

Evangelicals and Business in Nineteenth- Century Britain

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What was distinctive about the evangelical approach to business in nineteenth-century Britain? For the evangelical business provided both opportunity and temptation. In addition, the evangelical approach was shaped by the wider context of the Christian adoption of political economy. The evangelical, combining natural theology and economics, understood the market as a place of divine blessing and yet was acutely aware of the temptation to sin—indeed, the perils of particular sins—in a fallen world. The market was viewed as a place of discipleship, the setting for the formation and deployment of moral virtue and moral character. Debt and bankruptcy were viewed particularly negatively, the latter as part of God's providential judgment. Socialism, whether Christian or secular, was viewed with suspicion both economically and theologically.

Introduction

G. M. Young, in his classic portrait of the Victorian era, notes that “the virtues of a Christian after the Evangelical model were easily exchangeable with the virtues of a successful merchant or a rising manufacturer.”¹ The reality, rather like evangelicalism itself, was more complex. What was the relationship of the evangelical to business and commerce? Why were the alternatives such as Christian socialism viewed so negatively?

The British economy in the middle decades of the nineteenth century was certainly dynamic, but not necessarily stable. Economic growth, technology development, changes in the structure of industry, new and expanding markets, and competition for profits all contributed to both the dynamism and the potential

instabilities.² This vibrant economy proved an attractive career prospect for many. Yet the perils were many: speculation; cycles of boom and bust; business failure; the fall of prominent business figures seemingly of high character, together with the opportunities for abuse, whether adulteration or fraud.³

Both sides of this equation proved challenging for evangelicalism. The definition and meaning of the word *evangelical* is itself a complex matter. The classic academic definition is that provided by David Bebbington in *Evangelicalism in Modern Britain*,⁴ shaped around his quadrilateral of biblicism, conversionism, crucicentrism, and activism. The details have been challenged in a number of respects but for our purposes we can say that an evangelical is a Christian with their roots in the theological emphases of the Protestant reformation, formed and shaped by the Bebbington definition. Denominational allegiance might vary and, at different periods of history and to different degrees, the term *evangelical* has encompassed Anglicans, Quakers, and Pentacostals alongside independents, Baptists, and Presbyterians, to mention only some. There was a clear affirmation of the calling of the Christian into business but concern also for the moral and ethical conduct of business. If in the first decades of the nineteenth century “Britain’s increasing prosperity” was “a focus for Protestant pride,”⁵ by the middle decades a greater emphasis on sin and judgment was a reminder of the perils of wealth and moral danger that faced the evangelical entering business. The new opportunities for wealth that abounded generated fresh opportunities for evangelicals for duty and responsibility. The evangelical embrace of the commercial principle also raised wider questions around political economy.

Theology, particularly the idea of divine providence and the evangelical embrace of natural theology, shaped evangelical attitudes. These doctrinal convictions, together with the essential moral discipline and character formation of evangelical spirituality and behavior, lay at the heart of the evangelical understanding of business. Evangelicals regarded the marketplace rather like life, as “a school of moral discipline,”⁶ a place to demonstrate and exercise Christian character and virtue.

Many evangelicals entered business. In doing so they faced many practical dilemmas. Evangelicals knew they were against sin, but how did this relate to the particular temptations of the market? Evangelicals had a sense of inner conflict in their dealings with money. Success in business was seen as an act of providence; bankruptcy as divine judgment. Reward and punishment for the evangelical was not only exercised in heaven. Evangelicals, alongside others, were greatly exercised by the introduction of limited liability primarily because this was seen as a means of avoiding responsibility for one’s actions. The Quakers—founders of many businesses—were particularly severe on failure, though that was as much a

reflection of Quaker culture as of theological conviction. Sermons were preached and lectures delivered, not only on the daily temptations and dishonesties of the market, but also on the underlying commercial principles and practices. The evangelical Young Men's Christian Association (YMCA) provided one platform as did evangelical magazines, public meetings, tracts, and biographies.

A brief note on methodology: This article is primarily thematic, drawing out the continued debate and discussion within evangelical circles around matters of business and ethics. Sources from both the latter part of the eighteenth century as well as the breadth of the nineteenth century are cited to illustrate both the building blocks but also the enduring arguments around business, economics, and society. The history is one of recurring themes, albeit in varying contexts, rather than one of linear progression and development.

Theological Connections

The relationship between evangelicalism, economics, and business is as complex as the phenomenon of evangelicalism itself. The way in which the prevailing intellectual culture has formed and shaped evangelicalism is a widely accepted theme of evangelical studies following David Bebbington's *Evangelicalism in Modern Britain*.⁷ The application of this thesis to the economy is masterfully expounded by Boyd Hilton in *The Age of Atonement*.⁸ The debate is not straightforward, and Hilton conflates evangelicalism and political economy in a way that obscures rather than explicates some of the nuances. Evangelicalism, however, is an essentially pragmatic expression of faith. Theological metanarratives were matched by practical expectations of how to operate in business and in the market. Duties and responsibilities rather than rights lie at the practical heart of evangelicalism.⁹ Responsibility, of course, extended from the home to society, from personal behavior to the market, a point often missed in discussions of evangelical social and economic concern.

This alignment of evangelicalism and political economy comes about through the interplay of evangelical doctrinal convictions and two crucial publications of Adam Smith: not only *The Wealth of Nations* (1776), but also *The Theory of Moral Sentiments* (1759). Anthony Waterman states, "The process by which this took place arose from the confrontation between and interaction of the 'new learning' of political economy and the 'old learning' of Christian theology."¹⁰ At the heart of Smith's model lay a philosophical proposition rather than mechanistic or mathematical identity, namely the paradox that the individual pursuit of self-interest (as implanted by nature) produced the greater public good. This is the famous "invisible hand," bringing buyers and sellers together, setting market

prices through competition and the reconciliation of supply and demand. Smith left the identity of the hand open; to others, it was the hand of the Almighty.

Thomas Chalmers (1780–1847) stands as a significant and influential figure in nineteenth-century religious, economic, and social history. His application of political economy to the social problems of society was an early example of putting Smithian ideas into practice. However, the deployment of Smith's economics was not without adjustment. Chalmers served in both parish ministry and academia. Among his most significant works were the *Christian and Civic Economy of Large Towns* (1821), *On Political Economy* (1832), and his two-volume *Natural Theology* (1835, 1836), which builds on his earlier *Bridgewater Treatises* (1833). Chalmers held chairs at St. Andrew's and Edinburgh and led evangelicals out of the Church of Scotland in 1843, becoming the first Principal of the Free Church College until his death in 1847.

Chalmers is the example par excellence of the integration of political economy and Christian theology. Waterman notes that "Thomas Chalmers appears to have been the only professor in the world to offer a course of lectures in political economy to divinity students."¹¹ He adopted much of Smith's economic model but adapted it for the principles of Christian moral restraint, which moves his argument beyond a simple identification of political economy and natural theology.

Chalmers argued that

society is most enriched or best served, when commerce is left to its own spontaneous evolutions; and ... [the] greatest economic good—or, in other words, a more prosperous result is obtained by the spontaneous play and busy competition of many thousand wills, each bent on the prosecution of its own selfishness, than by the anxious superintendence of a government, vainly attempting to medicate the fancied imperfections of nature, or to improve on the arrangements of her previous and better mechanism.¹²

However, it is a mistake to understand Adam Smith's economic theories simply in mechanistic terms. In his prior work, *The Theory of Moral Sentiments* (1759), Smith saw man as composed of three sets of motives: self-love and sympathy, freedom and propriety, and labor and exchange. The interaction of these motives produced both the classic economic model of "the propensity to truck, barter and exchange one thing for another"¹³ and moral and social sympathy for the welfare of others.

The link between this and Evangelical faith was not made by all. For Chalmers this outlook "strongly bespeaks a higher agent, by whose transcendental wisdom it is that all is made to conspire so harmoniously and to terminate so beneficially."¹⁴ In other words the Smithian model required a presiding wisdom. Smith's moral

sentiments became Chalmers' natural affections implanted by God in the heart and hence interested in the welfare of others, additionally entailing a good deal of skepticism about state intervention. Thus, evangelicalism has been more dependent on the natural theology tradition than is sometimes allowed.

The second theological link between economic thought and evangelical belief is the doctrine of providence. Jacob Viner argued that for evangelicals Smith's natural sentiments were endowed by divine providence and that the Smithian model "is providential; it is designed by God for the benefit of mankind and it is presumptuous for man, even if he be a moral philosopher, to find flaws in it."¹⁵ The paradox in the classical model between the pursuit of individual self-interest and the overall achievement of the public good could only be explained by the providential design of the laws of political economy and competition.

This close link between providence, natural theology, and political economy reflects the more optimistic outlook of evangelicalism in the period up to around 1830. Porter and Viner both note ambiguity in evangelical attitudes. The classic links between the doctrine of providence and natural theology came under some pressure within evangelical circles as the century progressed, but did not entirely disappear. Greater weight was given by some to recognizing a degree of hostility toward commerce in Scripture.¹⁶ The picture is complex.

The Affirmation and Challenge of Business

Ian Bradley, in *The Call to Seriousness*, argues, "Evangelicalism rationalized and justified worldly success."¹⁷ He also notes W. E. Gladstone's comment on the natural harmony between the evangelical and commercial activity.¹⁸ Bradley lists commerce first in his list of professions evangelicals entered. Evangelical seriousness and moral character suited the faithful for the challenges of banking, manufacturing, and trade.

Many nineteenth-century evangelical commentators articulated the principles of commerce, business, and wealth creation. Rev. Henry Boardman, in a series of lectures to merchants, *The Bible in the Counting House*, affirmed commerce as it "stimulates skill, rewards enterprise, diffuses knowledge."¹⁹ Rev. Thomas Gisborne, a Clapham evangelical, in his *An Enquiry into the Duties of Men* (1795), referred to the purpose of business as "to promote the cultivation of the earth; to call forth into use its hidden treasures; to excite and sharpen the inventive industry of man."²⁰ Natural theology and divine providence interacted together to produce a rationale for business and commerce: the Lord has provided, and the Lord has endowed. W. H. Lyttleton, in 1874, made clear that a life in business, including banking, was not contrary to the mind of Christ.²¹

Gisborne discussed extensively both the moral virtues and the temptations faced by the evangelical in business. Many, he acknowledged, would not be guilty of any gross dishonesty, yet there were those who were “destitute of moral principle”²² and defrauded both individuals and the national revenue, contradicting the laws of both God and man. Gisborne’s main concern was moral behavior and practice in business and the danger of being drawn into malpractice.

My chief design is to put the man of business on his guard against being drawn almost imperceptibly into practices, which, though they may be rendered familiar to the mind by habit, and may carry on their face no striking characteristics of criminality, yet will be found, on examination, to partake of deceit, and to merit the appellation of petty frauds.²³

The danger was the inexorable drift toward justifying the immoral. The Christian in business must examine every business practice, and not justify illegality “either by the plea of custom, or of what he will hear termed the necessity of trade.”²⁴ Business and commerce had divine endorsement, but not an unlimited one.

Over the course of the century, evangelicals debated the merits and challenges of the acquisition of wealth. Herbert Spencer, in 1874, stated, “that which we condemn as the chief cause of commercial dishonesty, is the *indiscriminate* admiration of wealth.”²⁵ Lyttleton referred to “immoderate eagerness” and “ever-hurrying greediness”²⁶ for speculation and making money. The Rev. J.B. Owen, lecturing to the YMCA on *Business without Christianity*, noted how “fatally is wealth set up as a standard, as though it were the measure of right and wrong, greatness and meanness, virtue and vice.”²⁷ The Rev. George Fisk summed it up, “And when I contemplate the character of the commercial spirit of the day, I sometimes tremble while I mark the progress of the making haste to be rich”²⁸—in other words, the love of money, rather than the medium itself. The point was reinforced by Montague Villiers, also speaking to the YMCA: “Wealth, by itself, is neither good or evil. In seeking gold, in a measure, we do our duty. Our families are supported by it, commerce requires it and man is taught that he must earn his bread by the sweat of his brow.”²⁹ Villiers added that the Bible was not opposed to political economy and was a moral force to help the poor by encouraging industry and trade. Wealth meant for the evangelical duties and responsibilities.

Business also presented many temptations, some of which evangelicals fell into as much as any other. Jane Garnett notes that the increase in the number of companies, indeed limited liability companies, from the 1830s onward, was matched by increased prevalence of fraud and unfair trade practices.³⁰ The contemporary financial journalist, David Morier Evans, was scathing, citing one particular

example of fraud “as a symbol of that taste for luxury, and that recklessness ... which so singularly distinguish the present age.”³¹ Garnett notes the case of Sir John Paul, an evangelical layman, in 1855, facing criminal bankruptcy charges, that even caused *The Times* to denounce evangelical hypocrisy, using religion as front to cover up their unethical and criminal activities.³²

The problem encompassed both individual behavior and unfair trade practice. Evangelicalism was keener on the former, but could not ignore the latter. The sins of trade were regularly enumerated by the evangelical commentators and preachers. Montague Villiers noted that “in the search for gold, the golden rule itself is forgotten.”³³

Perhaps, the northern evangelical cleric, Hugh Stowell, in his Manchester lectures, summarized the evangelical tension when he said that level of “manifold and intricate fraud” in business dealings meant that “I cannot but tremble for young men”³⁴ entering into business.

Sins of Trade and Business

Along with the general concern over the moral dilemmas those in business faced, there were also several specific points of concern aimed at integrity and practice in business.

First: a lack of honesty in business practice. This extended beyond basic principles of honesty to the prevalence of adulteration and short measures. “And how many ways are there still ... [of] adulterating what is sold, calling things good which are known to be worthless, even consciously doing work ill, and yet taking the full pay for it.”³⁵ Adulteration was rife. Lyttleton referred to such practices as selling refuse for wheat. He referred to the many “clever contrivances ... in all professions for ‘making the ephah small and the shekel great’”³⁶—in other words, short measures. Stowell noted the “lax and prevalent”³⁷ practices. Gisborne warned against insider trading.³⁸ And the evangelical newspaper *The Record* noted that “shams abound.”³⁹ The principal victims of such dishonesty were frequently the poor, and Scripture had harsh words for those that exploited the poor.

Second: poor treatment of employees. Montague Villiers criticized De Rothschild, writing, “Like too many great merchants, whose profits were counted by thousands, he paid his assistants the smallest amount for which he could procure them.”⁴⁰ Villiers also linked unfair profits and unfair wages with the means by which wages were paid. One example was the payment of wages in public houses, involving collusion, late payment of wages and credit for drink consumed. The evangelical social reformer Lord Shaftesbury campaigned against

such practices in Parliament. Speaking on the Second Reading of the Payment of Wages in Public Houses (Prohibition) Bill in 1883, Shaftesbury said that “they would find that seven-tenths of the men and every one of the women would cry out in the name of God to give them this legislation.”⁴¹ Shaftesbury, passionately opposed to the rise of trade unions (which he saw as replacing responsibilities with rights) would undoubtedly have sympathized with Gisborne’s argument that combinations of workers to raise wages were equally immoral as combinations of employers to raise prices. Socialism was viewed as anathema but that did not mean there were no responsibilities to wider society.

The third area of concern was loss-leading or cross-subsidy. Gisborne gave an example of sugar sold at below its market price to gain custom for tea, which was sold at a proportionately much greater price. He attacked traders, or adventurers, as he put it,

who endeavour to draw customers to their counting-house, or their shop, by dazzling them with flattering terms and accommodations which are not meant to be continued; or who transact some part of their business, or dispose of some particular article at a losing price, as a lure to the unwary; while they more than repay themselves by unsuspected and exorbitant profits on other branches of their trade.⁴²

Gisborne also attacked artificial pricing, custom duty avoidance, and charging higher prices to the poor, whether by a merchant or a banker.⁴³

Fourth: speculation. Boardman described this as “not commerce, but gambling,”⁴⁴ characterized by there being no intention to close a deal, simply to trade for the difference. Hugh Stowell counselled against being “carried away with inordinate love of speculation,” and rushing into “new schemes.”⁴⁵

In this light, evangelicalism essentially displayed a nuanced approach to business that affirmed the market mechanism, demanded discipleship and moral behavior, and reserved a role, albeit limited, for government in preventing abuse. Before reflecting further on the evangelical response to these challenges, there is one further area worthy of separate consideration.

Debt and Divine Judgment

From around the beginning of the seventeenth century, the granting of incorporation—giving separate legal personality to a company—was possible only through royal charter or an Act of Parliament. Examples include the East India Company (charter granted in 1600) and rail and canal companies that had high capital requirements. In 1793, the Attorney General, Baron Thurlow, foreshad-

owed the general evangelical (and wider) view of later years, when he said that “corporations have neither bodies to be punished, nor souls to be condemned; they therefore do as they like.”⁴⁶

Related to the development of the corporation was the concept of limited liability. This principle, introduced by the Limited Liability Act 1855 restricted the liability of investors to the amount invested. In other words, investors shared fully in the rewards but only to a limited extent in the losses. The principle argument in favor of limited liability was that investors needed a degree of protection in innovative or highly capital-intensive projects and that such investment was disincentivized by the unlimited nature of the liabilities.

In the Victorian economy issues around debt and bankruptcy were largely viewed through a moral lens, especially for religious participants in the market. Personal moral character, integrity, and trust were central in credit and debt arrangements. Failure was viewed harshly. Limited liability thus provoked opposition from both within and beyond evangelicalism. There was a genuine concern that this would enable the business owner to escape from their responsibilities and, indeed, from a theological point of view, to avoid their due earthly punishment for failure or default. In the eyes of many, limited liability constituted the defrauding of the creditors of a failed company. The right to make unlimited profits also meant unlimited responsibility for losses. For evangelicals it was a matter of accountability, reputation, and honesty. As Philip Cottrell notes, “the possible inability of a limited company to meet its debts fully was regarded as immoral.”⁴⁷ Evangelicals viewed bankruptcy as part of the framework of rewards and punishments on this earth, and limited liability avoided such consequences.

Lord Overstone called the 1856 Joint Stock Companies Act, which extended the 1855 Act to permit any seven people to form a limited liability company, a fraud on creditors that would lead to endless and reckless speculation. *The Economist* referred to the concept as “overrated.”⁴⁸ Thomas Chalmers, along with Overstone, viewed business failure as an essential feature of the system of rewards and punishments, effectively an atonement for economic sin.⁴⁹ Hilton notes that those “who stretched beyond their means might be ‘improvident,’ but their punishment was undoubtedly providential.”⁵⁰ Garnett, though, points out that many evangelical businesses did incorporate and often viewed limited liability as beneficial by enabling smaller investors to enter into commercial investments.⁵¹ What was needed, all agreed, was prudence and responsibility.

Sermons, religious tracts and contemporary fiction all set out the perils of bankruptcy and financial catastrophe. Debt was always sinful. However, evangelical virtue viewed an honorable bankruptcy, repaying debt and atoning through good works, as an acceptable response.

The Quakers were particularly harsh on debt and bankruptcy. The Quakers were probably the most dominant group in the development of enlightened businesses. It is extraordinary how many of our household names had Quaker origins.⁵² Less well-known is that many of these Quakers were evangelical, especially in the banking sector.⁵³ This evangelical Quakerism transformed the inner light of conscience into objective standards of moral behavior, giving the Quakers an explicit moral code. This was reflected in the Quaker “advices on trade,” dealing with debt, accounting, honesty, and other trading matters.⁵⁴ There were warnings about delaying the repayment of debt, overtrading, and basic honesty.⁵⁵

The Quaker entering business faced examination by the monthly meeting—the key local expression of Quaker fellowship, discipline, and control. Any Quaker removing to another part of the country required a certificate of good character, which increasingly included information concerning their solvency. The punishment for bankruptcy or default was disownment or expulsion; reputation for the Quaker was paramount. Esther Sahle notes that the number of disownments for business offences increased dramatically from the second half of the eighteenth century. Examples included William Smith, who “hath failed & fell short of paying his just debts, to the loss & damage of many honest & industrious persons,” and Jonathan Hobson, whose “conduct hath been very blameable & scandalous, having contracted Debts when he was not able to pay.”⁵⁶ Sahle notes that bankruptcy became an increasing common cause of disownment from the 1770s and 1780s.⁵⁷

Call and Discipleship

How did evangelical preachers and commentators respond to these challenges? They did so primarily by appealing to the classic evangelical concepts of call and discipleship.

Moral discipline was not only seen as essential within market behavior, but the market itself was seen in such terms. As we have already noted, the market rewarded and punished. Evangelicals viewed it as a field in which to exercise the faith, or a school of discipline. The Christian trader was exhorted to recognize that his faith and business life could not be separated. So Baldwin Brown, in his lectures *Christianity in the Business of Life*, argued that the Christian was a model and must enter business, taking “the whole of your moral nature into it with you.”⁵⁸ He was also clear that the evangelical must refuse “from the first to regard business as a thing which must be dealt with on other principles than those which regulate the other departments of your life.”⁵⁹ Owen made a similar point: “you cannot be one man in the warehouse and another in the sanctuary.”⁶⁰

The Christian must bring absolute integrity to the table, as “patent as the midday sun,”⁶¹ according to Baldwin Brown, or as Stowell put it, “unflinching, unswerving honesty.”⁶² Gisborne noted that in respect of bankers, “scrupulous integrity and veracity”⁶³ lay at the heart of their business. The banker should never “seek to retain custom at the expense of veracity.”⁶⁴ Honesty extended to transparency with Thomas Gisborne noting that, “one of the first duties of an upright trader [is] to keep accurate accounts.”⁶⁵ This range of exhortations from evangelical commentators reflect that principle of the unity of the Christian life and the resistance to separating the sacred and the secular. Evangelicals understood God’s sovereignty to extend over both personal life and business.

There were limits to business and trade. Boardman argued that there “is a line beyond which firms have no moral *right* to extend their business.”⁶⁶ Gisborne’s first general rule, as he called it, was that no-one was authorized to enter into or continue in a business “which is either in itself unjust and immoral ... or to impair the happiness of the human race.”⁶⁷ Debate around where those boundaries fall continue to the present day. This was also reflected in the duties business inculcated in its evangelical participants. Gisborne said that market discipleship should inculcate vision and interests in the businessman beyond “his own emolument and advantage,”⁶⁸ and “will render him faithful and attentive in the concerns of other men committed to his care, or depending on his conduct.”⁶⁹

We have here a picture of the approach to discipleship that the evangelical in business pursued. Owen argued that business without Christianity was like “attempting to navigate an unknown sea without chart or compass.”⁷⁰ The faith supplied both the means and the boundaries to the business enterprise, and generated duties both to others and to society.

Christian Socialism and Evangelicalism

The evangelical emphasis on the sins of business, adulteration, honesty, exploitation, and hence the inherent perils of commerce might suggest a sympathetic hearing for the claims of Christian socialism. We will explore, albeit briefly, why this was not the case.

Alan Wilkinson, in his survey of Christian socialism, notes that earlier histories tended to regard Christian attitudes to society in the nineteenth century as cruel and barren until F. D. Maurice emerged in 1848 to, as Wilkinson puts it, “lighten the darkness.”⁷¹ Donald Lewis uses an almost identical descriptor in describing the evangelical mission to the working class in London in the period 1828–1860.⁷² The two movements appeared to operate in parallel, if not tension. In the earlier decades the challenge to the evangelical vision for society came from secular socialism, Chartism or Robert Owen’s trade unionism.

Shaftesbury, who paradoxically once found himself sharing a platform with Owen, regarded socialism as anathema.⁷³ Socialism was seen as the atheistic advance of the godless French Revolution, to overthrow the godly constitution of society and the rejection of orthodox Christianity. This period sets the scene for the more formal emergence of Christian socialism in the middle and later decades of the nineteenth century.

Wilkinson seeks to lessen the polarization. He argues that many of the characteristic evangelical emphases of self-help and philanthropy found their way into the collaborative and cooperative expressions of socialism under F. D. Maurice. Wilkinson has a point but may be too optimistic about the links. Evangelicalism's view of business as a school, but one in which the participant received reward and punishment on this earth, sits ill-at-ease with Wilkinson's observation that not all who failed in business deserved punishment but were, rather, innocent victims of the misdeeds of others.⁷⁴ There is a theological disjuncture that kept these movements apart.

There were several waves of Christian socialism in nineteenth-century Britain and, whatever commonalities there might have been with evangelical concern for society, the trajectory was divergent rather than convergent for both social and theological reasons. The first wave of Christian socialism was not without its achievements. The Working Men's College opened in 1854. However, ventures into cooperatives largely failed.

In 1848, Frederick Dennison Maurice (1805–1872), an ordained Anglican, and professor of theology at King's College, London, and author of the *Kingdom of Christ* (1838), determined that action was needed to repair the social and economic bonds of society to prevent revolution in Britain. Socialism, he believed, must be Christianized. The *Kingdom of Christ* set out the theological themes: the Incarnation, the universal fatherhood of God, and the brotherhood of humanity, rather than sin, the atonement, and more traditionally evangelical emphases. He added the place of the sacraments and the church. The kingdom of Christ was a present reality, and Christ was present in every person. The points of tension with evangelical doctrine are clear to see. Maurice adopted the language and terminology of socialism: the “watchword of the Socialist is cooperation—the watchword of the Anti-socialist is competition.”⁷⁵ Competition was selfish and a disease. That said, Maurice's Christian socialism was barely political and, being generous, not even particularly socialist, at least in Marxist or contemporary formulations. Nevertheless, Maurice's approach did represent a radical departure, both theologically and socially.⁷⁶ Maurice's radical theology led to his departure from his chair at King's College. In 1853 Maurice published his *Theological Essays* in which he rejected the doctrine of eternal punishment. The

Council of the College viewed this as beyond the acceptable bounds of orthodoxy and asked him to leave; refusing, he was dismissed. No evangelical dissented or mourned Maurice's loss of his professorship. Departing King's, and at the urging of other Christian socialists, Maurice would serve as first principle of the Working Men's College.

The second wave of Christian socialism took matters further from evangelical interests. The Guild of St. Matthew (1877) was founded by Stewart Headlam "to promote the study of social and political questions in the light of the Incarnation."⁷⁷ Headlam, however, proved controversial, aligning the Guild with the campaign for a land tax and standing bail for Oscar Wilde when the latter was charged with sodomy in 1895. Headlam stated in a lecture to the Fabian Society, that "the earth is the Lord's and, therefore, not the landlord's."⁷⁸ Other key figures in the development of Christian socialism in England included Charles Gore, who founded a monastic community as well as the Christian Social Union (the champagne socialism of the day), on which Conrad Noel of the more radical Church Socialist League said, "it glories in its indefiniteness."⁷⁹ There was also the radical Methodist leader Hugh Price Hughes, who published a series of lectures entitled *Social Christianity*, and the Baptist J. C. Carlyle sat on the strike committee of the London Dock Strike in 1889.

Edward Norman summarizes,

In this sense the phenomenon of Christian Socialism was an example ... of the liberating effects in the minds of some individuals of the rejection of Evangelicalism. It was the Evangelicals' insistence on the dead-weight of human depravity which Maurice had removed: men were no longer to be divided between the elect and the damned, for the Kingdom of Christ encompassed the whole human race.⁸⁰

Evangelicals and Christian socialists both recognized that the gospel had something to say to society. However, for evangelicals this was intertwined with both their gospel and social priorities, in which duties and responsibilities were more important than rights. The theological divisions simply increased the distance between the movements.

Christian socialism proved unattractive to evangelicals from both an economic and theological point of view. Whether it was the idea of building heaven on earth or the lack of any form of divine punishment for sin inherent in Christian socialism, neither idea carried weight for the evangelical. The theological idea of the market as a school of discipleship and discipline formed and shaped the moral character of the merchant, showing itself in honesty and fair dealings, but also in a wider vision of responsibility to society.

Christian discipleship in a fallen world, with accountability both in this world and the next, lay at the heart of both the economic and theological vision of the evangelical. Business may indeed have been ordained by God, but its practitioners were neither exempted from the judgment of the invisible hand in the market nor, ultimately, the visible hand of God in the age to come.

Notes

1. G. M. Young, *Portrait of An Age*, 2nd ed. (Oxford: Oxford University Press, 1953), 2.
2. See Roy Church, ed., *The Dynamics of Victorian Business* (London; New York: Routledge, 1980), chap. 1.
3. See Jane Garnett, “Evangelicalism and Business in Mid-Victorian Britain,” in *Evangelical Faith and Public Zeal*, ed. John Wolffe (London: SPCK, 1995), 60.
4. D. W. Bebbington, *Evangelicalism in Modern Britain*, new ed. (London: Routledge, 1994).
5. Jane Garnett, “‘Gold and the Gospel’: Systematic Beneficence in Mid-Nineteenth-Century England,” in *Studies in Church History* 24 (1987): 347–58.
6. J. Baldwin Brown, *Christianity in the Business of Life* (London: John F. Shaw, 1858).
7. See Bebbington, *Evangelicalism in Modern Britain*.
8. See Boyd Hilton, *The Age of Atonement* (Oxford: Clarendon Press, 1988).
9. See John Wolffe, *Evangelical Faith and Public Zeal* (London: SPCK, 1995).
10. A. M. C. Waterman, “The Ideological Alliance of Political Economy and Christian Theology, 1798–1833,” *Journal of Ecclesiastical History* 34, no. 2 (April 1983): 232.
11. A. M. C. Waterman, “The Place of Thomas Chalmers in Scottish Political Economy,” in *A History of Scottish Economic Thought*, ed. A. Dow and S. Dow (Abingdon: Routledge, 2006), 194.
12. Thomas Chalmers, *Natural Theology*, 1.2.2, in idem, *The Collected Works of Thomas Chalmers*, vol. 1. (Glasgow: William Collins, 1835), 230–31.
13. Adam Smith, *An Inquiry into the Nature and Causes of the Wealth of Nations*, 4th ed. (Oxford: Oxford University Press, 1976), 25.
14. Chalmers, *Natural Theology*, 2.2.2.6, 137.
15. Jacob Viner, *The Role of Providence in the Social Order* (Princeton: Princeton University Press, 1972), 79.

16. See Viner, *Role of Providence*, 45; Andrew Porter, "Commerce and Christianity: The Rise and Fall of a Nineteenth-Century Missionary Slogan," *The Historical Journal* 28, no. 3 (1985): 618.
17. Ian Bradley, *The Call to Seriousness* (London: Jonathan Cape Limited, 1976), 157.
18. See Bradley, *The Call to Seriousness*, 156.
19. H. A. Boardman, *The Bible in the Counting House* (London: Thomas Bosworth, 1854), 53.
20. Thomas Gisborne, *An Enquiry into the Duties of Men* (Dublin: J. Exshaw, 1795), 368.
21. See W. H. Lyttleton, *Sins of Trade and Business: A Sermon* (1874), 4–5.
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