawyers," dated 1659. Cole writes:

Having often discoursed with lawyers and others about the delays, burthen, and uncertainty of trials at law, I very seldom found any averse to merchants courts; in regard, that it is apparent the affairs and dealings of merchants cannot properly be understood but by merchants who know the mystery of trade, which neither judge, council, nor gentlemen, that never were educated therein, can possibly do; for what a ridiculous thing is it, that the judges in chancery must determine of merchants negotiations

⁷ Spedding, Letters and Life of Bacon, iii, p. 35, quoted in William Holdsworth, A History of British Law, v, p. 150.

⁸ Holdsworth, op. cit., v, p. 150 note.

transacted in foreign parts, which they understand no better than do their seats they sit on; and so they are as capable to do equity therein, as a blind man to shoot a hare.⁹

In 1663 a bill was introduced in Parliament for transferreing the trialls of all forain contracts relating to Navigation from the common law to the court of Admiralty. But after two days serious and earnest Debate, the bill was rejected, and another ordered to be brought in: the sense of the House inclining to think, that those things may better be redressed by the law merchant, or lex mercatoria and by courts of Merchants to be erected in some few of the considerablist ports of the nation.¹⁰

Nothing developed from this debate; the proposed merchant courts were never established.

Sir Josiah Child published his A New Discourse of Trade in 1694. Chapter VI of his volume, entitled "Concerning a Court Merchant," proposes a "happy method, for the speedy, easy, and cheap deciding of differences between Merchants, Masters of Ships, and Seamen, &c. by some Court or Courts of Merchants."¹¹ His plan is set up in the form and style of an act of Parliament, all ready to be voted upon. "Twelve able Merchants" make up his court, the whole number to be elected yearly, by the Liverymen of London, with the proviso that no

⁹ The Harleian Miscellany, vii, p. 31.

¹⁰ Marvel, Works, ii, p. 88, quoted in Holdsworth, op. cit., v, p. 150 note.

¹¹ Child, op. cit., p. 141

more than six of the twelve are eligible for re-election. Any three or more of the twelve may serve as the merchant court, though in any case decided by fewer than seven, an appeal may be made to seven or more. The court is subject to no other appeal than that. Child's court is authorized

...to hear and determine all differences and demands whatsoever, which have arisen, and are not otherwise determined, or may any ways arise between Merchants, Tradesmen, Artificers, Masters, and Owners of Ships, Seamen, Boatmen, and Freighters of Ships, or any other persons having relation to Merchandizing, Trade, or Shipping, for or concerning any account or accounts of Merchants, Freight of Ship, or Goods, Bill or Bills of Exchange, of Bills of Bottomry, or Bumery, or for work done upon or materials delivered to the use of any Ship, or Money due for sale of Goods, or any other thing relating to Trade or Shipping.¹²

The court is authorized to issue summonses and to levy executions; it is established as a court of record. The court cannot be superseded by any writs or injunctions from any other courts. The court's jurisdiction is limited to "all places within ten miles of London, or only to the late lines of Communication, as Parliament shall think fit."¹³ Child also establishes the fees to be paid to his court, and careful rules for its election.

¹² Ibid., p. 144.

¹³ Ibid., p. 147.

To the possible objection that his merchant court "thwarts that most excellent order of our English juries," he protests that the twelve merchants who make up the court constitute the best possible "jury" for a mercantile case, and that "the common way of Trials" could not encompass "the variety and strangeness of Merchants cases." To the possible objection that "the admitting of no appeals from a Court Merchant seems too arbitrary" he replies by citing the nature of the election and removal of the judges, which should avoid arbitrary use of power by the court; by reaffirming the necessity of cheap, speedy, short trials; and by offering as an alternative suggestion the possibility of writing into the act an appeal to the House of Lords.

Both A New Discourse on Trade and its author were well known in the last years of the seventeenth century. Defoe refers to Child in the Preface to the Essay on Projects, when he is discussing instances of men who are scandalously under-taxed, their underpayments further burdening the poor and endangering the prosecution of the war: "Here they should find Sir Josiah Child,¹⁴ perhaps taxed to the King at £ 5000 stock,

¹⁴ In the original edition the name appeared "Sir J----- C-----."

perhaps not so much, whose cash no man can guess at." Editions of and references to A New Discourse on Trade appeared throughout Child's lifetime and well beyond it.

Defoe's own project of a merchant court as presented in the Essay on Projects differs from Child's though it is not worked out in such elaborate detail. Defoe proposed six judges and a council (i.e., jury) to be chosen by the judges; Child proposed simply twelve judges. In Defoe's plan the judges are for appeal only, and the council decides the case; in Child's, the judges **decide** the case, and there is no appeal.¹⁵ Defoe's plan establishes similar merchant councils in all considerable ports throughout the kingdom; Child's is restricted to London. Defoe's plan makes much-needed provision for the allowance of attestations and protests as evidence, whether made in the British dominions or not; Child's plan makes no such provision.

Although differing in such details, the two plans are strikingly similar in spirit. This similarity, however, as well as all the others, needs not

¹⁵ Except in his alternative suggestion in answering objections to his project. See above, p. 166.

to be attributed to Defoe's acquaintance with Child's plan, though he probably did know it; any merchant who dealt abroad was familiar with the excellent commercial courts on the Continent, and any two sincere attempts by two such merchants to plan such a court for England would be certain to contain similarities in some details and would be likely to be similar in tone.

Taken as a whole, Defoe's proposal for a merchant court, though not strikingly original, is not merely derivative. It evidently resulted from a careful study of the European merchant courts and of their adaptation to the special needs of England. It combines good qualities from several systems and profits by the experience of all. Defoe's plan is the essence of logic; he knew it would work well.

After Defoe's project there were several others; Malachy Postlethwayt quotes a Mr. Carey, probably John Cary, who wrote:

Courts of merchants should be erected for the speedy deciding all differences relating to sea affairs...which are better ended by those who understand them, than they are in Westminster-Hall..¹⁶

¹⁶ *op. cit.*, ii, p. 236. It is a tribute to Defoe's project that Postlethwayt quotes almost the whole essay "Of a Court Merchant" in his dictionary, ii, p. 236. In the several editions of this dictionary Defoe's ideas were enabled to reach a much larger audience than they had originally.

Postlethwayt himself was very much interested in merchant courts; he contributed material of his own to both his entry on Consuls and his entry on the Merchant-Court. Postlethwayt's real enthusiasm was for a mercantile college, however; he was one of the very first to advocate a "College of Business." He believed that his proposal for a mercantile college would answer what he considered one of the most important objection to merchant courts--the ignorance in legal matters shared by practically all business men. In the mercantile college he would teach business law, and as a result the merchant courts would be equal in point of law of the other courts of England.

It is interesting that the final happy outcome of the merchants' desire for more efficient court action was brought about by education, not of the business men in law, but of the lawyers in business.

The real merchant court, with merchants as judges, was not to be. Holdsworth, in A History of English Law, summarizes the causes of its doom:

If such courts as these had been set up in all the important trading centres, and if their jurisdiction had been extended to all commercial causes, the civilians and the merchants would probably have introduced many of the principles of continental law with which they were familiar. It is obvious that, if this had happened, the whole course of the history of these branches of law would have been altered.

But, in spite of their obvious advantages, commercial tribunals of this type were never developed in England. This was due to two closely allied causes. Firstly the towns--even London--were very much less independent in England than abroad; and secondly England had a far greater number of royal courts possessing a general jurisdiction throughout the country."¹⁷

¹⁷ Vol. 5, p. 150-1.

OF SEAMEN

Defoe's proposal for the registering of seamen is clearly similar in purpose to his proposal for a military academy; both were aimed at adequately preparing Britain for war. There were never enough trained soldiers for the prosecution of a war, and so Defoe proposed an academy for training them. Such a deficiency did not exist among the seamen, however; the normal peacetime merchant-marine maintained a supply of trained seamen sufficient to man the English fleet--the only problem when war came was how to catch them. Defoe's proposal is, basically, a solution to this problem.

The old method of obtaining men for the Navy was a haphazard kind of conscription, "impressing." "Press gangs" looked for seamen in the streets and taverns of the seaports, raiding merchant ship personnel mercilessly. As a result of such practices, the press gangs drove practically all the men they were searching for into hiding. Seamen took up other trades rather than be pressed into the Navy for an indefinite term of service. A great shortage of merchant

seamen resulted, and in order to offset the risk of pressing and to attract sailors out of hiding, merchant-ship masters began to offer double and even triple the regular rate of pay. These pay raises, of course, aggravated the Navy's problem still further; the government could not compete with these fantastic wages, and the seamen were therefore unwilling to serve in the Navy for economic reasons as well as for reasons of safety and personal liberty. Dishonest captains of the fleet were tempted to "sell" sailors to merchantmen, or to "sell" sailors their freedom so that they could join merchantmen. The sailors themselves (those who did not desert) became dissatisfied.

The problem of obtaining adequate seamen for war service was not a serious one in Europe until the great rise in importance of sea power in the sixteenth century. There was no serious attempt in England to solve the problem (besides the inadequate one of press gangs) until the threat of the Royalist Fleet of Prince Rupert caused the government of the Commonwealth to act in favor of the seamen. Their wages were raised, and a system of punctual payment established; their food was improved and standardized; and a Prize Money system was set up. In spite of these improvements, however, the merchant fleet was more appealing to the

English seamen; it was not so risky, not so strict, and not so much a bondage.

The French fleet established a system of enrolling seamen September 22, 1668; by 1681 60,000 were registered. Under this system the seamen were at first divided into three classes; one class was required to serve annually in the Navy, while the other two classes were free to serve the merchant fleet. Later, as the number enrolled increased, the seamen were divided into five such classes.

If we are to believe Defoe's statement in his preface to An Essay on Projects, "As particularly that of the seamen, which you know well I had contrived long before the Act for registering seamen was proposed," the essay "Of Seamen" deserves precedence over "An Act for the Increase and Encouragement of Seamen," 7 & 8 William III, c. 21 (1696). Though the essay and the act have the same purpose, they differ materially in the way they carry it out.

The act begins by describing the arrangements which had been made the year before for the founding and endowing of a hospital at Greenwich, designed for the care of aged or wounded seamen, for the education of their children, and also for the care of the widows and orphans of seamen killed in service. In order to be eligible for these benefits, any common seaman

above 18 and under 50 may register voluntarily, without payment of fee, in the service of the King. The number of seamen to be so registered is limited to 30,000. Each registered seaman receives 40 shillings a year bounty, above what he may earn; he is freed from jury duty and parish offices, and he is to have a double share of prize money. Only registered seamen can be preferred to higher rank. A landsman who wishes to register for sea service in merchant ships, if he is really a landsman, receives a license which will protect him from being impressed for two years after his registration. Registered seamen in good health who do not answer a summons to the King's service within 30 days in time of war lose the benefits of the act, and besides other punishment, must serve for six months without pay. Towards the support of the hospital at Greenwich all seamen sailing under the British flag, whether registered or not, shall pay 6d per month.

This act of 1696 was amended in 1697, mostly in small details. Masters and mates, for example, are given the privilege of registering. Seamen over 50 years old who have been in the service of the King for seven years may register. Seamen who lend their registration certificates to non-registered seamen to prevent such non-registered seamen from being

impressed shall be struck off the registered list.

This voluntary registration system, having been tried and found inadequate to the problem, was repealed by an act of the ninth year of the reign of Queen Anne, c. 21 & 63. The failure of the system as it was set up, however, was not taken as an indictment of the idea of registering seamen. Throughout the eighteenth century a registration act was advocated. In Malachy Postlethwayt's Universal Dictionary of Trade and Commerce (1751) appear six separate proposals for such an act, the first one being Defoe's (reprinted practically word for word) and the last Postlethwayt's own. Postlethwayt identifies the shortest proposal as John Cary's, taken from his Discourse on Trade (1745). Cary's plan is simple as well as short: he proposes that no man be forced into the service of the King until he had been three years at sea, and that then his service in the Navy should be limited to three years. After three more years in the merchant ships he may again be impressed by the Navy for three years, and so on. This would take away the seamen's dread of Navy duty as slavery to which they were bound for life, and would encourage landmen to go to sea, since they would know that they had at least three years of freedom from impressment.

Another of the proposals for registering seamen given space by Postlethwayt is a summary of the resolutions of the House of Commons upon the matter, made in 1740 but not enacted. This proposal, as well as the two anonymous proposals reprinted by Postlethwayt, is based on a voluntary registration system similar in function to the Act of 1696 which failed. Postlethwayt, in summing up, declares himself on the side of a voluntary registration:

It is observable, that the sense of the parliament has been to promote a voluntary register...and, indeed, all compulsory methods on this occasion ought to be avoided, because they are likely to have no better effect than the violent means of impressing men by force have hitherto had, and, therefore, can by no means answer the salutary end proposed. Moreover, whatever hath a tendency to strike at the liberties of the whole seafaring body of the people, should be studiously guarded against in a land of liberty. Nor will the violent and arbitrary example of France, or that practised in any other nation, have any weight with Great-Britain, to induce her to follow it; and, therefore, every thing that can be urged from topics of this kind, will lose it's weight with a British parliament. That something effectual is indispensably necessary to be done, to answer an end so much for the safety and glory of the Kingdom, is agreed on all hands.¹

Defoe's proposal is different from all the other English plans and Acts in that its registration of seamen is not voluntary. In this, Defoe's plan is

¹ Malachy Postlethwayt, Universal Dictionary of Trade and Commerce, ii, p. 699.

like the French system, which worked with great efficiency, and unlike the English system, which failed. Yet it was the factor in Defoe's project that was most efficient--the uniform registration of all seamen, required if they were to work on board an English ship--that would inevitably turn an English parliament of the time against it. It was not really liberty that the English parliament wanted to maintain, of course, as any seaman who ran into a press gang found out; it was the name of liberty. And if in preserving the name of liberty the parliament perpetrated greater injustices than it prevented--well, "the end justified the means."

Defoe's essay "Of Seamen" is really a kind of "bargain-package" project; not only does it offer a solution to the major problem of what to do about preparing the country's navy for war, but also it promises to take over the English marine-insurance business through using the over-plus of the half-pay reserve fund as capital. By thus making double use of all money collected, the project would, Defoe assures the reader, pay a great sum into the Exchequer yearly.

In this project more than in any of the others Defoe shows his unlimited faith in government control.

Couched in different language, this project could well have come from the twentieth century. Are a certain group of laborers causing trouble? They do not like the working conditions, the wages; they would rather remain idle than get on the job? Then let the government seize the whole industry; let no man be hired or fired but by the government; let the government operate the industry for the government's own profit. And let it be made clear to the workers that the government's hold on the industry is strong and permanent; they will work then, and make no more trouble.

Government control is the efficient way, the quick way, and it is the way Defoe chose. We do not get soldiers and sailors by means of press gangs now; the registration of our young men in time of emergency is not voluntary.

APPENDIX

A SELECTED LIST OF EARLY ENGLISH BANKS AND
PROJECTS FOR BANKS, ARRANGED CHRONOLOGICALLY

- 1571 The Bill of 1571, providing for "banks of relief of common necessity" (lending).
- 1576 Stephen Parrott's plan of a "charrytable" bank (lending).
- 1580 Erasmus Vandepere's manuscript "Une Orddnance comodieus aux temps de gueme et necessaire pour Sa Ma^{te} et au Royaulme d'Angleterre c'est pour avoir argent a Interrest a Raysonnable pris" (lending).
- ? (Elizabethan) Christopher Hagenbuch's proposal for the establishment of a fund in London (lending, especially to the State).
- ? (Reign of James I) Paul Pindar's proposal for a bank in London (lending, especially to the State).
- ? (Reign of James I) Projects of Sir Robert Heath (?) for a bank of deposit and exchange similar to that at Venice (deposit and exchange).
- ? (Reign of Charles I) Plan of a government bank (lending, especially to the State).
- 1646 Benbrigge's Usura Accommodata (two banks: one for lending, one for deposit and exchange).
- 1647 Morrell's proposal for a bank such as that at Amsterdam (deposit and exchange).
- 1648 Cooke's Unum Necessarium (lending).
- 1650 Potter's The Key of Wealth and The Tradesman's Jewell (multiple banks, deposit and exchange).

- 1651 Gerbier's Some Considerations of the Two Grand Staple Commodities of England (deposit and exchange).
- 1652 Robinson's Certain Proposals (exchange).
- 1653 Samuel Hartlib's Essay upon Master W. Potters Design (land bank).
- 1655 Sir Ralphe Maddison's Great Britains Remembrancer, Looking In and Out (deposit and exchange, lending).
- 1657 Samuel Lambe's Seasonable Observations (deposit and exchange, lending).
- 1660 Francis Cradocke's Expedient (see next entry).
- 1661 Francis Cradocke's Wealth Discovered (bank of credit, land bank, multiple banks).
- 1662 Sir William Petty's Treatise of Taxes and Contributions (bank of credit).
- 1666 Sir Edward Ford's Experimental Proposals how the King may have Money (lending, especially to the State; bank of credit).
- 1676 Robert Murray's A Proposal for the Advancement of Trade (bank of credit).
- (1676? The Mystery of the New Fashioned Goldsmiths or Bankers. Not a banking project, but an attack on the goldsmiths practicing the banking trade.)
- 1677 Dr. Mark Lewis's Proposals to the King and Parliament and Proposals to increase Trade and to Advance His Majesty's Revenue (see next entry).
- 1678 Dr. Mark Lewis's A Short Model of a Bank and Proposals to the King and Parliament, or a Large Model of a Bank (bank of deposit and exchange, multiple banks).

- 1682 The city of London founded its short-lived "General Bank of Credit," known also as the "Bank of the City of London." Credit was given on deposits of merchandise. Several pamphlets and tracts concerning this bank appeared in 1682, 1683, and 1684.
- 1682 Sir William Petty's Quantulumcumque concerning Money (deposit and exchange).
- 1690 Sir William Petty's Political Arithmetic (deposit and exchange; advantage to trade).
- (1690 Sir Josiah Child's A Discourse about Trade. Not a banking project; includes an objection to banks on the ground that they hold money out of circulation.)
- 1690 Dr. Nicholas Barbon's Discourse of Trade (deposit and exchange, bank of credit, land bank).
- 1690 Dr. Hugh Chamberlen's Proposal to make England rich and happy (bank of credit, land bank).
- 1693 Dr. Hugh Chamberlen's Papers relating to a Bank of Credit upon Land Security proposed to the Parliament of Scotland by Dr. Hugh Chamberlen and Dr. Chamberlen's Petition and Proposals for a Land Bank to increase Trade (bank of credit, land bank; several other publications by Chamberlen and others concerning the land bank appeared between 1693 and 1699).
- 1693 Parliament's Million Bank. This bank functioned as a regular bank for several months, but then specialized in lottery tickets and annuities.
- 1694 Parliament's Orphans' Fund Act. This Orphans' Act of 1694 placed the so-called "Orphans' Bank" on a sound footing (deposit).
- 1694 BANK OF ENGLAND FOUNDED.

- 1694 John Briscoe's A Discourse on the Late Funds of the Million-Act, Lottery-Act and Bank of England and An Explanatory Dialogue of a late Treatise, intituled, A Discourse on the Late Funds, etc. (land bank. There are more than a dozen pamphlets by Briscoe on this subject).
- 1694 Thomas Whately's Now is the Time (multiple banks: a "Market Bank" in each market town, supervised by the mayor and aldermen).
- 1695 Sir Francis Brewster's Essays on Trade and Navigation (land bank, multiple banks).
- 1695 Anonymous, Some Observations upon the Bank of England (in favor of the Bank).
- 1695 Anonymous, Reasons for Encouraging the Bank of England (in favor of the Bank).
- 1695? Anonymous, Proposals for National Banks (multiple banks).
- 1695? John Briscoe's An Account of the National Land Bank (land bank).
- 1695 John Asgill and Dr. Nicholas Barbon founded the bank variously known as "The Land Bank," "Lincoln's Inn Land Bank," or "Exeter Exchange Land Bank."
- 1695 John Briscoe established his "The National Land Bank."
- 1695 Hugh Chamberlen set up his notorious "The Office of Land Credit."
- 1696 Parliament attempted to obtain sufficient subscribers to float its "The National Land Bank."
- 1696 John Asgill's Several Assertions proved in order to create another Species of Money than Gold or Silver (land bank).
- 1696 Robert Murray's A Proposal for a National Bank (bank upon the Dutch model; land bank; multiple banks).

- 1696 Daniel Beeckman's Proposals humbly offered to Raise Five Hundred Thousand Pounds per Annum to the Government (exchange: proposes that the transporting of bullion for the settling of debts should be abolished).
- 1696 Thomas Whately's The Loan Office (multiple banks; see his Now is the Time, 1694).
- 1696 John Cary's Essay towards the Settlement of a National Credit (multiple banks; Cary continued to urge multiple banks well into the eighteenth century).
- 1697 DANIEL DEFOE'S ESSAY ON PROJECTS (multiple banks).
- 1697 John Pollexfen's A Discourse of Trade, Coyn and Paper Credit (discussion of the nature of bank credit).
- 1698? Michael Godfrey's A Short Account of the Bank of England (in favor of the Bank. The account must have been written before 17 July, 1695, for on that date Godfrey, the First Deputy Governor of the Bank, was killed while conferring with William III during the attack on Namur).
- 1705 Anonymous, Remarks upon the Bank of England (against the Bank).
- 1705 John Law's Money and Trade Considered (land bank; discussion of the nature of bank credit).
- 1707 Anonymous, Reasons against the Prolongation of the Bank: In a Letter to a Member of Parliament, Review'd. With a Postscript, Preferring the Excise before the Bank (the Bank called "avaricious"; implies that the Bank has over-issued notes on its bullion).
- 1707 Richard Harley's A Vindication of the Faults on Both Sides (more against than for the Bank).

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