JOHN HULL—COLONIAL MERCHANT 1624–1683

BY HERMANN F. CLARKE

After we here arrived, my father settled at Boston; and, after a little keeping at school, I was taken from school to help my father plant corn, which I attended for seven years together; and then, by God's good hand, I fell to learning (by the help of my brother), and to practising the trade of a goldsmith, and, through God's help, obtained that ability in it, as I was able to get my living by it.¹

JOHN HULL gives a picture of his boyhood and the beginning of his career in these few words in the first few paragraphs of one of his diaries² fortunately preserved by this Society.

He was born at Market Hareborough, in Leicestershire, England, December 18, 1624. In his eleventh year he accompanied his father and mother to New England landing in Boston November 7, 1635. His father was Robert Hull, a blacksmith by trade, and his mother, Elizabeth, the widow of Paul Storer. The brother referred to was a half-brother, Richard Storer, who had learned the trade of a goldsmith by being apprenticed to James Fearne of London.

It is difficult to approximate the year when Hull started his career. He reached the New England shores at the age of eleven. The "little keeping at school" mentioned in the passage from his diary just quoted, may have lasted a year. He attended the first school of public instruction, which was established in Boston the same year as his arrival. There were the seven years of planting corn and then "he... fell to learning ... the trade of a goldsmith." The usual period of

[&]quot;Diary of John Hull"; Transactions and Collections of the American Antiquarian Society, Vol. III, p. 142.

³John Hull left two diaries, a private and a public, so called.

apprenticeship according to the English custom was seven years. These various periods of time added together would have made Hull twenty-six years of age when he was ready to practice his trade, which would have been 1650. It is probable that the periods of planting corn and learning the trade of a goldsmith were simultaneous, or that he was nineteen or twenty when he started his career which would have been 1643 or 1644.¹ Two facts that substantiate this conclusion are that in December 1646 Hull's father deeded to him his "dwelling house and garden, with all the fruit trees and appurtenances" and this deed was made in anticipation of John Hull's marriage to Judith Quincy which took place May 11, 1647.

The New England colonies were beginning at this period to recover from their first economic depression brought on in 1640 by the stoppage of immigration. The year 1641 saw the low point and the commercial prosperity of New England started in 1642.

The topography of New England did not adapt itself to extensive agriculture. On the other hand the waters abounded with fish and the rivers and harbors that indent the irregular shore line furnished safe anchorage for vessels. The growing colonies demanded necessities and even luxuries. The forests close at hand furnished the best of materials for the building of ships. When, therefore, the incoming stream of pioneers no longer furnished a market for the surplus of food and labor it is but natural that the colonists turned to trading with the outside world to gain their livelihood.

The first ship built at Boston—the "Trial," by name, with a tonnage variously stated by Winthrop to have been 160 or 200 tons, completed her first voyage to the West Indies in 1643.² Sailing to Fayal

[&]quot;Builders of the Bay Colony," by Samuel Eliot Morison, p. 143 gives the date as 1641-42.

²"History of New England," by John Winthrop, edited by James Savage, Vol. II, pp. **75**, 154. Cf also "Economic and Social History of New England," by William B. Weeden, Vol. I, p. 143. The *Blessing of the Bay*, a bark of 30 tons was built at Mistick by John Winthrop in 1631.

with fish and pipe-staves the master, Thomas Coytemore, traded his cargo for wine and sugar; proceeding thence to St. Christophers he traded the wine for cotton, tobacco and iron (saved by the islanders from wrecked Spanish vessels) and returned to Boston.

Previous to 1640 the vessels built along the New England shores were small and were used for fishing and trading along the coast. The growth of the West Indian trade beginning about 1641 created the demand for vessels suitable for the more lengthy voyages to these islands and to England and the continent of Europe.

The methods used in the building of these craft were necessarily crude. All planking was sawed by hand, and the frames were fashioned by the use of the adze and broad-axe. Labor was cheap but the time required was considerable. The excellent material at hand gave New England such an advantage however that from 1650 to the time of the Revolution many ships were built in America for foreign owners. The early colonial merchants frequently loaded their vessels and sold them, both cargo and craft, to London buyers. Hull leaves records of several such sales.

Most of the boats referred to in the records were sloops of from twenty-five to seventy tons burden. The rig was fore and aft—one mast, carrying a gaff mainsail, two or three headsails and square topsail. Another type much used by Hull was the ketch probably about fifty feet long with a displacement of from twenty to eighty tons. Of the two masts the mainmast was stepped nearly amidships, with usually two square sails, and the mizzenmast was near the stern with a fore and aft sail—either lateen, sprit or gaffsail. The square rigged three masted ship was early built and used by the colonists. The tonnage was usually small. The "pink," spoken of in colonial records, was about the same size as the ketch but no particular rig distinguished them. "Shallops" were a nondescript class of small boats used from the landing of the Pilgrims.

Edward Johnson in his "Wonder Working Providence" gives a vivid and interesting account of the commerce of the colonies in 1647:

Those who were formerly forced to fetch most of the bread they eat, and the beer they drink a hundred leagues by Sea, are through the blessing of the Lord so encreased, that they have not only fed their Elder Sisters, Virginia, Barbados, and many of the Summer Islands that were prefer'd before her for fruitfulness, but also the Grandmother of us all. even the firtil Isle of Great Britain; beside, Portugal hath had many a mouthful of bread and fish from us, in exchange of their Madeara liquor, and also Spain; nor could it be imagined that this Wilderness should turn a mart for merchants in so short a space. Holland. France, Spain, and Portugal coming hither for trade, shipping, going on gallantly-many a fair ship had her framing and finishing here, besides lesser vessels, barques, and ketches. many a Master, beside common Seamen, had their first learning in this Colony, Boston, Charles-Town, Salem, and Ipswitch; our Maritan Towns began to encrease roundly, especially Boston, the which of a poor country village, in twice seven years is become like unto A small City.1

This was the setting of the stage on which John Hull was to take a very prominent part in the development of the New England colonies as goldsmith, mint master, public servant and to become one of the principal merchants if not the greatest of his time.

His work as a goldsmith was possibly limited to the first few years of his business life although he referred to himself as a "goldsmith" during his lifetime and was referred to as such in the colonial records.²

In 1652 Robert Sanderson came to Boston and entered into partnership with Hull both as goldsmith and as mintmaster. From this time on Sanderson may have made most of the silver pieces that bear the mark of the partnership of Hull and Sanderson. The many activities in which we find Hull engaged lead to this deduction.

The first mention by Hull of his shipping interests is in his diary under date of November 1653 when

¹"Wonder-Working Providence of Sions Saviour in New England," by Edward Johnson, page 208 of edition published in 1867.

²There are four such references in his Letter Book.

"two ships laden with masts and other merchants' goods were both taken by the Dutch; wherein I also lost to the value of one hundred and twenty pounds, in bever and other furs &c, which I had shipped in them, bound for London."¹

The shipping of masts to England was primarily for his Majesty's Navy. These straight pine sticks were much desired and at a later date² the colonists tried to gain Charles' favor by presenting him with a shipload of masts. During the controversy with the Commissioners of the King, Nichols, Cartwright, Carr and Maverick, the Colony repeatedly endeavored by humble addresses and professions of loyalty to appease his Majesty and also purchased and presented to the King which he accepted, a shipload of masts, the freight on which cost £1600 sterling.

From 1653 to 1660 Hull refers in his diaries to five separate vessels. There is no evidence that he was either sole owner or part owner of any of them, with the possible exception of the *Hopewell*, of which James Garret was master. She was one of the two ships taken by the Dutch. He frequently refers to sending merchandise to England in this ship which sailed its final and fatal voyage in 1657 when he again lost £120.³

Considering the risks of the peril of the seas and foreign wars, etc., one can hardly blame Robert Keayne for being over avaricious in the profits he was condemned for making. It was contrary to Puritan ideas that losses could be compensated for by increased profits. One of Winthrop's rules for trading specified that casualties of the sea could not be passed on to others. Buying cheap and selling dear was foreign to early colonial thought. Hull was apparently in accord with these tenets.

The decade from 1650 to 1660 saw the continued growth of the prosperity of the New England colonies.

*Ibid p. 148.

¹"Diary of John Hull," Transactions and Collections of the American Antiquarian Society, Vol. III, p. 146. ²¹⁶⁶⁸

Cromwell paid little attention to them and they governed themselves without interference. England had no definite colonial policy.¹

With the restoration of Charles II in 1660 a change took place. The economic principle that governed the policy of English statesmen during the seventeenth and eighteenth centuries was the mercantile system whereby the economic condition of a nation was judged by its favorable balance of trade. The colonies were to be the source of the raw material and the customer for the manufacturers of England. The first of the Acts of Trade, passed in October 1651, was designed to stimulate English and colonial commerce and shipping. The cause may be found in England's jealousy of the Dutch commercial and maritime supremacy. The effect was to close to the Dutch the trade with the English colonies. War followed in which New England and New Netherlands came near being involved.

In 1660 another Act of Trade required in general that commodities imported into or exported from the English colonies should be shipped in vessels owned and manned by Englishmen. It was further provided that certain commodities, mostly produced by the West Indies and Southern colonies, should not be exported except to England or to other colonies. The New England colonies which produced furs, fish, agricultural products, and lumber were thus left comparatively free to trade at will. These products naturally should have gone to help feed the Mother Country in exchange for clothing and other manufactured articles required by the colonists. Unfortunately this normal exchange of trade was seriously hampered as a result of the supremacy gained by the landed classes in the Restoration. Prohibitory customs duties were levied on agricultural products imported from the colonies into England. Thus the New England merchants were forced to seek a middle

"Economic and Social History of New England," by William B. Weeden, Vol. I, p. 233.

market and thence proceed to England for the manufactured articles desired. Subsequent laws enacted served to intensify this condition.¹

The enforcement of these enactments was neglected by the government of the Bay Colony. The result was the appointment of the Commission headed by Randolph in 1675 followed by the disagreements that finally ended in the action against the Colony's Charter and the quashing of it in 1684.

These various Acts probably worked to Hull's advantage by putting a stop to Dutch competition and by creating a greater demand for shipping facilities. He regarded them, however, as unreasonable and unjust. In July 1677 he wrote to William Stoughton and Peter Bulkeley, then agents for the Colony in England:

if that wee send o^r fish to Bilboa & Carreie the Produce thereof into the Streights at great charge and Hazard & procure fruite oyle sope wine & Salt... and becase we have a little of the other goods... wee must goe to England to Pay his maj^{stys} customs which is as the cutting off o^r hands, & feete as to o^r trade... this orphant Plantation will be Crushed iff we carry o^r Prouitions... to the West Indies we pay Custom for o^r cotton wool and sugere there & the bulke of them are sent to England againe from hence and Pay custome theyre a second time...²

The trade of the colonies continued its upward course. Boston grew in importance. John Hull was proving himself worthy of the prediction that the Rev. John Wilson made of him—"God will certainly bless that young man; John Hull shall grow rich, and live to do God good service in his generation."³

From 1660 on there are an increasing number of references in both his private and public diaries to his mercantile interests.

The first mention of actual ownership is that of "a

⁴For a full discussion of this subject see "The Commercial Policy of England toward the American Colonies," by George Louis Beer in "Studies in History, Economics and Public Laws," Volume III, No. 2, Columbia College 1893.

²Letter Book of John Hull; letter to William Stoughton and Peter Bulkley, dated July 2 (?) 1677.

small vessell" which arrived on May 27, 1664 and which had been "sent out by myself and others last winter for Alicant."¹ This vessel was captured by the Turks but allowed to proceed without being robbed rather an unusual circumstance.

The Barbados are first mentioned by Hull under date of January 14, $1664/5^2$ and the year following Nevis is referred to. Whether these were the first of his ventures to the West Indies we have no way of knowing, but during the latter half of the 1660's his vessels were sailing continuously to the various ports of the West Indies as well as to London, Bristol and other English ports and to Bilboa and the French coast.

From 1665 to 1670 Hull stated that he had ownership in eight different vessels usually a quarter interest but in one instance a third and in another a half interest. Three of these are spoken of as ketches, four as ships and the other is not specified.

In one of the many communications exchanged during 1665 between the General Court and the Commissioners of the King, Nichols, Cartwright, Carr and Maverick, the General Court stated that the number of ships and vessels owned in the colony comprised about eighty of from twenty to forty tons, about forty from forty to one hundred tons and about a dozen ships above one hundred tons.

In January of this year Mrs. Clarke and I sailed from New York in a modern steamship, of about 12,000 tons, for a trip through the Virgin, Leeward and Windward Islands. Within the first forty-eight hours we encountered rather disagreeable weather and our boat wallowed and rolled to such an extent that it was impossible to keep one's footing. We were forced to lie awake and hang on—to move around meant the possibility of broken bones—to go to sleep meant the

¹Diary of John Hull; Transactions and Collections of the American Antiquarian Society, Vol. III, p. 154.

²Diary of John Hull; Transactions and Collections of the American Antiquarian Society, Vol. III, p. 155.

probability of landing on the floor of the cabin. I could not help but let my imagination wander back almost three hundred years and think of the hardships that the masters of John Hull's ketches of less than one hundred tons burden withstood;—the ocean could be just as angry then as it was on the 19th of January 1936. My chief object of the trip was to try to locate some of the early shipping records of those fascinating islands but much to my disappointment they have all disappeared.

In some such storm as we experienced the ship *Providence*, in which Hull owned a quarter interest, was forced to cut her masts on the way to Nevis but returned safely in April 1665. Three years later in 1668 she was cast away on the French coast bound for Bilboa with a cargo of cocoa and tobacco much of it belonging to Hull.

Other vessels besides those in which he had a financial interest were loaded with his cargos for foreign ports—to use his own words he was sending "considerable adventure in sundry ship."

During the period from 1670 to the date of his death in 1683 Hull makes mention in his diaries and letter book of some fifty different ships. Of these he apparently had ownership in at least fourteen, the amount of the interest ranging from one-twelfth to threequarters;—six of them were ketches, five ships and three not specified. Of these fourteen, four were lost, three at sea and one taken by the Dutch. Some idea of the value of these ships may be gleaned from entries at the time; thus in November 1678 the ship *Blessing* in which Hull had an eighth interest was taken by the Algerians and the loss is stated to be $\pounds 82.2.2^1$ and several years earlier in the winter of 1672/3 the ketch *Friendship* of which Hull owned three quarters was taken by the Dutch and the loss is placed at $\pounds 200.^2$

¹Diary of John Hull; Transactions and Collections of the American Antiquarian Society, Vol. III, p. 163.

²Diary of John Hull; Transactions and Collections of the American Antiquarian Society, Vol. III, p. 161.

Hull was explicit in his orders to the masters of the craft that he owned, but a wide latitude was allowed as to the cargo to be obtained for the return voyage. In several cases the master was a partner in the ownership of the vessel. The following instructions to John Harriss, master of the ketch *Seaflower* are typical:

You are the first faire winde & weather presenteing to set saile with yor ketch seaflower & Steer yor Course for london where the lord bringing of you in safty doe yo^r dilligence to unlade yo^r ketch & gather in yo^r fraite & while you are soe doeing make utmost Enquiry & Endeav¹ after fraite to loade & come home speedyly though you be but halfe full yet lye at as little charge of seamen as you can possibly dureing the saide tyme. If soe bee you canot get halfe a loading wee think it advizable to goe over to france & Lade with Salte & some Comahe brandy if you shall need any money and can take it up at single interest you may doe it & get some of or Newengland freinds to bee bound for it & doe you giue yo^r bond to them & bringe a Coppie of s^d bonds to us here who doe hereby oblidge to see it Honestly & seasonably repayed if you returne from london then lay out or fraite money in good glass round Bottles tobacco pipes some Allum, Coppruss nailes, small Rigging or what you know in these prts better if you disserne any more proffitable Rationall improvement of yor vessell then wee can before hand thinke of wee freely leaue it to yor prudence to doe in any thinge or take any voyage that may best turne to or Accot wee desire you to let the lord bee worshiped dayly in yor shipp his saboaths to bee sanctyfide all sin & prophanes to bee suppresed that the lords prescence may bee with you & his blessing bee upon you which is & shall be the prayer of yor freinds & owners

It may be verry meet if coales bee not over high in theire prises to ballast with coles if you returne hither Pray bring also 12 dozin of round hollow Trenchers.¹

Fish, furs and products of the forests were the bases of the export trade which our forefathers established in the middle of the seventeenth century to enable them to obtain the necessities and luxuries that they desired. Fish and fishing became the more important commercial interest, but the fur trade came first in point of time, as a basis of commercial intercourse with England. Beaver was the one commodity in such constant demand that it served for currency in the colonial trade

¹Letter Book of John Hull-dated October 12, 1675.

with the Mother Country. It was the best exchange to send to London; in fact it was almost as good a remittance to Europe as gold.¹

In 1672 beaver skins cost Hull ten to twelve shillings a pound²—ten years later the price had fallen to eight shillings four pence.³ He probably did not carry on any direct trading with the Indians, but bought the skins collected at the various trading posts. Occasionally skins were consigned to him from a trader and they shared in the venture. Hull was for a time a deputy from Westfield which may indicate a business connection with that thriving mart of the beaver fur trade.

Other skins, particularly moose, were an important part of his shipments to England and the colder climates of Europe. Even Russia, where one would think that furs abounded, was a customer. On September 12, 1681 Hull writes "the Sumer bever is well hayred & so will Serve for the Russian Trade."

Whereas the fur trade was the basis of the northern colonial trade with England, fish was the commercial exchange with the Roman Catholic countries of Southern Europe, particularly Spain, and with the West Indies. The cod seems to have been preferred by the former and the mackerel was shipped largely to the West Indies and some to England. Hull was rather prone to take pride in the quality of the commodities he shipped—he writes in December of 1677 that he was sending a shipment of 1860 codfish and that "about seven hundred of them very large: Fish: betuene two and three foot long."⁴

Probably next in importance came the products of the New England forests. The masts made from the pine have already been mentioned. Pipe staves and hoops went to the wine countries, boards to other ports. Hull was in the lumber business;—he owned a

207

²"Economic and Social History of New England," by William B. Weeden, Vol. I, p. 90. ²Letter Book of John Hull—letter to Edward Hull dated Jan. 13, 1672.

^{*}Letter Book of John Hull-letter to Richard Gawthorne dated March 29, 1682.

Letter Book of John Hull-letter to Stoughton and Bulkeley dated December 1677.

substantial interest in a mill located on the Piscataqua. Long and pleading were the letters written to the Broughton family who managed this venture for him and which was a constant source of irritation because of mismanagement and waste.

Besides the fish and forest products that went to the West Indies there were other products of the New England farms—flour, salt beef and pork, casks of biscuit and firkins of butter that went to Nevis, Antigua, Jamaica, Barbados and New Providence. The fish and the meat could be salted but we wonder how butter could be sent to these tropical climates and remain fit to eat. From the West Indies came the commodities that formed the triangular trade with England. Logwood from the Bahamas and the Bay of Campechy; sugar, tobacco, indigo and cocoa were shipped to his agents in England.

For home consumption Hull sought from his agents in the West Indies, hides and Spanish iron salvaged from the wrecks along the shores. This iron was used by the foundries at Saugus and Braintree to supplement the bog iron and was made into fittings for ships and the iron pots and kettles required by the colonial housewife.

One or two exports of lesser importance are of inter-Hull several times sent consignments of cranest. berries to England and also whalebone, and spermaceti and "ovle." The latter were largely taken from "drift" whales. These were prizes for the lucky finders and much dispute arose as to the rights of the Colony.¹ The settlers of Long Island also carried on a certain amount of off shore whaling. Hull ordered John Harris master of the ketch Seaflower to sail for Long Island and load with oil and whalebone and sail to London.² Borax, potash, horns and occasionally a few horses made up a part of Hull's cargos. Horses must have had a rather uncomfortable trip to the Barbados in those small boats.

¹"Economic and Social History of New England," by William B. Weeden, Vol. I, p. 431. ²Letter Book of John Hull, orders to John Harriss dated April 6, 1675.

His interest in horse trading was also one of his side ventures. In 1657 with five others he purchased a large tract of land embracing what still is known as Point Judith, named for his wife Judith, at the entrance to Narragansett Bay. It was called the Petaquampscot Purchase. Subsequently additional tracts of land were added and other partners including Governor Benedict Arnold of Rhode Island were included. On a part of these lands Hull bred horses for his own use and that of other colonials and also exported some. In April 1677 he writes to Arnold:

I have sometimes thought if wee the partners of pointe Juda Necke did fence with a good stone wall at the north End thereof that noe kind of horses nor Cattle might gett thereon & allso what other parts thereof westerly were needfull & procure a verry good breed of large & fair mares & stallions & that noe mungrell breed might come amonge them . . . wee might have a verry choice breed for coach horses some for the saddle some & for the draught others & in a few yeares might draw of Considerable numbers & shipp them for Barbados Nevis or such parts of the Indies where they would vend wee might have a vessell made for that service accomodated on purpose to carry of horses to Advantage. . . ¹

An extraordinary item of export that was shipped to Bristol was "six barrells of pottotess," which were not grown in New England until many years later.

In exchange for these various "returns of the Country" as Hull frequently called them, he imported a varied list of articles. I have counted well over a hundred. Probably the most important was salt from Cadiz and France, and some from the West Indies. At times French salt became too plentiful in the colonies, as for instance in 1675 when it "will scarce sell for eleven shillings p^r hh."

Equally important were the articles of clothing. To go over the list would almost make one think that he was in a small department store. It has often been suggested that our Puritan forefathers were somber in their appearance. True it is that Hull sent orders for "Sad² coll^{ed} prest serges" or "Sad collerd Kresyes" or

¹Letter Book of John Hull, letter to Gov. Benedict Arnold dated April 16, 1677. ^{2"}Sad" meant comparatively dark.

complains to his agent that he cannot sell "scarlet cloth" or that colored silks are of "no use here." The orders for colored cloths however were almost as numerous if not more so than those used to make the "sad" colored garments of the Puritans. Narrow blue kentings, "fine narrow blew linnon," calicos colored, striped and speckled, red and blue cottons, red penistons, red and yellow flannels, blue Dutch duffals—surely there is no limitation to the color found in this list of cloths that were constantly ordered from England.

There is plenty of evidence that the colonists, despite their Puritan tradition, gave considerable thought to their persons. The amounts expended on wardrobes were larger than the present generation would expect when considered in relation to the furnishings and comforts of their houses. Inventories of estates during the last half of the seventeenth century tell us much in this regard.

More expensive cloths including mixed serges, black taffetas (which were hard to sell), black silks and broadcloths came from England, and serges from France, and woolens and linens from Ireland.

An article both of necessity and adornment that Hull imported were the "hatts" for men, women and children. Early in his mercantile career John Hull's uncle, Thomas Parriss, acted as his agent in London. He was a haberdasher by trade. He died in 1672. To him were addressed many of Hull's letters in a most affectionate manner such as "Honrd & dear unkle my dear affection I present unto you with desire of yo⁷ good & welfare."¹

"Unkle" Parriss and Hull did not always see eye to eye as to what kind of hats could be sold in New England. The difficulty concerning the hats started as early as 1671 when Hull wrote to his cousin Daniel Allin who was associated with Thomas Parriss

You send me such a multitude of Hatts y^t unless I will give ¹Letter Book of John Hull—letter to Thomas Parriss dated Jan. 30, 1671. y^m away or trust y^m to such as will never pay, I must keep them to my very great trouble Hazard & charge.¹

Hull tried to sell them at cost but failed

especially the french hatts they are so bigg y^t noe heads heer Are bigg enough for y^{m} .²

In 1676 those same "hatts" still remained unsold and by then were motheaten. Even in 1683 Hull was still trying to settle the "hatt" account with his uncle's estate ten years after the latter's death.

John Hull's cousin Edward Hull became one of his London agents following his Uncle Parriss' death. Edward Hull continued the haberdashery business at the "Hatt-in-Hand" within Aldegate, London. To "Coz Edw" went many of the orders for the commodities imported to supply the demands of his Boston clients, and in return was consigned furs, logwood and bills of exchange on other English merchants. Other London merchants that filled Hull's orders were "Coz Thomas Buckham," John Ives, Thomas Papillon, William Meade and many more.

Through these agents Hull ordered "Larg womens bleu stockins for the Indians" Red and blue stockens at 15 s or 16 s per doz. Children's stockings Womans bands at 10 s per doz. Hat linings Tapes Red yard broad cotton Childrens hats for which he will not pay more than 4 s apeice in 1675 and 12 d & 20 d two years later in 1677 Woman's Casters, which Hull urges "be very well dryed when they are packed else they will be exseding mouldy.' Writing Paper Blankets and several things that indicate that the Puritan wives and daughters were just the same then as now: Women's fans Ribbons, black red and green Colored pins Painted callicos for childrens coats Childrens coral whistles

¹Letter Book of John Hull—letter to Daniel Allin dated Jan. 31, 1671. ²Letter Book of John Hull—letter to Daniel Allin dated Jan. 31, 1671.

[Oct.,

There is still another short list of commodities that reflects I think the improving living conditions at the end of the first half century of the colony's existence; "Middling diaper for table cloth and napkins," black stuffs of hair or worsted for upholstering chairs, candlesticks, Turkey mohairs, plush, rugs, curtains and valance costing from 12s to 30s; nuts, cloves, mace and spice.

Then there were the various articles that would be included within the general category of hardware and ship chandlers' requirements: lead, both pigs and bars, canvas, nails, locks, padlocks, iron frying pans, round glass bottles, and other household utensils.

These were the articles that constituted the cargos of Hull's vessels that were sailing from England to Boston and made up a considerable part of the cargos of many of the other ships going to and fro. They had been ordered by Hull through his agents usually by two letters sent by different ships. When "Coz Edward" didn't have what was wanted he was paid a commission to procure it of £2 per £100 or 2% and Hull cautions him "that you buy what I write for . . . that you are sure it is a very good penniworth." Edward Hull was also paid a commission of 2% for sale of goods for the account of Hull. Many were the complaints that his agents were not good buyers and did not get the best bargains and did not buy or sell at the right time to obtain the best prices.

From the West Indies came the products of those islands that I have mentioned in the ketch *Seaflower* with John Harriss as master, the ketch *Society* of which Josiah Roots was master, the pink *Lenham*, Robert Marshall, master; in all of which Hull was a substantial owner, and other vessels in which he was a lesser owner. From the Canaries and Madeira came wines and case liquors for the tables of the Puritans.

At all these ports Hull had his agents; at Jamaica there was Solomon Delyon, referred to as "Solomon the Jew" who failed to pay his debts and gave much trouble during the last few years of Hull's life; at New Providence there was Thomas Gwin who supplied much of the logwood; James Stevens at Nevis; William Read at the Canaries; Thomas Deane at Madeira and many others that could be mentioned.

John Hull made several trips to England and knew his cousins and other agents there, but these men with whom he did business in these far off West Indian ports were unknown to him except by correspondence. Doubtless the masters of his vessels made the contacts for him. Much must needs be left to their judgment the markets were distant, the time element was great.

Distance and time were only two of the difficulties that Hull had to contend with. The perils of the sea cost him much but far less than one would think considering the size of the vessels and the distances traversed. Pirates and privateers took their toll. Foreign wars, particularly the wars between the English and the Dutch, made trading difficult.

The credit machinery involved in these transactions while simple in theory was difficult in practice because of the time element and also because of the lack of any recognized medium of exchange. Hull's hogsheads of beaver went to his agents in London to be sold for his account and credit to be placed on the agent's books. Hull's orders for commodities sometimes went to other agents and the latter were ordered to obtain payment by draft on the former. A relatively simple transaction in foreign exchange as carried on today with cables and quick transportation. But these transactions may have taken six, eight or ten months to complete—conditions and markets changed.

To these transactions with his English agents were added the triangular dealings between the West Indies, Europe and Boston. One wonders how Hull ever knew where he stood financially.

Thus for example on September 16, 1682, Hull consigns codfish to Robert Breck in the Ship *Albemarle* and he writes:

I doe intreate you to use yor best Prudence in the sale of (it) for me at Lissbon & if fro thence you are bound to Madara or any other Port Pray improve it the best you can to buy that as is good for v^e next market or Port you sail unto w^{ch} if it be Barbados or Jamaica if you Can please to Ship all my neat effects to london & consigne y^m to m^r John Ive for my accot if you cannot advantage me so well in y^t way then please to use what other method yo! own best Judgm! & Reason shall soe best for my benifit . . . if the Lord should dispose of you by death Comitt it to Some that you can best Confide in to act faithfully & wisely & for my best.... If you Come unto Madara m^r Henry Kirton & M^r Tho. Deane merch^{ts} . . . may Possibly have Some thing of mine in y^r hand . . . as Produce of a negro woman which if they have & be willing to Comitt it to you for my Accot Pray take it in good wine or such other good things as may vend well....

This negro woman was one of two negro slaves, a man named "Jeofery" and the woman "Mary" that Hull shipped to Madeira to be sold. The passage cost 40 shillings each, and return was to be made in red Madeira wine.¹ There is one other instance of slave dealing—during King Philip's war about one hundred Indians, probably captives, were sent to Calais and Malaga to be sold.²

Balances could not be adjusted through London or Paris as they are now. It is not surprising therefore to find that Hull encountered great difficulty in the collection of his accounts. We find debts due him for as long as ten years that he could not collect;—due partially no doubt to the difficulty of finding a medium of exchange wherewith to pay and partially to his lack of close contact and knowledge of those with whom he did business.

In his letter book there are several letters addressed to persons unknown to him which open in such a way as this:

Sir Although my Selfe wholly unaquainted with you (I) have taken ye Confidence To Consigne a Little goods (to) you, viz, 4 hh of Nevis Sug^r 7 hh of Tobacco 4 tun & ha (lf) Loggwood &

¹Letter Book of John Hull—letter to Henry Kirton and Thomas Deane dated November 29, 1681.

²Letter Book of John Hull-letter to Phillip French dated September 2, 1675.

fifty Skinns of Bev^r as p^r invoyce & bill (of Lading) inclosed ... by the ketch D (ove) etc. ...

215

which Hull requests be sold for his account and certain commodities sent him. Weeks and months passed and the returns did not come.

Many are the letters seeking payment of debts long overdue, but always couched in the most polite language. On June 9, 1674, he writes to Robert Marshall:

I did indeed thinke you would have paide mee something in Barbados according to yo^r promise ... I had noe lett^r from yo^r selfe which I take a little unkindely but if you will shew yo^r selfe an honest man at last and pay mee now in london the first ninety fiue pounds w^{oh} should have bene paide soe longe since I have sente bills of exchange to my Loveing Cozen M^r Edward Hull Haberdasher of Hatts at the hatt in hande within Algate...

And to his "Loveing Cozen," Hull writes:

I have ... inclosed ... bills of exchange for £95... I intreate you to make speedy inquiry after him ... he hath made mee many promises to doe for mee according to my kindness to him but I somethinge feare his Honesty thou I pray keep that private to yo^r selfe for I would not weaken his Credit but get my owne Debt.

Robert Marshall never did pay Hull and died a few years later. To William Loveridge, Hull wrote "earnestly but very lovingly for my debt" and I might quote many other letters seeking payment of sums owed him.

Hull sought to conduct his business relations without recourse to the courts. To quote his own words:

If I had a mind to goe to law I thinke I should spend my money invaine but I haue ever been averse to strive att the law never haveing sued any man nor bene sued and I observe the Law to bee very much like a lottery greate charge little Benefitt.¹

Four years later in 1678 he was forced to break the record of which he boasted. He became defendant in a suit to recover £2000 in connection with guaranteeing a certain obligation of Thomas Broughton to Captain John Wincoll, manager of the Salmon Falls Mills.²

¹Letter Book of John Hull; letter to Henry Faxwell dated August 3, 1674. ³Records of The Suffolk County Court held at Boston, April 30, 1678.

[Oct.,

Hull lost in the lower court, but appealed to the Court of Assistants which sustained him.

Prompt and punctual in his own obligations, he insisted and expected like treatment from others.

The procrastination of the Rev. William Hubbard, minister at Ipswich and historian, who failed to pay back a loan of £300 brought a threat of suit but of no avail.

Hull became one of our first international bankers. Balances due him from his agents in the West Indies were occasionally paid in Spanish gold or silver. Much of the silver found its way into his shop to be coined into pine tree coins or to be fashioned into a silver cup or some other article for some well-to-do colonist. Both gold and silver, however, were used to pay balances due in London—ingots, pistols, doubloons found their way across the Atlantic sealed in small packages. In 1673 and 1678 Hull hopes that gold will yield him £4 an oz. in London.

He accepted funds and commodities from the colonists and gave instructions to his agents to pay relatives or friends in the Mother Country or vice versa, and requested his agents in London to receive certain sums, occasionally legacies, which Hull paid to some one in New England. He dealt in mortgages and loaned money at interest.

During King Philip's War he became Treasurer of the Colony in 1676 and used his own credit unsparingly for the Colony. From his account books he was a creditor at times for substantial sums; monies used to buy in England muskets, shot, salt petre, etc., and to clothe and pay the soldiers. After his death the Colony was indebted to him for over £2000. A petition was presented to the General Court at the session held November 7, 1683, by his widow and son-in-law, Samuel Sewall, for the settlement of these accounts which recited that he was many hundred pounds out of his estate for the supply of the country and that he "did preserve their credit by taking up and engaging several sums on their behalf, besides his own disbursements." The debt to Hull's estate was settled for the sum of £545.3.2 1/2 of which £400 with interest went to Capt. Phillips of Charlestown from whom Hull had borrowed it and to the administrators of his estate there remained only about £50.¹

William Stoughton and Peter Bulkeley were appointed agents of the Colony in 1676 to go to England to attempt to smooth over the increasing difficulties between His Majesty and the colonies. They also aided in the purchase of the claim to Maine from the Gorges heirs for £1200.² The purchase was negotiated by John Usher. Hull, then Treasurer of the Colonv. used his own credit to finance Stoughton and Bulkeley by providing them with funds in excess of £1200, partially by guaranteeing and partially by borrowing in London, and that too when funds in New England were at a considerable discount.³ In December of 1677 a hundred pounds payable in London cost £130 in New England⁴ or a discount of 30% and in February 1677/8 Hull paid £240 for a bill of exchange of £200 payable in London, a 20% discount.5

Five, six and sometimes eight per cent was charged on debit balances due and on money borrowed.

John Hull died October 1, 1683. Dr. Samuel Eliot Morison has named him one of the "Builders of the Bay Colony" and has given us a brief but most interesting and valuable biography.

To Hull the Massachusetts Bay Colony owed much. He was a Puritan and his letters reflect a thoroughly religious mind. He continually urged not only those in his employ but those with whom he did business to be guided by religious principles. Most of his letters end with a religious exhortation. He was very

¹Transactions and Collections of the American Antiquarian Society, Vol. III, p. 262. ²The sum is variously stated to be £1200 and £1250. Hutchinson and Barry state £1200 and Palfrey £1250.

Letter Book of John Hull-letter to John Phillips dated December 24, 1677.

⁴Letter Book of John Hull—letter to Stoughton and Bulkeley dated November 28, 1678 and letter to John Ive dated November 26, 1678.

⁵Letter Book of John Hull-letter to Philip French dated February 12, 1677/8.

jealous of his integrity and business honor and was quick to resent any suggestion of his acting otherwise. He demanded like treatment from those with whom he did his business. He was careful to examine the goods that he ordered and ready to enter complaints if they were not up to his standard. While a sense of humor seemed to be lacking. expressions of flattery or sarcasm were often a part of his business dealings. He was a shrewd trader as needs he must be to have overcome the obstacles that faced him and be successful. A little well bought rather than much poorly bought was one of his mottoes. He admonishes his captains to seek commodities made near their port of call. He often declines to go too far in debt to his agents, and thus writes to John Ive in 1676 to buy goods "If I should have more money in (the) Bank." He was modest and retiring yet enjoyed the luxuries. Several times he seeks to draw out of business and not to expand his trade. He continued to live in a part of the Town on what is now Washington Street near Temple Place, which he frequently suggests resulted in a "disadvantage . . . by my habitation of most of y^e dealers in our towne.² For his family and himself he bought broadcloths, silk stockings, loaf and powdered sugar. the best of muscovado wines, but he buys a "leading staff" for himself and asks his cousin to seek one second hand. He was a charitable man and refrained from charing interest on debts owed him by the widows of those with whom he had traded; twice he used his credit to pay the ransom of sailors taken prisoners by the Algerians.

John Hull was one of the Builders of the Colony and very possibly was one of those "two or three merchants" referred to in the statement of the officers of the colonial government to the Lords of Trade in 1680 as being "worth £18000 apiece." He died worth only about a third of this amount. A religious, honest, useful, constructive and successful citizen of the Colony.

¹Letter Book of John Hull—letter to John Ive dated January 15, 1676. Letter Book of John Hull—letter to Daniell Allen dated February 2, 1673.

Copyright of Proceedings of the American Antiquarian Society is the property of American Antiquarian Society and its content may not be copied or emailed to multiple sites or posted to a listserv without the copyright holder's express written permission. However, users may print, download, or email articles for individual use.