

A Country Merchant, 1495-1520: Trading and Farming at the End of the Middle Ages

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Author:

Christopher Dyer

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Justin Colson

Professor Dyer's *A Country Merchant* represents the development of several emerging themes in late medieval and early modern history: for one, the increasing recognition of the long 15th century, and especially the period roughly framed by the reign of Henry VII, as an important 'Age of Transition', most eloquently highlighted in his own book of that title.⁽¹⁾ Secondly, it continues the revival of biographical history, or rather the use of individuals to tell the stories of historical transition through the prism of lived experience, and applies this to economic history for the first time. As Dyer puts it, 'this book is about an individual, but also about the times and places in which he lived' (p. 1). The parallel which most obviously comes to mind, especially in relation to England in this period, is Eamon Duffy's *The Voices of Morebath*, which so evocatively brought to life the issues and events discussed in *The Stripping of the Altars*, through the experience of the Devon parish of Morebath, and its characterful priest, Christopher Trychay.⁽²⁾ This movement toward considering history through lived experience, drawing upon exceptional surviving sources, is also seen, for example, in Wrightson's *Ralph Taylor's Summer*.⁽³⁾

The book is also a contribution to the wider debate on the late medieval economy. Late medieval economic history has long been defined by negativity, with studies focusing upon declining tithe incomes, falling or stagnant populations, declining credit and money supply and falling productivity.⁽⁴⁾ The focus of many of these pessimistic narratives upon headline indicators and central legal records, however, downplays the rise in real wages and improvement in living standards seen by many, as well as the 'invisible world' of smaller transactions. While there is little doubt that economic output did indeed fall in late medieval England, the persistently low population in the centuries following the Black Death resulted in an improvement in

notional GDP per capita compared to earlier centuries. Dyer is certainly one of the more positive historians with regard to the late medieval economy (a view more fully espoused in *The Age of Transition*) and his perspective 'from below' in this volume provides a very different impression to that of the traditional narrative.

The protagonist of the story, the 'country merchant' himself, is John Heritage, a somewhat enigmatic figure of whom we would know very little, if it were not for the exceptional and somewhat mysterious survival of one of his rather rough and ready account books amongst the muniments of Westminster Abbey. John was born around 1470 in the south-east Warwickshire village of Burton Dassett, the son of Roger Heritage, and was named after his grandfather. The elder John had established a respectable holding of around 30 acres in the village during the mid-15th century. As the eldest son, John junior took tenancy of the family lands, including additional leased holdings in neighbouring villages, on his father's death in 1495. He was not, evidently, one for tradition or sentimentality, and quickly sold the original holdings in return for a lease on a more coherent parcel of lands in Burton in 1497, but by 1500 took the opportunity of his wife's inheritance to move to the small town of Moreton-in-Marsh. From this point onward, Heritage combined the activities of a farmer with that of a small scale wool merchant or 'brogger'.

Heritage's activities fit the 'ideal type' of the 'acquisitive proto-capitalist' as he would have been seen by many historians over the years: breaking the family traditions and dispensing with customary holdings, encouraging enclosure by leasing large scale pasture lands, and acting as a middle man, taking a profit on the transfer of wool to the London markets. This was all true, and, to this extent, John was perhaps characteristic of his times, and of the 'commercialisation' which is seen as having gripped the country at this time. Dyer's consideration of Heritage as a person, however, is much more nuanced. Personal considerations, including the obligation to fulfil the somewhat onerous conditions of his father's will, weighed heavily upon him, while his profit margins appear to have been perilously thin much of the time, and his access to ready cash usually extremely limited as a result of the constant cycle of credit into which he was locked. Furthermore, men like Heritage, Dyer demonstrates, played a vital role in marketing the wool of small and medium scale producers, who collectively accounted for the same total volume of production as the great estates. In fact, the trend toward the decline of demesne agriculture meant that there was less of a role for the great merchants who had formerly signed bulk, advance contracts for wool, and a greater need for smaller traders, who, like Heritage, were prepared to ride out to meet and negotiate relatively small purchases from farmers and more prosperous peasants.

The fourth chapter, which focuses upon Heritage's account book, revealing the nature of his day-to-day business activities in the wool trade, will probably be of most interest to economic historians. The premise of the chapter is the question of whether or not Heritage had a 'capitalist mentality', and whether his patterns of trade were typical of his time. While the somewhat erratically compiled and incomplete account book might not be a perfect source to answer these questions, Dyer employs its entries to evocatively recreate Heritage's daily, seasonal, and annual patterns of activity and trade. The basis of his business was the collection, sorting and winding of local wool, including his own and that of many small farmers and peasants, and the transport of the best of it to London, where he would sell to a variety of staplers before returning with primarily Hanesatic goods for sale in the local area. Despite an optimistic start, signing large contracts with major local landowners, most of Heritage's business was conducted with small producers, within an eight mile radius of his home. The most revealing aspects of the accounts reveal the day to day practicalities of his trade, and especially the tangled, and it appears often fraught, world of credit in which he was immersed. Transactions began with the payment of relatively small amounts of 'earnest money', followed by as many as seven further instalments, often made on the road, or on feast days at local churches, indicating the opportunistic nature of his creditors' attempts to extract their debts from him. Barter was also significant, with debts being excused in return for lambs or other goods. At the other end of his business, in London, Heritage was similarly subject to long payment terms, reinforcing the cycle of credit. The imperfect nature of the accounts, with many debts never fully accounted for, renders quantitative analysis difficult. Dyer's estimates of his profit margins, before transport costs, range from an improbable (and unviable) 2 per cent through to a still paltry 9 per cent. John's customers, the London staplers, could, by contrast, expect profits

of around 20 per cent. As a small middleman, Heritage was pressed from below by intense competition from other local woolmen, and from above by powerful international merchants. It hardly seems surprising that he appears to have made most of his profit from his activities as a farmer.

Intriguingly, there is no evidence of instruments recording the many small debts to which Heritage was party, indicating that the majority of the small merchant's activities were carried out on trust. Pessimistic assessments of the volume of trade in the 15th century, such as those of Nightingale, based on records of large debts, inevitably ignore this 'hidden economy' of small-scale unrecorded debts.⁽⁵⁾ Heritage's day-to-day payments illustrate that a considerable amount of economic activity can occur without written record, with limited ready money, and without debts necessarily being reciprocal. Indeed, when we consider the importance of men such as Heritage, connecting the newly prosperous small and medium scale producers with the market at this time, it comes as little surprise to see recorded debts failing to reflect volumes of trade throughout this period. This is another reminder that history viewed through the prism of an individual allows a deeper insight than any macro analysis, especially those using ever-fallible medieval economic data, and can add further weight to arguments downplaying the monetarist interpretation of the late medieval economy.⁽⁶⁾

Central to Dyer's approach is the inseparability of the structural and social changes of the late medieval period from the economy, an approach that can be equated with new institutional economics. This is reflected in the structure of the book, where John Heritage and his commercial activities form just part of a wider account of his 'country', or sphere of activity – an area of around eight miles radius, but spanning parts of four counties. Chapters five and six, entitled 'Pasture, sheep, wool, and people' and 'Beyond the account book: changing the countryside', combine to make explicit the links between the changing form of the countryside – because of the conversion of customary dues into cash rents, the increasing size of peasant holdings (40 per cent or more held two or more yardlands when before the Black Death only a minority held even one) and the creation of 'leasows' or enclosed pastures – and the economic activities which Heritage exemplified. He was personally implicated in the enclosure of lands and he defied village and manorial regulation by buying shares of individuals' entitlements to graze on common lands, and he gave the growing surpluses of the local area greater access to the market. He was, in short, a man of his time.

In another respect, *A Country Merchant* can be read as a more conventional regional study. Great detail is offered regarding the agricultural and administrative history of this intriguing corner of England. The differing *pays*, as Dyer terms them, of the upland Chilterns and the lowlands between Moreton and Shipston are woven into the story, as are the differing attitudes of gentry and ecclesiastical lords, illuminating the varied field patterns and agricultural practices. While villages and landscapes are identified as primary units of identity, the shires are dismissed as 'just a fact of life'. Underlying this analysis is again the perspective of lived experience: the village fields and the manor court that governed them were of key concern to the day-to-day lives of the vast majority of rural folk, while the shire only usually became a concern when they were summoned to court. The discussion of particular local agricultural patterns and innovations runs to some length, and while it is evident that these agricultural innovations were integral to the commercial changes Dyer highlights, and especially so within this history of a man, his times, and his milieu, it is perhaps this section which fits least easily within the otherwise closely focused narrative of the book.

The final chapter addresses the question of 'community' – another issue that vexes the historian of the late medieval period; just as this era has been seen as that of the birth of 'commercialism', it has also been cast as that of the 'death of community'. John Heritage, who was active in the enclosing of pasture and acquisitive merchant activity, 'seems to epitomise the individualistic spirit of his age' (p. 218). However, Dyer has a positive, but balanced, view of the continuing role of manor courts and local communities. Heritage's membership of local fraternities and leading role in campaigning for burial rights at his local chapel in Moreton were clearly 'neighbourly' activity, but we are reminded that within the context of local communities, religious, social and commercial interests were 'intertwined and in no way incompatible' (p. 204).

Overall, Dyer's picture of John Heritage and his milieu serves as an effective exemplification of the

economic changes of the period, and evocatively captures the sense of 'an age of transition'. Heritage, for all of his failings and flaws, was someone making the most of the opportunities available to him. The structural changes of the 15th century, illustrated through the landholding patterns of the Warwickshire-Gloucestershire-Worcestershire-Oxfordshire area of the study, were allowing locals ever deeper relationships with national and international markets. Population might have remained low, but farmers were embracing capitalist approaches to improve their holdings and technologies (for example, horses were more common than oxen on studied farms) to increase their individual wealth. Overall volumes of trade and production might still have been lower than in the earlier 14th century, but considered in terms of individual experience, this was an age of 'relative material comfort' (p. 196) – an argument that will be familiar from much of Dyer's work. *A Country Merchant* is an invaluable contribution to historians' understanding of the practicalities and realities of late medieval commerce, and allows us to see how the more positive account of the economy of this period can be witnessed in terms of lived reality.

Notes

1. Christopher Dyer, *An Age of Transition? Economy and Society in England in the Later Middle Ages: Economy and Society in England in the Later Middle Ages* (Oxford, 2005). [Back to \(1\)](#)
2. Eamon Duffy, *The Voices of Morebath: Reformation and Rebellion in an English Village* (London, 2001); Eamon Duffy, *The Stripping of the Altars: Traditional Religion in England 1400-1580* (London, 1992). [Back to \(2\)](#)
3. Keith Wrightson, *Ralph Taylor's Summer: A Scrivener, His City and the Plague* (New Haven, CT, 2011). [Back to \(3\)](#)
4. A broad summary is provided in John Hatcher and Mark Bailey, *Modelling the Middle Ages: The History and Theory of England's Economic Development* (Oxford, 2001). [Back to \(4\)](#)
5. Pamela Nightingale, 'Monetary contraction and mercantile credit in later medieval England', *Economic History Review*, 43 (1990), 560–75; Pamela Nightingale, 'Gold, credit, and mortality: distinguishing deflationary pressures on the late medieval English economy', *Economic History Review*, 63 (2010), 1081–1104. [Back to \(5\)](#)
6. J. L. Bolton, *Money in the Medieval English Economy 973–1489* (Manchester, 2012), pp. 268–95. [Back to \(6\)](#)

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