

The Merchant in the Baroque Period

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The word 'Baroque' instantly conjures up the images we've seen in so many films: white wigs and outrageous clothes, all against the magnificent backdrop of a splendid palace.

Very few people think of merchants, and yet it was precisely these merchants who procured the flour used to powder wigs and bake bread, who imported exquisite fabrics from China and who paid for part of the royal construction projects with

their taxes while also financing the remainder by loans.

Although we know about the important role played by the powerful merchant guilds during the Late Middle Ages and the Renaissance, the Sun Kings of the Baroque period, both great and small, outshine their financiers.

And yet, it was during the Baroque period that every ruler realised that they were dependent on their country's economy. If

today, nations rely on income, wage and trade tax; if it isn't the military, but rather the economy, that plays the central role in politics, then it is because of the lessons we learned during the Baroque period.

So, let's journey back to the period following the Thirty Years' War. We'll be taking a look at what merchants did back then, what kind of goods they traded and how their role was viewed by their contemporaries.

Station 1

The Merchant and His World

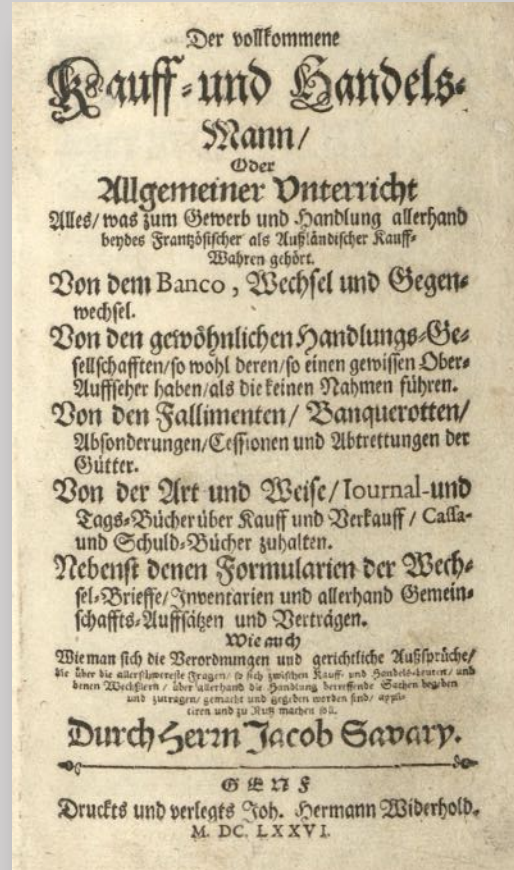
The merchants of Late Medieval Europe sparked a process of change known as early capitalism or the Commercial Revolution. In the long term, this process would rob the nobility of their monopoly on leadership. With powerful trade organisations such as the Hanseatic League and incredibly wealthy merchant dynasties such as the House of Medici and the Fugger family, a process was set in motion that culminated in the French Revolution.

The reason for this was a new power: capital, which the nobility notoriously lacked. The merchants used this capital to secure influence even at the very highest level. By doing so, they became part of the European elite that determined the fate of the early modern period. What activities did these merchants engage in and what should a good merchant be able to do? Two manuals written for merchants offer an insight into their everyday lives.

What Makes a Good Merchant

*Jacques Savary: Der vollkommene
Kauff- und Handels-Mann, Oder
allgemeiner Unterricht Alles, was zum
Gewerb und Handlung allerhand beydes
Frantzösischer und Außländischer
Kauff-Wahren gehört.*

German first edition, published by
Johann Hermann Widerhold in Geneva,
1676.



What did merchants do in the Baroque period? Essentially, the same thing they do today: they purchased goods in one place, transported them to another and sold them there at a higher price. Whether they traded within one city or crossed borders, perhaps oceans, to do so, depended on the nature of their goods and on their capital. Only the more significant traders were considered to be merchants in the strict sense of the word. They assumed a key role in local government (unlike shopkeepers, pedlars and hawkers).

Successful merchants no longer travelled with their goods themselves, but instead, worked with their capital. They managed their business from a local counting house with the help of an international network. They formed an upper middle class whose influence extended far beyond city limits through marriages and business alliances.

Whether you remained a small shopkeeper or rose to the level of international merchant depended on luck and how well you managed your business. And that involved much more than simply buying and selling goods.



A wealthy merchant at his desk – portrait of Amsterdam merchant Daniel Bernard by Bartholomeus van der Helst. 1669.

We can gain an understanding of the challenges faced by the merchants of the Baroque period by taking a look at what is probably the most important work on this profession: *Le Parfait Négociant* by Jacques Savary, published in 1675. The MoneyMuseum in Zurich was able to acquire the German first edition last year from Antiquariat Hohmann. *Le Parfait Négociant* (English: 'The Perfect Merchant') is a manual in which the author summarises everything a merchant needed to know. The wealth of details made the book a standard work that was reprinted and translated time and again.

Savary's observations tell us a great deal about the merchants' area of activity, self-perception and environment: during the Baroque period, they were far more than 'just' traders. They ran 'manufactories', large workshops that produced popular products through the division of labour. Their networks were based on factors – agents– who conducted business in key trading cities on the merchants' behalf. A great merchant was a shipowner, freight forwarder, banker and investor all in one. Nowadays, we'd be more inclined to describe them as 'entrepreneurs'.

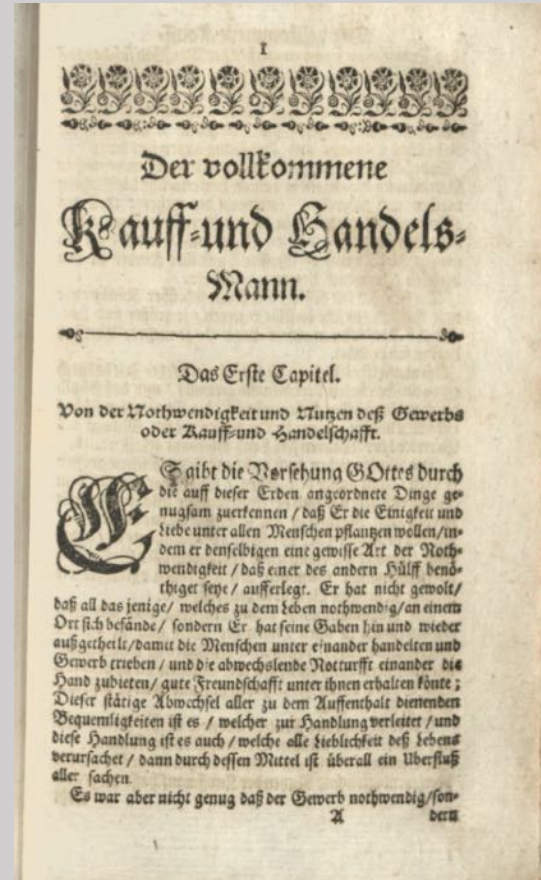
Savary summarises the qualities one needs to become a 'perfect merchant' as follows: godliness, honesty, a friendly nature, logical thinking and a solid fundamental knowledge of mathematics.



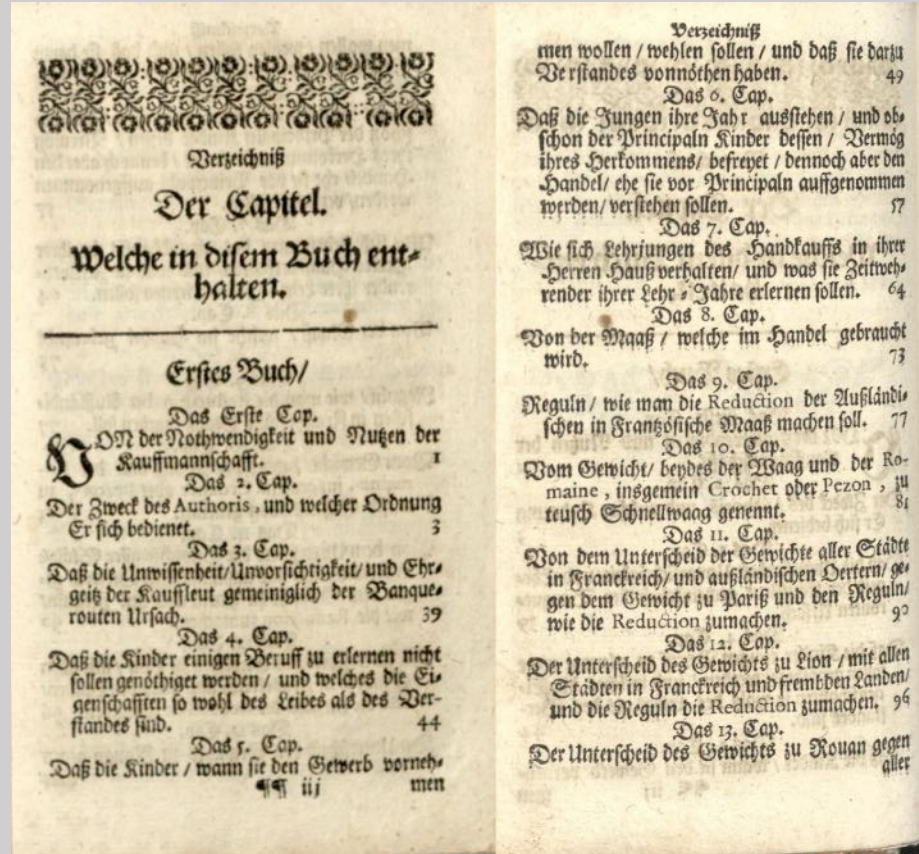


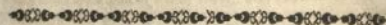
The author, Jacques Savary (1622-1690), attained great wealth as a cloth merchant before being recruited by French Minister Jean-Baptiste Colbert as a kind of expert for the Ministry of Economics. Savary helped to shape the reforms that Colbert initiated.

Savary's observations focus on his home country, France, a hub of economic development since Louis XIV. Many German merchants traded there and used the information that Savary provided. That's why the German translation, which we have here, appeared just one year after the French first edition was published.



In 67 chapters, Savary covers many topics, including the legal framework, bookkeeping, inventory and training apprentices, as well as matters relating to banking, customs duties and transportation. Savary's book taught merchants how to establish a manufactory, manage it and control distant trading posts. Last but not least, Savary provided everything a merchant needed to know about how to declare bankruptcy.





Das siebende Capitel.

Wiesich Lehrlingen des Handelskauffs in ihrer Herren
Haus verhalten/und was sie zeitwehrender
ihrer Lehrjahre erlernen sollen.

Als erste Stück / welches die Lehrlingen vor Augen ha-
ben sollen / ist die Liebe und Furcht Gottes; dann ohne
dieselbe wird ihnen Gott in ihren Verrichtungen nicht
den geringsten Segen geben/ ja all ihr Vornehmen wird hinter-
sich gehen / und den Krebsgang gewinnen / derselbe will und
muss gekehrt werden; Zu dem Ende sie dann dem Gottesdienst
soviel möglich abwarten sollen / wo zu sie Gelegenheit genug/
indem sie ofte in der Stadt herum gehen/ auch morgens desto
früher aufstehen können/und dieses wird ihren Herren mit nichten
vordrücklich / sondern vielmehr / weils sie ihre Gottesfurcht
daraus erkennen/angenehm seyn. Man befindet auch viel Gottes-
fürchtige Kaufleute / welche sowohl ihre Ländeneier / als ander
Hausgehind / fleissig in die Kirchen schicken/ und im Fall sie es
unterlassen / aus dem Haus treiben. Sie sollen auch die gute
und alte Gewohnheit mit ihren Herren in die Kirch zu gehen/
folgen. Und dieses ist vor weniger als 30. Jahren unter den
Kaufleuten sehr im Gebrauch gewesen/ jeho aber/ weils sie von
der alten Tugend abgelaufen / und der junge so arg als der alte/
wieder in abnehmen kommen; ist sich derowegen über den Un-
erwähnungen / welche täglich im Handel vorgehen / nicht zu ver-
wandern.

Zum andern müssen auch die Jungen gegen ihre Herren treu
erhalten werden; Weshwegen sie dann in ihrem Lehrbrief ver-
sprechen: Dass sie ihrer Herren Tugenden suchen/ und hin-
gegen derer Schaden abwenden wollen. Welches soviel
gesagt / dass sie nicht allein ihren Herren ehrlich und aufrichtig
dienem / sondern auch dieselben / wann ihnen ihre Camaraden/
Hausgehind und andere / Schaden zufügen / dessen theilhaftig
machen wollen/ zu welchem sie nicht allein durch ihren Lehrbrief/
sondern auch bey ihrem Gewissen verbunden sind.

Zum

Zum dritten sind sie ihren Herren einen blinden Gehorsam/
wann nur der Befehl nicht wider Gottes Ehre und sein eigen
Gewissen/ da sie zu parieren nicht schuldig / lauffen/ zuleisten ver-
bunden.

Sie müssen auch die Ursachen/ warum ihnen ihre Herren ein
und das ander gebieten / nicht nachgrübeln / wann aber eine
solche Sach sich ereignen solte / zum Exempel / wann ihnen ihre
Herren solche ungebührliche Wort / welche sie andern überbringen
sollen/ auf Zorn anbeschle / und sie verurtheilen / dass es demsel-
ben / wann der Zorn vorüber / gereuen würde / in solchem Fall
sind sie nicht alsobald darinnen zugehorsamen / sondern einen
andern Befehl zuwarten / verpflichtet/ weils durch diesen Un-
gehorsam ihren Herren sie nicht allein grossen Dienst erwiesen/
sondern auch zu ihrem nachrichtlichen Vortheil gereicht. Es
geschähe auch oftmals/ dass Herren/ ehe sie sich bedencken/ ihren
Dienem was ihrem Nutzen und Handlung zuwider / sich ir-
gends anbefehlen. Wann sich dieses nun also begiebt/ sollen sie
ihnen / als hätten sie es nicht verstanden / und nochmal/ ob sie
nicht dasjenige befohlen/ von ihnen zu wissen begehren. Wann
sie nun in ihrem Befehl verharren/ tömen sie ihnen mit Respect
und Manner/ was vor Unlist darauf entstehen könnte/ vorbrin-
gen/ solten sie aber nochmals darauf bleiben / so müssen sie obige
einiges Wiederreden ihrer Herren Befehl nachkommen.

Zum vierten sollen sie ihren Herren grosse Ehr erwiesen/ und
niemals anders / als mit unblösem Haupt / wie mit ihrem Va-
ter / weils sie eben dasjenige / was ihre Eltern in derer Aufser-
ziehung verrichten reden.

Und dieses ist auch / was der Lehrbrief von ihnen begehret:
Dass sie nemlich dieselben wie verständigen Haus-
väter zusehmt / regieren werden. Und dieses mit ent-
küssigem Haupt mit ihren Herren zureden/ ist ihrem Stand und
Ehr mit nichten zumah / sondern vielmehr eines wohlergogenen
Bemühens/ ehrbare Ehrverdictung.

In England denmütigen sich die Jungen vielmehr als in
Frankreich / ja wann es auch schon Edelleute / und derer Brü-
der oftmals Missethe sind / sichen sie dennoch allezeit mit ent-
küssigem Haupt in ihrer Herren Bewölß und Läden / und setzen
sich bey dem Tisch niemals nieder.

In vielen Städten des Königreichs / als in Tholose und
E
Vor.

Let's take a look at the first chapter: what did apprentices learn before being accepted into the merchant guild? They practised identifying defective goods and packing the goods in such a way that they would not be damaged during either storage or transportation. They were taught how to organise a warehouse and how to treat customers. Arithmetic was on the curriculum, as were the various currencies and units of measurement.

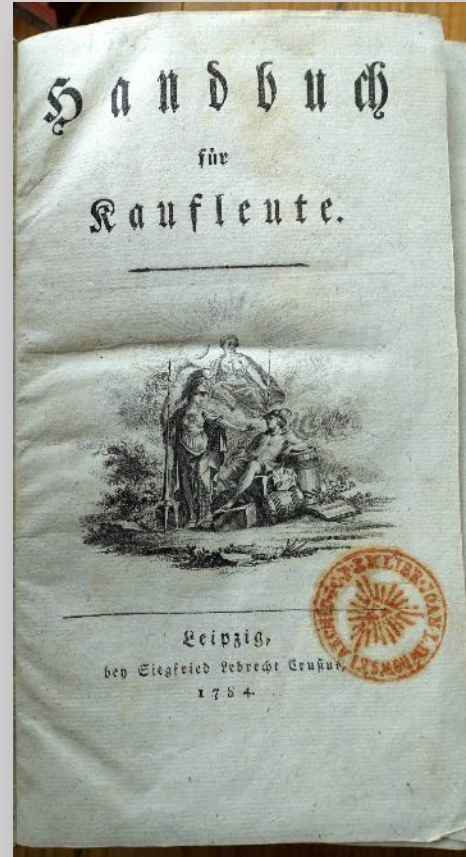
It was important to master foreign currencies and units of measurement, as the world of merchants was an international one. They travelled far and wide and maintained contact with colleagues of many different nationalities and faiths.



Johann Christoph Weigel:
An Armenian merchant

Half of Knowledge is Knowing Where to Find It

*August Friedrich Wilhelm Crome:
Handbuch für Kaufleute.
Published in Leipzig by Siegfried
Lebrecht Crusius, 1784.*



In the Baroque period, each political entity had its own laws, rules, terminology and practices. Even in large nations such as France, trade law was not uniformly regulated. If a merchant didn't know the customary procedure for the area in which he was trading, he could quickly make a loss.

Those who wanted to trade successfully needed specialist knowledge about their target area: which goods were being produced, which goods were in demand? What kind of transportation options were there and how much would they cost? What taxes, fees and duties would have to be paid? You won't find these details in Savary's work.

This gap was filled by manuals, which were printed in increasing numbers from the late 17th century onwards. These manuals supplemented the knowledge that individual merchants were able to gain through their networks.

But we shouldn't imagine that every merchant owned one of these manuals. There was usually just one in each trading post, from whose pages the apprentices could copy out, by hand, whatever they thought they would need for their career.

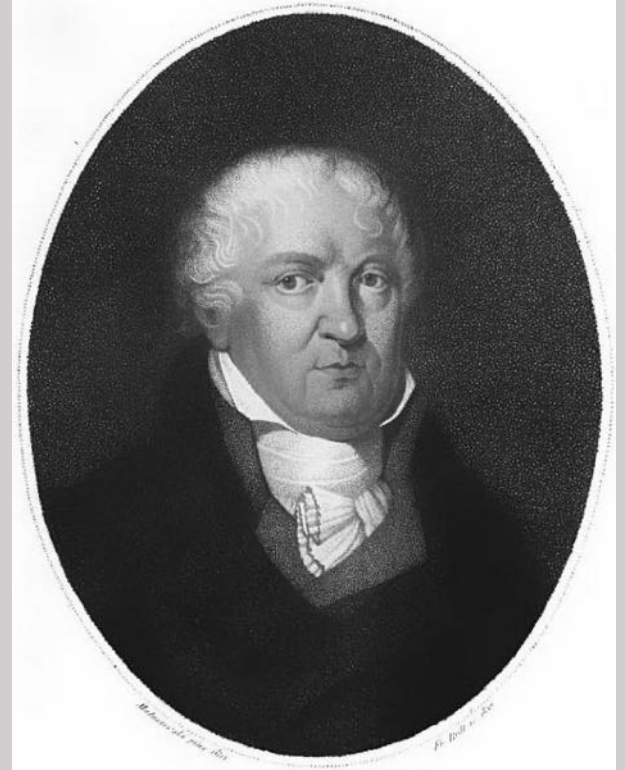


Illustration of the Frankfurt Trade Fair of 1696.

Our example dates from 1784 and was published by August Crome under the title *Handbuch für Kaufleute* ('Manual for Merchants'). Unlike Savary's book, it is structured systematically, like an encyclopaedia.

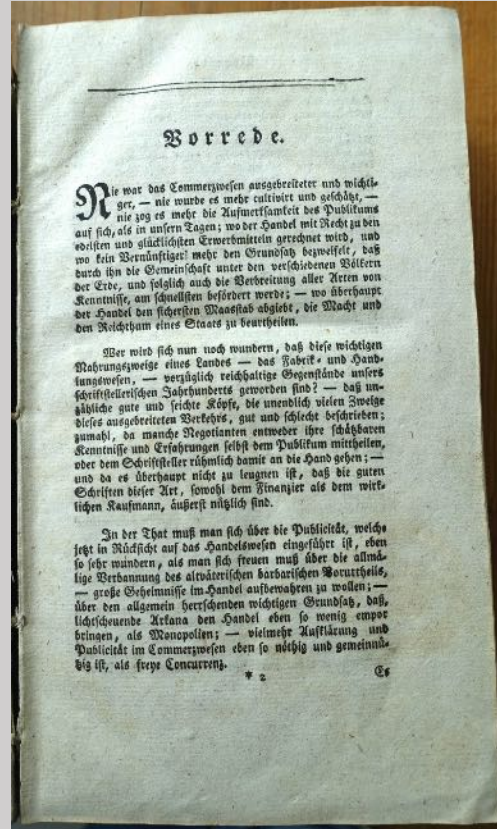
Crome listed the '47 most important factory and trading towns in Germany', providing strictly organised information on their history, population size, geography, political circumstances, trade laws, dates of the 'Jahrmärkte' – similar to what we'd call trade fairs today – and the goods they produced. This information was accompanied by tables for converting the most important currencies and details on transportation.

His main innovation was a kind of directory of traders and craftsmen who might become business partners. Since this information naturally becomes outdated very quickly, Crome planned to publish a new edition of his manual every year. Although there was great demand for Crome's book, too many errors had found their way into the details. The subsequent volume also contained many errors. No further updated editions were published.





Crome was not a merchant; he was an economist and statistician. His best-known work is probably his 'Product map of Europe', in which he listed the most important raw materials and products of all European nations for the first time. For instance, the goods considered typical for Switzerland at the time were: cattle, sheep, wine, fruit, wood, marble, alabaster, mineral water and iron.



In the foreword, Crome explains why he wrote his manual: he understood that merchants wanted to keep their trade secrets to themselves in order to have an advantage over the competition. But according to him, if trade is to be promoted, it cannot be allowed to degenerate into a secret science: 'information and publicity in commerce' are 'just as essential and socially beneficial' as 'free competition'.

Let's check how precisely Crome knew his stuff: here's an excerpt from the chapter on Zurich. He considered the most important product of this prosperous city, which he writes is 'governed by the spirit of freedom', to be silk. He lists the city's most important silk manufacturers, along with their specialities, such as 'silk ribbons in the latest fashion', 'Organsin' (= organza) and 'Schnupftücher' (= handkerchiefs). He also mentions the two 8-day trade fairs, of which the first was held 14 days after Pentecost and the second on 11 September, the feast day of Saints Felix and Regula.

