



ORIGINAL MANUSCRIPT

## “Cruelty’s Sisters”: Buying Seamen’s Wages in Late Stuart England

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### Abstract

To delay paying wages to seamen, the late Stuart Navy issued them instead with “tickets” to be redeemed for cash after months or years of delay. Seamen often sold the tickets at deep discounts to ticket buyers, who became government creditors for unpaid wages, one of the largest items in the national debt. Ticket buyers were savagely attacked in pamphlets. This article is a preliminary exploration of ticket buying, focusing on the large minority of buyers who were women. It shows that many of them were in fact the wives and widows of the seamen, working in the crowded streets around the Navy Office and in the cottages of the maritime communities nearby. Navy pay books are introduced as a key source; the business of one trader is evaluated using her financial papers, and the work of others assessed from probate records. Ticket buying opened up related opportunities for women as brokers of deals and as professional receivers of wages. But while pawning could be used as protection against the growing hazard of unpaid tickets, even with deep discounts it was difficult to make even a moderate return in the trade. Ticket buying was not a route to fortunes.

It was a great public scandal in the late seventeenth century that for years the Navy, maintaining a huge fleet to fight two wars against the French, abused its most vulnerable creditors—the seamen—by withholding or delaying the pay they had earned. By 1711 unpaid wages of seamen amounted to more than two million pounds, one of the largest items in the national debt.<sup>1</sup> Dozens of pamphlets and broadsides publicized the abuse,<sup>2</sup> complaining that when seamen were eventually paid it was often by “tickets” that could only be redeemed in cash after further years of delay. The tickets, written on pre-printed forms, drew tens of thousands of ordinary men and women into the world of government print and paper credit.<sup>3</sup> Most sailors or their wives were forced to sell the tickets for ready money to ticket buyers, many of them women from the maritime community, at discounts of up to 50 percent. These buyers became dealers in government paper and joined the ranks of other government lenders, although their investments occurred not at the Exchequer or

<sup>1</sup> P. G. M. Dickson, *The Financial Revolution: A Study in the Development of Public Credit, 1688–1756* (Macmillan, 1967), 404.

<sup>2</sup> Discussed briefly in John Ehrman, *The Navy in the War of William III, 1689–1697* (Cambridge, 1953), 597.

<sup>3</sup> On the use and consequences of tickets and print, see especially Sarah Lloyd, “Ticketing the British Eighteenth Century: ‘A Thing ... Never Heard of Before,’” *Journal of Social History* 46, no. 4 (Summer 2013): 843–71; Naomi Tadmor, “The Settlement of the Poor and the Rise of the Form in England, c. 1662–1780,” *Past & Present* no. 236 (August 2017): 43–97; and Carl Wennerlind, *Casualties of Credit: The English Financial Revolution, 1620–1720* (Harvard, 2011).

the Exchange, but in the crowded streets around the Navy Office, in dockside pubs, and in cottage kitchens.<sup>4</sup>

In January 1696 the most persistent of the critics of the ticket buyers, William Hodges, dramatized the exploitation in the “Art of Ticket Buying” appended to his fourth pamphlet,<sup>5</sup> showing “Poverty” (seamen and their wives) negotiating with ticket buyers. The male buyer was called “Cruelty” by Hodges; his even more exploitative sister, the female buyer, was “Villainy.” He reported that not only did they buy wages from desperate sailors at extortionate discounts but then they charged them for the complicated paperwork that documented the sale.<sup>6</sup> Villainy even demanded a treat of a “small piece of meat and some good drink” when the deal was made. Then, Hodges and other critics assumed, buyers just waited for the tickets to be paid to collect their profits and make fortunes.<sup>7</sup>

Naval historians have discussed the issue of unpaid wages,<sup>8</sup> and in two pioneering articles Margaret Hunt has explored how sailors and their wives dealt with wage tickets.<sup>9</sup> But ticket buying remains largely unexamined. In this article I focus on the large numbers of women (perhaps a third of buyers) who bought tickets.<sup>10</sup> Hodges rightly makes women equal participants in the “Art of Ticket Buying.” He presents it as a confrontation between seamen and alien outsiders. But the story is more complicated than that. Female sellers and female buyers were not two opposing groups; they came from the same communities. In contrast to Hodges’s evocation of sailors’ wives as victims,<sup>11</sup> Poverty’s wife was often also Cruelty’s sister. By acquiring tickets as an extension of managing their husbands’ affairs, some seamen’s wives turned abuse into economic opportunity.<sup>12</sup> Some women, lacking the capital to buy tickets, worked in the trade by brokering deals, and others entered a new “profession” as “receivers of wages,” collecting the wages on behalf of ticket holders. The stories of some of these women are reconstructed below using recording-linking techniques, and by exploiting Navy pay books—an important unused source for women’s economic history.

<sup>4</sup> As Dickson rightly observed, tickets (which he incorrectly assumed were quickly paid) never entered the “money market” of the big financiers, whereas the interest-bearing and predictably paid Navy bills attracted big investors: Dickson, *Financial*, 399–404. On women’s role as investors in government debt, see Dickson, *Financial*, 249–303, esp. 267–69, 282, 298; Ann M. Carlos and Larry Neal, “Women Investors in Early Capital Markets, 1720–1725,” *Financial History Review* 11, no. 2 (October 2004): 197–224; and Amy Froide, *Silent Partners: Women as Public Investors during Britain’s Financial Revolution, 1690–1750* (Oxford, 2017). Other works are cited in B. J. Todd, “Fiscal Citizens: Female Investors in Public Finance before the South Sea Bubble,” in *Challenging Orthodoxies*, ed. Sigrun Haude, Melinda Zook and Hilda Smith (Ashgate, 2014), 53–74.

<sup>5</sup> *Humble Proposals for the Relief ... of ... Seamen...* ([London], 1695/6), 52–61.

<sup>6</sup> *Humble Proposals*, 54.

<sup>7</sup> Buyers were also maligned as imagined Jews in the anonymous ballad *The Sailors Garland: Or the Ticket Buyers Lamentation* (1701).

<sup>8</sup> See Ehrman, *The Navy*, 131–35; and R. D. Merriman, *Queen Anne’s Navy: Documents Concerning the Administration of the Navy of Queen Anne, 1702–1714* (Navy Records Society, 1961), 171–75.

<sup>9</sup> Margaret Hunt, “The Sailor’s Wife, War Finance, and Coverture in Late Seventeenth-Century London,” in *Married Women and the Law: Coverture in England and the Common Law World*, ed. T. Stretton and K. J. Kesselring (McGill-Queen’s, 2013), 139–62; Margaret Hunt, “Women and the Fiscal-imperial State in the Late Seventeenth and Early Eighteenth Centuries,” in *A New Imperial History: Culture, Identity and Modernity in Britain and the Empire, 1660–1840*, ed. Kathleen Wilson (Cambridge, 2004), 29–47. See also Jennine Hurl-Eamon, “The Fiction of Female Dependence and the Makeshift Economy of Soldiers, Sailors and their Wives in Eighteenth-Century London,” *Labor History* 49, no. 4 (November 2008): 481–501, at 487. Merriman discusses ticket selling and problems arising from it in Merriman, *Queen Anne’s Navy*, 172–73, and prints correspondence about problems with tickets, 189–90, 194, 197–200, but says nothing about the buyers. Rodger discusses ticket buying as it persisted in the 1750s in N. A. M. Rodger, *The Wooden World: An Anatomy of the Georgian Navy* (Fontana, 1988), 130–31.

<sup>10</sup> Hunt highlights a structural parallel between women buying one or two tickets and the work of bankers and financiers dealing in government paper by calling the buyers “ticket discounters”: Hunt, “Sailor’s Wife,” 155–56.

<sup>11</sup> See, for example, William Hodges, *Humble Representation of the Seamen’s Misery* ([London], 1694/5), 4; and *Humble Proposals*, 19.

<sup>12</sup> Rather than dealing in household commodities, as discussed by Alexandra Shepard, “Minding their Own Business: Married Women and Credit in Early Eighteenth-Century London,” *Transactions of the Royal Historical Society* 25 (2015): 53–74.

One ticket buyer is unusually well documented: dozens of tickets and hundreds of related documents survive in The National Archives among the papers of Rachel Rogers of Southwark.<sup>13</sup> Analysis of deals in Rogers's papers below shows that, contrary to the critics' assumptions, ticket-buying was not an easy route to wealth.<sup>14</sup> Tickets were a flawed financial asset and it was only by demanding deep discounts that a buyer could make even a small profit.

### Buying Naval Wages in the Mid-Seventeenth Century<sup>15</sup>

Tickets for seamen's wages were first used in the early seventeenth century to deal with a problem arising from the tradition that sailors were paid only at the end of a ship's voyage. If a man was discharged ashore or transferred to another ship before then, he was given a paper stating his earnings—a ticket—redeemable for cash at the Navy's Pay Office in London. Tickets were also sometimes used to pay off whole crews at the end of a voyage.

The earliest tickets were entirely handwritten, until in 1654 officials introduced pre-printed forms, measuring about eight by ten inches.<sup>16</sup> The name of the ship, the man's name, and the dates of his service were listed, along with the reason he was discharged or, if transferred, the name of his new ship. Then came columns filled in with total wages less various deductions from his earnings. Throughout most of the seventeenth and eighteenth centuries those basic wages remained unchanged: an ordinary seaman earned nineteen shillings per lunar month of twenty-nine-and-a-half days; men ranked "able," twenty-four shillings. Tickets were signed by the ship's commander and three other officers. A ticket included no promise to pay and, as it was subject to later cancellation, it was not an "IOU" that "guaranteed" payment as is often assumed. Rather, it was merely a warrant by which the seaman or another person could apply to collect the wages.

Not surprisingly, sailors immediately disliked the new tickets, complaining "a little bit of paper is soon lost."<sup>17</sup> Protecting valuable bits of paper was difficult for ordinary folk, especially in the crowded environment of a ship where men's possessions were liable to theft, damage, or destruction. Consequently, sailors often disposed of the fragile scraps of paper as quickly as possible, conveying them to their wives or kin ashore (perhaps one-sixth of seamen were married<sup>18</sup>) or selling them to ship's officers or buyers at dockside.

Selling a ticket, however, was legally problematic and drew sailors further into the world of printed paper forms. Dozens of scribes and notaries around the Navy Office and in riverside communities supplied the elaborate pre-printed forms that selling the simple ticket required. The ticket represented a debt owed by the Navy to the seaman. By common law, one could not sell such a debt. But that inconvenient rule was circumvented by the legal fiction that the owner (in this case the seaman) was not actually selling the debt, but rather appointing the buyer as an attorney, or agent, to collect it.<sup>19</sup> Conveying the

<sup>13</sup> Her papers are in uncategorized bundles in six boxes: The National Archives [hereafter TNA]: C104/2, fols. 69, 70, 215, 217, and 236. (C is for "Chancery".)

<sup>14</sup> A telling comparison is Dutch "soul-buying," the exploitative trade in seamen's discounted IOUs. Eighteenth-century soul-buyers, commonly women, often faced bankruptcy: Marc van Alphen, "The Female Side of Dutch Shipping: Financial Bonds of Seamen Ashore in the 17th and 18th Centuries," in *Anglo-Dutch Mercantile Marine Relations, 1700-1850*, ed. J. R. Bruijn and W. F. J. Mörzer Bruyns (Rijksmuseum, 1991), 125-32.

<sup>15</sup> This section is drawn from J. R. Tanner, "The Administration of the Navy from the Restoration to the Revolution," *The English Historical Review* 12, no. 45 (January 1897): 17-66; and Maxwell P. Schoenfield, "The Restoration Seaman and His Wages," *American Neptune* 25, no. 4 (October 1965): 278-87 and sources cited there.

<sup>16</sup> Tanner, "Administration," 35 and 42-43, fn. 196. The printed forms adopted in the 1650s persisted almost unchanged until the early nineteenth century; see the ticket from 1673 reproduced in Hunt, "Sailor's Wife," 142; and one from 1763 in Daniel Baugh, *British Naval Administration in the Age of Walpole* (Princeton, 1965), 228, the latter including a description of the man.

<sup>17</sup> N. A. M. Rodger, *The Command of the Ocean: A Naval History of Britain, 1649-1815* (Allen Lane, 2004), 58.

<sup>18</sup> Rodger, *Command*, 134.

<sup>19</sup> W. S. Holdsworth, "The History of the Treatment of Choses in Action by the Common Law," *Harvard Law Review* 33, no. 8 (June 1920): 997-1030, esp. 1020, 1021.

power of attorney, usually using a large, decorated form, closely pre-printed in italic type, was thus legally central to selling wages.<sup>20</sup> Selling tickets also required that seamen, or their wives as their agents, put their hands to other large documents also prepared on pre-printed decorated forms. Rachel Rogers's papers include many "bills of assignment" in which the seller acknowledged receipt of the full value of the wages for the transfer to the attorney (not what the buyer actually paid). Additionally, Rogers and other buyers often demanded that the seller (usually with a guarantor) enter a bond (also on a pre-printed form) agreeing to pay double the value if the wages in question could not be collected.<sup>21</sup> The sellers paid for these elaborate documents, which together cost up to four shillings, amounting to nearly a week's wages.<sup>22</sup>

Men who chose not to sell brought their tickets to London to collect at the Pay Office on Broad Street.<sup>23</sup> There they were joined by women collecting their husbands' tickets. But before tickets could be paid, they needed to be validated at the Ticket Office attached to the Navy Office near the Tower of London. There a handful of clerks checked the thousands of tickets against the ships' muster books (the monthly listings of men on board).<sup>24</sup> They also searched the records of any other ships to which men had been transferred to confirm they had not subsequently deserted, since later desertion meant that a man lost all wages not yet paid, making his ticket worthless.<sup>25</sup>

Further delay occurred while the Ticket Office clerks also prepared the pay books to be used when ships were paid. Pay books were written on more pre-printed forms: heavy double folio sheets folded into a parchment sheet cover.<sup>26</sup> Officers and men were listed in order of the date they entered service on the ship. Two columns noted when and where they left the ship if before the end of the pay period, either by discharge to another ship or ashore (noted D), or by death (DD), or by desertion (R for ran). Then more columns recorded the same information entered on the tickets: the full wages followed by deductions for on-board purchases of clothing, tobacco, and for the mandatory contribution to the pension fund known as the Chatham Chest (combined, where relevant, with a fee for the chaplain and the surgeon; in the 1690s a deduction for the new Greenwich Hospital was added), ending with the net wages due to be paid. If the man had deserted or "run" (recorded with the "fatal R") he forfeited his wages, and nothing was entered in this column. Two more columns were to be filled in by the pay clerks. A narrow column was to be ticked when the wages were collected by the man himself. In a final column, untitled in early pay books, the pay clerks entered the name of anyone else who collected—wives, masters of apprentices serving at sea, and some buyers. While the Ticket Office clerks checked tickets and prepared the pay books, hundreds of impatient men and women gathered in the streets around the Navy Office waiting for their money. Occasionally they rioted and attacked the Ticket Office; more practically, many decided to sell their tickets to avoid even more delays.

<sup>20</sup> Hunt reproduces a very simple power of attorney form used by the East India Company to name someone to collect a sailor's wages and a more elaborate naval power of attorney form: see Hunt, "Sailor's Wife," 145, 147, 158–60.

<sup>21</sup> A.W. B. Simpson, "The Penal Bond with Conditional Defeasance," *Law Quarterly Review* 82, no. 3 (July 1966): 392–422. See also TNA: C108/376 for bonds made to buyers Edward and Sarah Chase, 1715–27.

<sup>22</sup> The power of attorney cost a shilling, a bill of sale added eighteen pence, and if a bond was required, eighteen pence more: Hodges, *Humble Representation*, 54.

<sup>23</sup> In contrast to the practice in the 1690s, in the 1650s tickets of men discharged before the end of the voyage were eligible to be paid in London before the whole crew was paid off: John Hollond, *Two Discourses of the Navy 1638 and 1659*, in J. R. Tanner (ed.), *Publications of the Navy Records Society* (1896), 7: 135–36.

<sup>24</sup> See TNA: ADM 39 for surviving examples.

<sup>25</sup> See the description of Ticket Office duties from 1672 in James, Duke of York, *Memoirs of the English Affairs, Chiefly Naval, From the Year 1660, to 1673* (London, 1729), 267–70, esp. 269.

<sup>26</sup> TNA: ADM 33 for most surviving pay books. A detailed description of pay books from the mid-eighteenth century is in N. A. M. Rodger, *Naval Records for Genealogists* (PRO, 1984), 57–63.

Navy officials were suspicious of ticket selling not just because it created uncertainty as to who was entitled to collect,<sup>27</sup> but also because buying was a trade often conducted by women. In 1666 an anonymous letter to Sir William Coventry, a Navy commissioner, reported that five seamen from the Plymouth area had sold their tickets for what they could get rather than wait in London for payment.<sup>28</sup>

Divers women brokers ... stand about ye Navy office enquiring of seamen whether they have any Ticketts, & if they have will help them to there [sic] ready money for their Ticketts. And then [they] Carry them to one Mrs Salesbury [sic] in Carpenter yard nere Algate [a few streets to the north] who is ready all times at 5s losse to ye seamen to take their Ticketts.

Five shillings in the pound was a 25 percent discount. Bankers were reportedly buying tickets at a 50 percent discount,<sup>29</sup> but the anonymous writer was particularly suspicious of a woman, and doubted she acted on her own and without some special access to quicker payment. It is “worthy of yor Consideracion to know by whome she is employed & how she can came [sic] by Money beter then ye Seamen.” Coventry forwarded the report to Samuel Pepys, secretary of the Navy Board, to investigate. Pepys reported back. “I have spoken with the woman you gave me advice of for a Buyer of tickets. She proves an able Citizen’s wife.”<sup>30</sup>

Katherine Salisbury was indeed a young city matron, wife of William, a London barber surgeon, whom she had married in Stepney in 1659.<sup>31</sup> Unlike most women buyers discussed below, Salisbury had no maritime connection other than her place of birth in a riverside suburb. She defended her business in charitable terms: she was “relieving” the poor, and she had no corrupt way of getting paid. Pepys reported:

She tells me a poore woman (one Addle) her neighbor came to her with these men, all making their moane to her and offering a greater abatement then what she tooke, which (as she saith) was 4 [shillings in the pound, a 20 percent discount] ... Three or 4 seamen have been with her since ... which She hath releaved, but hath since refused wholly others that have come, having (as she says) not one of them paid, nor the knowledge of any of our Officers to helpe her, but wishes she might have but her owne money again for them.

Despite her complaint Salisbury continued to buy wages, suggesting this informal economy was central to her subsistence. Indeed, her story also introduced another group of women involved in ticket buying who, lacking capital, made a business of facilitating sales in exchange for some small fee or perhaps a “treat.” The poor woman Addle (about whom I have learned no more) is a typical figure. Pepys refers to her as “the Broker.” Elsewhere such women are called “solicitors.”<sup>32</sup> No pay books survive from the 1660s to

<sup>27</sup> John Hollond, paymaster in the 1630s, aroused controversy by refusing to pay tickets unless the party himself was present: Hollond, *Two Discourses*, 386.

<sup>28</sup> TNA: SP 29/187/2 f.42. The letter is undated but is filed with papers from 1666.

<sup>29</sup> J. R. Tanner, ed., *Further Correspondence of Samuel Pepys, 1662–1679* (Bell, 1929), 74–75.

<sup>30</sup> Edwin Chappell, ed., *Shorthand Letters of Samuel Pepys* (Cambridge, 1933), 86: Letter 51, 6 December 1666. Independent participation in ticket buying by so many married women highlights the limits of coverture.

<sup>31</sup> As a Londoner’s wife Salisbury was eligible to use the London custom that allowed married women’s separate trading, as were some other buyers (for example, Mary Herring in TNA: E112-980 no. 308), or she may have used a premarital contract to secure her separate estate, as she did in her second marriage, below. Other wives probably relied on the authority of general powers of attorney from their husbands. Salisbury appears as Katherine Smith in the parish register of St Dunstan and All Saints, Stepney, in the London Metropolitan Archives [hereafter LMA], accessed via Ancestry.co.uk. All following citations of parish registers are from the same source. Likely Katherines were daughters of a silk-weaver and a medal maker.

<sup>32</sup> They were, obviously, different from the women who “brokered” stock deals like Mary Bailey discussed by Amy Froide, “Navigating the Spaces and Places of England’s First Stock Market: Women Investors and Brokers during the



confirm Pepys's report about Salisbury. Yet in the earliest handful of surviving books from the 1670s the buyers included numerous women, of whom the busiest were Johanna Lash (wife of a mariner from Shadwell), Anne Lowe (called "the ticket monger" in 1682<sup>33</sup>) and Alice Gover, another mariner's wife. Lowe and Gover, like Salisbury, were still in business in the 1690s.

### Ticket Buying After 1689

By the early 1690s selling tickets was well established and women were experienced buyers and broker-solicitors. During the wars against the French (1689–97, 1702–13), conducted on a far larger scale than the earlier Dutch wars, the numbers of tickets grew exponentially. The Navy thus bowed to the inevitability of wage-selling and the pages in the pay books were changed to acknowledge it. At the far right of the form the previously untitled column was now headed "to whom paid." The pay clerks sometimes ticked the column for seamen still serving on the ship who collected their own wages. But when men had been discharged or transferred, the new column was filled with the names of other collectors, sometimes the man's wife, but more often a buyer. Pay books have therefore become a source not just for the biographies of seamen, but also for the work of ticket buyers.

The number and size of the pay books reflect the new large scale of warfare. About thirty-five pay books per year were generated in the early 1680s, but from 1688 to 1720 they number about 130 a year.<sup>34</sup> The numbers of men listed also ballooned. Except for the smallest ships, pay periods were no longer defined by the few months of a single sailing season. Now three years, previously rare, was standard, and pay periods often stretched to four, five, sometimes six years.<sup>35</sup> In a few months a small ship with a crew of thirty still generated a book of just a few sheets. However, the pay books of the largest ships filled close to a hundred folios after just five years. The crew for such ships was about 750, but during the longer pay periods the pay books listed thousands of men who served for some short time on board. Men bitterly resented this policy of rapidly discharging men from ship to ship, known as the "turnover."<sup>36</sup>

Turnovers vastly increased the numbers of tickets. Each time a man was transferred to a new ship, he received another ticket: three years' service might yield half a dozen tickets from different ships for a given man. Pay periods of the ships usually continued long after the end of a man's service on board, and since it was now the practice that no tickets would be paid until the end of the pay period for the whole ship, most discharged men sold their tickets quickly to get cash at once. The numbers of ticket buyers thus also ballooned. Buyers took on the risk, or rather likelihood, of long delays before the ticket would be paid.

### Hazards of Ticket Buying: Desertion and Deferral

Delay caused a more serious risk for ticket buyers: potential desertion. A deserter got no ticket from the ship from which he had deserted, of course, but all his tickets from any previous ships not yet paid were also forfeited. This rule was all the more offensive because "desertion" was often not intentional. For example, if a man on leave from one ship was pressed into service on another, he was recorded as having deserted the first ship and "run out of his money." Between 1691 and 1697 sick or wounded sailors were particularly

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Financial Revolution, c. 1690–1730," in *The Cultural Life of Risk and Innovation*, ed. Chia Yin Hsu, Thomas M. Lockett and Erika Vause (Routledge, 2020), 63–79; or the remarkable Joanna Cock, whose spectacular career is described by Carlos and Neale, "Women Investors," 205–08.

<sup>33</sup> TNA: ADM 106/3539 part 1, Petition of John Seagar, September 1682.

<sup>34</sup> When complete, the books were bound with ten to twenty others into large volumes at the Pay Office. TNA: ADM 33. TNA: ADM contains thirty-three volumes (from the 1670s and 1680s) consisting of 690 pay books. From 1688 to 1720, more than 180 volumes contain about 4,200 pay books.

<sup>35</sup> For example, see the list of twenty-five ships with pay due, appended to an undated *Petition that was presented by the Sailors Wives to her Majesty and the Honourable House of Commons for their Husbands Pay* (London, [1712?]).

<sup>36</sup> Ehrman, *The Navy*, 133–34.

vulnerable. They remained enrolled on their ship, marked as “Q(uey).” If the man did not return within a month the Q automatically changed to an R as though he had deserted.<sup>37</sup>

Men who had deserted naturally tried to sell their now worthless tickets as quickly as possible.<sup>38</sup> The Navy hoped wives who had received men’s tickets would try to discourage them from deserting, but instead it was just one more factor motivating wives to sell their husbands’ tickets quickly. Successful ticket buying thus depended on assessing the trustworthiness of the seller, not easy when dealing with hundreds of sellers, mostly strangers, at the Navy Office. Had the man already deserted? Would he choose (or be unlucky enough) to desert before “the pay of the ship”?<sup>39</sup> Even skilled and experienced buyers were stuck with many unpayable tickets.

Potential desertion also complicated the work of the clerks preparing pay books since they had to trace each of the hundreds of men who had been transferred to other ships during the pay period to confirm they had not deserted from a subsequent ship. Until the clerks had traced the man in all the books of his subsequent ships his wages could not be safely paid on any of the ships. But paying off the ships could not be delayed indefinitely. Pay books were usually finalized while many men were not yet fully traced. Their tickets could not be paid and were “deferred” for possible later payment as “arrears” after considerable further delay. Consequently, *potential* desertion created a problem as great as desertion itself for anyone seeking to collect wages.

The extent of the problem of deferring payment of wages soon becomes apparent to anyone studying the pay books of the period. In dozens, sometimes hundreds, of entries the man and his service are duly recorded, but no total wages are entered. Rather, deductions for tobacco, the Chatham Chest pension, and other such expenses incurred during his service on the ship are listed and then totaled as “wages,” since those obligations had to be paid whether or not the man received any pay. But in the net-wages column the Ticket Office clerk recorded the abbreviation “Ch&c” (Chest etc.), and the collector column is empty. Yet no modern writer has discussed the problem of deferrals.<sup>40</sup> Of contemporary pamphleteers only John Dennis, himself a professional wage collector who was well aware of the problem, denounced it.<sup>41</sup> Third on his “List of Grievances” in *The Seamen’s Case* published in 1699 is:

the deferring or non-payment of the wages of such as are dead or absent, notwithstanding others have attended with sufficient power to receive the same, and no colour of objection, and those to whom its due ready perish for want; to such there is several 100000 £ now due and in Arrears.

It was not a matter of no one attempting to collect. Rather as Dennis points out, buyers or other collectors had “attended” with documents to collect but were told with no explanation (“no colour of objection”) that the wages would not be paid.<sup>42</sup>

<sup>37</sup> The problem of the “R” and “Q” categories was the subject of complaint in pamphlets and many petitions (mainly from wives) to the Navy Board. See, for example, Gerrald Byrne, *Several instances of the Wrongs and Oppressions by Q’s and R’s suffered by the Sailors of the English Navy* (London, 1699), as well as the critiques by Hodges and pamphlets by John Dennis cited below. Some of the many petitions to the Navy Board about this are gathered in TNA: ADM 106/3539; others are scattered in 106 boxes in TNA: ADM.

<sup>38</sup> TNA: ADM 33/199 Falmouth, ADM 33/206 Monmouth: Andrew Eason, reported deserted on 25 October 1698, sold a previous ticket to buyer Rachel Rogers on 31 October. TNA: C104/69 for ticket and papers. In 1701 Rogers bought James Major’s ticket from his mother five months after Major had deserted: TNA: C104/69, ADM 33/211 Falmouth.

<sup>39</sup> Wages paid out by the Navy.

<sup>40</sup> Merriman, *Queen Anne’s Navy*, 174, uses the term “deferred” for wages not collected until recall, not for wages deemed not yet payable by compilers of pay books. He also observes many wages remained “unclaimed.”

<sup>41</sup> Best known as playwright and literary critic, Dennis wrote the best pamphlet on naval wages in this period: John Dennis, *An Essay on the Navy* (London, 1702); Jonathan Pritchard, “John Dennis [1658–1734],” *Oxford Dictionary of National Biography* 2004; online edn.

<sup>42</sup> For example, on 20 March 1700, Rachel Rogers attended the pay of the *Rochester* with four tickets. She collected only one; the others were deferred, two eventually unpayable because of desertion and the fourth ticket was finally

Some of these “Ch&c” wages were unpayable because the man had deserted from this ship. But since he would not have been issued a ticket, no collector would have been disappointed. A much larger proportion of “Ch&c” wages were for men who had been turned over to other ships and were still untraced. More surprisingly, payment of wages of men who had been discharged from service was also often deferred. Presumably the clerks suspected that the man could have later reenlisted and then deserted during the pay period.

The cumbersome and lengthy arrears system was the only recourse for the disappointed collector holding tickets for such men. Those tickets were to be registered at the Ticket Office, and there, if and when men were finally traced, they would be entered on lists of arrears to await payment when more funds became available. Payments of arrears were entered in a separate series of books; the latest surviving book lists payments for wages earned up to 1705.<sup>43</sup> Although some of the wages listed in arrears may have been previously unclaimed, the vast majority of the roughly 20,000 wages in the surviving arrears books were uncollected because they were deferred.<sup>44</sup>

The experience of ticket buyer Rachel Rogers shows that deferred wages were a serious hazard. Dennis was right to rank it as a major grievance. Payment in fully half (forty out of eighty-one) of the wages in deals traced below in Rogers’s papers were deferred and only fourteen of the forty were collected later. Even then it was only after serious delay: the interval between purchase and pay for wages collected in the pay books was a mean of about two years, but for deferred wages it was five years.<sup>45</sup> Counting deferrals in a small sample of pay books suggests that Rogers’s experience was not far out of line. On the *Devonshire* (crew 476 for pay period 1693 to 1698), the wages of 35 percent of men who had received tickets were deferred.<sup>46</sup> On the *Adventure* (crew 170 for pay period 1693 to 1697), it was 46 percent,<sup>47</sup> and on the *Queenborough* (crew 100, for pay period 1715 to 1719) it was 24 percent.<sup>48</sup> Buyers of wage tickets thus faced a chance of between 20 percent to almost 50 percent that the wages would be deferred. And worse, many of these would never be collected at all: the roughly 20,000 wages paid in surviving arrears books are only about half of those deferred in pay books in the same period.

### Collecting the Wages

Buying tickets and collecting wages was clearly not a simple exercise. Payments denied or deferred were all the more frustrating because collecting the wages in the 1690s was arduous and often expensive. During the earlier Dutch wars most seamen’s wages were paid at the Pay Office in London. Now, except for the smallest ships or those sunk or captured, ships were paid off initially at out-port dockyards (Portsmouth, Plymouth, or, at best, nearby Chatham) and only months later “re-called” in London.<sup>49</sup> Payment at out ports entailed

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collected in arrears in 1706. TNA: ADM 33/206, Rochester wages for Kent, Davis, Eason, and Osborne; TNA: ADM 30/4 Osborne.

<sup>43</sup> TNA: ADM 30/2, payments 1689–99; TNA/30/3, payments 1700–04; TNA/30/4, payments 1704 ff.; TNA: 30/5, payments 1704–09. TNA/33/205, one small bound book that records about 700 arrears payments collected mainly during November and December 1700.

<sup>44</sup> Rodger, *Naval Records*, 63, misleadingly says arrears books contain “a few unclaimed pays”; they are certainly not “few” nor unclaimed.

<sup>45</sup> Rogers bought three tickets after they were deferred, perhaps knowingly at a steeper discount. Even after eliminating these purchases, wages were deferred in 46 percent of her deals.

<sup>46</sup> TNA: ADM 33/190. If the 476 men still serving are deducted from the 1,370 men listed (omitting the last four folios with an abnormally high proportion of deferrals), 894 men had left during the voyage. Eliminating deserters (97) and dead men (22) leaves 775 men who had left the ship with a ticket; payment was deferred for 271 of these.

<sup>47</sup> TNA: ADM 33/184, 351 men discharged with tickets, 160 deferred.

<sup>48</sup> TNA: ADM 33/311, 311 men discharged with tickets, 74 deferred.

<sup>49</sup> Merriman, *Queen Anne’s Navy*, 173–75, describes pays and recalls. Printed lists were posted at the Navy Office stating what ships would be paid off, where, and for what pay period. Contrary to Merriman’s statement I have found no announcement in newspapers or the *Gazette*. Copies of the lists may have circulated. Rogers’s files include a



expenses for travel and accommodation for most collectors. Since dates announced for a pay were sketchy at best, collectors might wait days or weeks for the arrival of money, clerks, and the commissioner who would supervise. What was a buyer or wife to do? She must either pay for room and board or wait months longer in London. One option was to hire an agent. A letter in Rogers's papers dated 1697 reflects the dilemma. Elizabeth Lovell, waiting for a pay at Portsmouth, writes to her husband in London:

... I am verey Much trobeld to hear that you are not well ... theare is a Man that ... stands some times dore keeper when they are a paying he tels he can take the Money up for Me ... but I must give him twelve pence in the pound [5 percent] to take it up ... If you think that it will be Convenient for Me to Make it Over to this Man and come a way Pray Right me word of it ... I cannot give you an a Count how long it will be before they begine to Pay...

She adds that it was costing her "only" five shillings a week (about what a seaman earned) to stay in Portsmouth.<sup>50</sup>

When the pay finally occurred, it was usually conducted at a pay table set up on shipboard. At the "call" a clerk read out the names in the pay book. Men still present stepped up to the table and the coins due them were counted out. Meanwhile, on shore, other claimants waited impatiently for the second reading of the pay list, the first "re-call," perhaps taking place on that day, or maybe the following week, provided any money remained. Then the pay books would be returned to the Pay Office in London for more recalls (the dates are often listed on the first pages of pay books). Recalls for numerous ships were conducted on the same day and "motley crowds" gathered.<sup>51</sup> The press of anxious collectors at the door is recorded in a suit in the London mayor's court. The crowd pushing from behind unbalanced one buyer and, fearing to fall backward down the steps, he grabbed at the woman in front of him, allegedly tearing her clothes. Four of the ten witnesses were women.<sup>52</sup>

### "Public Receivers"

One option for a wage claimant like Lovell was to hire a member of the Navy Office staff to collect their pay, either at the ports or in London. In the early 1690s the payee columns are dominated by the names or initials of Navy clerks collecting as agents. There was little to stop the clerks from privileging their collections over those of seamen, wives, and buyers. Not able to end the unfairness of the ticket system, officials fell back on minimizing the "corruption" of the clerks' special access. In summer 1694 the Navy Board ordered that clerks could no longer be agents.<sup>53</sup> At once a new occupation opened: the "public receiver" of wages.<sup>54</sup> For a fee of a shilling in the pound (six pence for collections in London), receivers collected on behalf of buyers, wives, kin, and occasionally for the seaman himself. Names of the new receivers quickly replaced those of the clerks in the payee columns.

Historian Joan Thirsk has observed that whenever "new [economic] openings have appeared" women have usually "been prominent alongside men, sometimes even outnumbering them." Yet, she argues, "that situation has only lasted until the venture has been satisfactorily and firmly established."<sup>55</sup> This holds true for public receivers, as about

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printed list dated 1711 directed to "Sailors and their wives" of more than 100 ships "to be paid." A copy of a "First List of Recalls" to be paid in London at the Pay Office giving precise dates in 1699 is in Chethams Library, Wing R608.

<sup>50</sup> TNA: C104/69. Without knowing the name of his ship, I cannot discover more about Lovell's wages.

<sup>51</sup> The phrase is used by Merriman, *Queen Anne's Navy*, 173.

<sup>52</sup> CLA/024/10/171, LMA.

<sup>53</sup> Merriman, *Queen Anne's Navy*, 10, 20–22; and response in *The Sergison Papers*, Navy Records Society, 1950, 185–90.

<sup>54</sup> TNA: PROB 31/56/146. The term used in the probate of Palmer Crabtree.

<sup>55</sup> J. Thirsk, "The History Women," in *Chatel, Servant or Citizen*, ed. M. O'Dowd and S. Wichert (Queen's University of Belfast, 1995), 1–2.

a third of those moving into this new role were women. Dozens grasped the opportunity. This new work lacked any of the usual barriers to women's equal participation. No guild rules barred the unapprenticed; no degree or license was required (in contrast to notaries for example); no institutional traditions barred women. Equally important for women, little capital was required: the prerequisites for the trade were literacy<sup>56</sup> and knowledge of the workings of the naval bureaucracy, often learned from handling their husbands' affairs.

These women became part of the culture of the Navy Office. Within a decade, two of the busiest receivers, Frances Worgan and Anne Plumb,<sup>57</sup> were so fully integrated as to have their own spaces at the Pay Office where they stored their documents and from which they ran their businesses.<sup>58</sup> But women's equal participation as receivers was short-lived, as Thirsk observed. By the 1740s when the occupation of Navy receiver was fully established, women receivers have disappeared from pay books. This may have been because the work conferred social status. Male receivers often identified themselves as "gentleman"; at least one was a university graduate.<sup>59</sup> The women were regularly named with the polite "Mrs," but they were from modest maritime backgrounds. Elizabeth Scollay, discussed below, was from Stepney, wife of a serving seaman. Jane Comins was "widow of Shadwell"; Prudence Dolby was a widow from Stepney. Women would thus have had a more difficult time establishing their status so as to serve in this role.

Receivers' main work was as agents collecting at pays. They also bought tickets for themselves or on behalf of clients, connected sellers with buyers, and arranged for the requisite documentation. They served as repositories for the many papers that documented sales for their clients. They no doubt sometimes helped to trace a discharged seaman to avoid the deferral of his wages. They used their superior knowledge to advantage in negotiating conflicting claims before the pay clerks.<sup>60</sup> Prudence Dolby appeared in a role similar to that of a modern solicitor when she recruited legal representation for a London client in a case in Portsmouth and assisted in preparing his case.<sup>61</sup>

## Evaluating Ticket Buying

How profitable was ticket buying? On the one hand, there is the virulent criticism by Hodges and other pamphleteers of the profits made by the extortionate discounts demanded from seamen by Cruelty and his Sisters. But on the other hand, desertion and deferrals made ticket buying a difficult trade. Measuring whether ticket buying was profitable requires knowing when buyers acquired tickets, what they paid, what wages they collected, and most importantly, once one is aware of how many wages were not paid, what they did *not* collect. The papers of ticket buyer Rachel Rogers in The National Archives provide a unique source for doing this.

In 1695 when Rogers began buying tickets she was 45 years old, married to her fourth husband, a waterman who had served in the Navy.<sup>62</sup> Although married, she controlled her money as a result of a premarital contract in which her husband-to-be joined with her to

<sup>56</sup> Women receivers' confident signatures can be found in many pay books signing for fees paid to chaplains and surgeons.

<sup>57</sup> Nothing of Worgan's background is known. Anne Winchurst, a member of a family of naval suppliers, was already a receiver when she married receiver Gabriel Plumb "gentleman of the Navy Office": St Mary Woolnoth parish register 30 July 1702, LMA. Soon widowed, she continued her successful career even after her 1712 remarriage to William Jenks, a parish clerk.

<sup>58</sup> TNA: ADM 14/175, Extracts from minutes of the Navy Board, 129.

<sup>59</sup> John Dennis, the pamphleteer.

<sup>60</sup> See, for example, Jane Comins in TNA: E112/980, no. 308, Hamilton v. Herring.

<sup>61</sup> TNA: E134/13Wm3/East20, Garlick v. Glass et al.; TNA: ADM 33/206, (Monk) for Dolby acting for Garlick.

<sup>62</sup> I have reconstructed Rogers's life and finances from her papers using the usual demographic and property sources and the dozens of legal cases in which she was involved.

convey all her real estate and moveable assets to her widowed mother as her trustee.<sup>63</sup> While she lived in a maritime community by the Thames in Southwark and sometimes bought from neighbors, most of her deals were made near the Navy Office. She was an avowed investor who had decided “according to the best of her judgement” to purchase seamen’s wages to “improve” income earned from the rent for small properties she owned as result of her previous marriages.<sup>64</sup> Rogers may have been inspired by her sister-in-law Alice Body, a pub-keeper who had about two hundred pounds invested in tickets.<sup>65</sup>

Dealing in tickets, like her main investment of mortgage lending, drew Rogers into the world of paper and print. She was “semi-literate,” having received only the first stages of education.<sup>66</sup> She could read large print, but as she states in various pleadings, “she could neither write or read written hand.” She signed most papers with a printed capital R.<sup>67</sup> Her endorsements printed in block capitals on the outside of the dozens of powers of attorney, bills of assignment and bonds in her files, otherwise labeled by a scrivener’s or lawyer’s elaborate italic script, suggest how she managed documents printed in italic type she could not read.

At first Rogers relied on one of the most prominent of the new receivers, Richard Preston. But the relationship soured when one of the wage claims she deposited with him was collected by an imposter. The bitter dispute with Preston generated Chancery pleadings and depositions that reveal much about the work of buyers and receivers.<sup>68</sup> After her break with Preston, Rogers arranged her own deals and made almost all of her own collections, often working with Jane Bond, a broker-solicitor who lived near the Navy Office.<sup>69</sup>

Rogers’s career as ticket-buyer is documented mainly in the papers that survive as a result of the most serious and final crisis of her life in 1720. Aged 70, she was kidnapped and forced into marriage by a 27-year-old fortune-seeking suitor, who as “husband,” and with his co-conspirators, stole her papers and financial documents from her lodgings, bundled in a bed sheet. After Rogers escaped, she, and after her death in 1721, her son, and finally her son’s cousin, battled the conspirators in church courts and Chancery for more than a decade. Her papers, held as evidence in Chancery, were never reclaimed, and now are gathered in uncategorized bundles in six boxes of Chancery Masters Exhibits in C104 at The National Archives.<sup>70</sup> Amongst the stolen mortgage deeds, receipts, and drafts of law pleadings was “a brown striped bag of sailors tickets ..... and other loose papers”<sup>71</sup> now mainly in C104/69.

How Rogers acquired tickets can be deduced from the powers of attorney, bills of assignment, and bonds in these “loose papers.” The witnesses and sureties in these documents

<sup>63</sup> Fully quoted in Joan Body’s answer in TNA: C9/270/47, Rogers v. Body. The contract confirmed John’s legally required consent to such separate control, as discussed in Susan Staves, *Married Women’s Separate Property in England, 1660-1833* (Harvard, 1990), 49–55.

<sup>64</sup> Rogers’s answer in TNA: C9/249/29, Preston v. Rogers.

<sup>65</sup> Hawkins’s answer in TNA: C9/244/66, Body v. Hawkins.

<sup>66</sup> See Keith Thomas, “The Meaning of Literacy in Early Modern England,” in *The Written Word: Literacy in Transition*, ed. Gerd Baumann (Clarendon Press, 1986), 97–131, esp. 98–100.

<sup>67</sup> As did other buyers such as Alice Gover and Rogers’s sister-in-law Alice Body, or her solicitor friend Jane Bond. Only late in life did Rogers learn to print her full name: Cf. Eleanor Hubbard, “Reading, Writing, and Initialing: Female Literacy in Early Modern London,” *Journal of British Studies* 54 (July 2015): 553–77. Of the fifteen seamen’s wives who attested documents in Rogers’s files, four could sign their names, five initialed, showing some basic literacy, while six simply used a mark. Of fifty-four seamen rated able or ordinary, thirty-two could sign, and only seven initialed; fifteen used a mark.

<sup>68</sup> TNA: C9/450/68, C9/267/15, C9/249/29, C9/270/3, C24/1235. Eventually Rogers complained to both the Admiralty and the Navy Board (see petitions in TNA: C104/69) and Preston was forced to cease practice, disappearing abruptly from pay books in 1701.

<sup>69</sup> TNA: C24/1235, Bond’s deposition. Probably a seaman’s widow, Bond assisted Rogers in the dispute with Preston, and witnessed documents for several sales arranged by Rogers.

<sup>70</sup> TNA: C104/2, fols. 69, 70, 215, 217, and 236.

<sup>71</sup> TNA: C11/2225/45, Thompson v. Parr.

often indicate the circumstances of the purchase. Most of the documents were created on pre-printed forms by notaries and scribes near the Navy Office. The purchases were mainly from the mariner himself, although Rogers acquired some tickets from seamen's wives and some from other buyers.

Evaluating Rogers's trade began with identifying 117 purchases she made (seventy-five documented in her papers, six more mentioned in the pleadings in the Preston Chancery case, and twenty-six others named in tickets and powers of attorney deposited for reasons unknown with the Navy Board, now in two folders in Admiralty files).<sup>72</sup> For eighty-one of these 117 cases there was enough information to find the relevant pay book in the ADM 33 volumes, and by searching the lists of crew, to discover the man in question. Then the net wage and payee columns showed the outcome of the deals. This revealed that the hazards of what looked like a good short-term investment were clear. Between desertions and deferrals, Rogers collected nothing at all in forty of the eighty-one cases when she attended a pay. Eight of these were later collected in arrears but in thirty-two of the eighty-one cases (40 percent) Rogers was apparently completely unsuccessful.<sup>73</sup> It may be that the documents remaining in Rogers's papers over-represent failed purchases, but those known only from the Preston pleadings failed at a similar rate, while more than 30 percent of the deals found only in the Admiralty files were also unsuccessful.

Still, if Rogers was buying at sufficiently deep discounts, tickets might still have been a good investment. What did she pay for the tickets she bought? Here the documents present a serious problem. Because of the fiction of assigning the power of attorney to collect a debt, "bills of assignment" drawn by scribes necessarily refer to the whole value of the debt, not what Rogers actually paid. Consequently, what was paid must be estimated. A few hints survive. Preston reports paying about 80 percent of the value of wages in 1694.<sup>74</sup> An annotation on a bill of sale from 1716 indicates Rogers paid £18 for £25, or 72 percent.<sup>75</sup> In 1713 William Railton, a "chapman" for tickets, paid £24 for a ticket worth £34, about 70 percent.<sup>76</sup>

The story of one of Rogers's deals reveals the price and also illuminates the circumstances of some purchases. It is documented by an informal receipt scrawled on a scrap of paper, probably by the seller, the seaman's wife: "28 Sept 1703, Recd ... 1-10-0 upon a Tickett by me Margett Chapman."<sup>77</sup> The pay book reveals how this deal was made. Rogers encountered Chapman when both were at the Pay Office in London to collect wages on the *Mermaid*. Chapman had her husband's ticket for service between June and September 1702, when he was discharged as "unserviceable." Although no wages are listed on Francis Chapman's tattered ticket still in Rogers's files, for three months service as an able seaman, Francis Chapman would have earned almost £4 (less deductions), which Margaret expected to collect. But when the crowd was finally admitted to the Pay Office she learned that the *Mermaid* was being paid only to 30 June 1702. The rest of Francis's earnings would be available only when the next pay was declared at some unknown future date. Francis's wages to 30 June came only to 17 shillings, and he was also liable for bedding supplied to him worth 11 shillings plus the usual other deductions. So the clerk counted out only 4 shillings 11 pence, much less than Chapman had expected. She needed more of the money. Also, in the Pay Office line that day, Rogers was collecting the wages of another seaman on the

<sup>72</sup> TNA:ADM 106/3540, 3544.

<sup>73</sup> In twenty-five of these thirty-two cases I am certain she never collected anything: eleven unpaid tickets are still in her files; seven times the wages were paid to another collector; two men not marked R in the paybook were discovered to have deserted from a subsequent ship; in five more cases the deferred wages were never paid in arrears. The remaining seven of the thirty-two are less certain failures (total value £45 10s), mainly deferrals that might have been paid in missing arrears books. These "less certain" cases have been calculated as failures in the "worst case" scenario, and as collected at full value in the "best case" below.

<sup>74</sup> £20 for £25 wages; £16 for £20 wages. TNA: C9/267/15, Preston's answer.

<sup>75</sup> Kettleby on the Ludlow Castle in TNA: C104/69.

<sup>76</sup> TNA: C11/2284/65, *Horsley v. Hutchinson*.

<sup>77</sup> TNA: C104/69, receipt and ticket; TNA: ADM 33/ 212, ADM 33/247, for the rest of story in *Mermaid* paybooks.

*Mermaid*. The two women struck a deal. Rogers bought Chapman's ticket to collect the remaining wages whenever they would finally be paid. Chapman got the ready cash she needed.

One assumes that Hodges's Villainy would extort a steep discount under these circumstances. According to the receipt, Rogers paid 30 shillings for the two months' able seaman's wages still due (about 48 shillings less 2s deductions), not quite 65 percent. Chapman did well to sell the ticket. When Rogers tried to collect the remainder of Francis's earnings three years later, his wages were deferred, and as the ticket is still in her files, she never collected. If Rogers paid Margaret Chapman more than 60 percent in these circumstances, it seems fair to assume that she rarely paid less. In calculating Rogers's profits, I have used 60 percent of the total wages as the average rate she paid, although she probably usually paid more.

The full amount of the wages involved is known in seventy-four of the eighty-one traceable purchases.<sup>78</sup> If Rogers paid 60 percent, and assuming the seven "less certain" cases were failures, she would have spent £584 to collect only £540, a loss of £44. Even if she extracted the extortionate 50 percent discount Hodges imagines, her purchases cost £487, yielding a profit of £53. Averaged over the two decades from her first purchases in 1695 to the last in 1716, this amounted to less than £3 a year (only a fifth of an able seaman's yearly pay). And it is likely that Rogers often paid more than 50 or 60 percent.

Not all of Rogers's purchases are documented in the surviving papers. While tracing those known deals in the pay books, I discovered a further thirty-one collections she made. If these are added to the previously known deals in a "best case scenario" (that is, assuming that in the thirty-one added cases and in the seven "less certain cases" she collected the full value of the ticket), and if Rogers paid 60 percent, her purchases cost £718 to collect £809, a total 10 percent profit. At a 50 percent discount her profit would have totaled £210, almost 35 percent, but still amounting to only about £10 a year. But this makes no allowance for the unsuccessful purchases that must also be undocumented in her papers.

Ticket buying was not Rogers's only business, and she was investing a comparatively small amount. She began with about £150 in 1694 and by the end of 1695 she had collected nearly half of what she laid out. Encouraged, she kept buying tickets (at least 22 in 1698, 17 in 1701–02). But as collections were more often delayed, the total capital she had tied up in tickets increased to a high of between £300 and £400 by 1702. By then, the hazards of deferral and desertion were becoming more apparent, and her buying slowed before ceasing altogether after 1716.

Meanwhile, of course, Rogers was foregoing other economic opportunities. Had she, for example, invested the £400 in a government annuity loan at 14 percent, her return would have been £56 a year. After 1700 Rogers increasingly turned to lending on mortgages that returned £24 a year on £400 at the legal maximum interest of 6 percent (lowered to 5 percent in 1713). Mortgage lending, not ticket buying, was the source of her fortune, which exaggerated rumor set at £10,000.

### The Experience of Other Buyers

Rogers's venture in sailors' tickets may have given a modest return at best, but certainly no fortune. What of other buyers? I have found no similar collections of papers for other buyers, so I have relied on probate records and some Chancery and Exchequer pleadings for comparison. Surprisingly few ticket buyers, male or female, left wills proved in the Prerogative Court of Canterbury or Consistory Court of London (as compared with investors in other government securities for example). Perhaps that in itself is suggestive. Even fewer probate inventories survive, leaving only the possibility of an impressionistic account.

<sup>78</sup> Pay books do not record the amount of wages payable after deductions. That can often, but not always, be learned from the documents generated by the deal.



Some buyers died prosperous. Anne Lowe left cash legacies of £600 in 1695.<sup>79</sup> Joseph Whittle, a busy buyer in the years around 1700, bequeathed legacies of more than £1,000 in cash decades later in 1722.<sup>80</sup> Others who left fortunes probably gained their wealth by other means.<sup>81</sup> The early buyer, Katherine Salisbury, whom Pepys encountered in 1666, also died wealthy. She continued buying tickets into the 1690s, probably investing at least £800.<sup>82</sup> But after the mid- 1690s Salisbury turned instead to a less difficult mode of investment. In 1697 she bought £875 stock in the Bank of England, probably with capital she had been using to buy wages.<sup>83</sup> She is the only female ticket buyer I have discovered in lists of investors in the Bank, East India Company, or other government securities. In 1726, widowed and remarried, she made her will as Katherine Kingsford. In addition to £3,000 settled on her second husband in exchange for control of her separate estate, she listed investments in stock, government annuities, and a mortgage worth at least £3,500.<sup>84</sup> But little of this wealth came from ticket buying. Indeed, Thomas Guy, long believed to have made his immense fortune by using tickets to acquire South Sea stock,<sup>85</sup> leaves no trace in the pay books; his accounts show he acquired his South Sea stock using cash, not tickets.<sup>86</sup>

Some buyers were clearly less successful than Rogers. For example, one can glimpse the downward trajectory of the career of Alice Gover, one of the busy ticket buyers in the 1670s and 1680s. By the mid-1690s she was selling off wages she held and seems to have turned to the work of solicitor, arranging deals for other buyers, only rarely appearing in pay books in the later 1690s. She was living in lodgings in 1710 when she died in poverty, her burial paid for by the parish.<sup>87</sup> Unpaid tickets also fill the records of other unsuccessful traders. Take the example of Mary Duffett, wife of a pubkeeper in Southwark. A prominent buyer in the 1690s, her career ended after her husband Elias died deep in debt in January 1700. In her accounting of her husband's estate (which by rules of coverture also incorporated Mary's assets), which was appended to her answer in 1708 to a Chancery suit brought by one of the

<sup>79</sup> TNA: PROB 11/424/385. Lowe's success was achieved at least in part by forgery: *The Sergison Papers*, 192 and TNA: ADM 106/497/207. Her daughter Leah Wilkinson took over Lowe's affairs as executor, and was immediately indicted for forging powers of attorney: *Old Bailey Proceedings Online*, 3 December 1695: [www.oldbaileyonline.org](http://www.oldbaileyonline.org) (hereafter OBSP). That case failed, but accusations were raised against her again in 1702, 1704, and 1713: TNA: ADM 106/558/31, ADM 106/587/45, ADM 106/689/11. She was finally convicted in 1727: OBSP, 12 April 1727; and died in prison: TNA: ADM 106/787/198. The OBSP include many other cases of forging powers of attorney in the 1690s.

<sup>80</sup> TNA: PROB 11/588/64. Receiver Elizabeth Scollay, discussed below, collected dozens of tickets for Whittle.

<sup>81</sup> TNA: PROB 11/594/371, will of Peter Jeyes, and TNA: PROB 11/590/113, will of Edward Harman. These reflect fortunes made not as buyers but as Navy officials. Harcourt Master, a director of the South Sea company, bought tickets, but he made his great fortune as a receiver of taxes for Middlesex: J. Carswell, *The South Sea Bubble* (The Cresset Press, 1960), 226–27, 252.

<sup>82</sup> TNA: ADM 30/2 and ADM 30/3–5. I estimate the size of her trade by comparing her collections of arrears (nineteen between 1689 and 1693) with the twelve made by Rogers from 1700 to 1707, reflecting an investment at least twice as large as Rogers's £300 to £500.

<sup>83</sup> TNA: AC27/382, Second Subscription (1697), Bank of England Archives.

<sup>84</sup> TNA: PROB 11/665/6.

<sup>85</sup> Nick Hervey, "Guy, Thomas (1644/5?–1724)," *Oxford Dictionary of National Biography*, 2004; online edn. I have not been able to trace the story further back than William Maitland, *History of London* (London, 1739), 667, but there, having stated that Guy discovered "the sweets" of ticket buying, Maitland says Guy subscribed to "securities," not specifically tickets.

<sup>86</sup> HO 9/GY/E 088/001, LMA; H. C. Cameron, *Mr. Guy's Hospital* (Longmans, Green & Co., 1954), 27–29 (based on Guy's accounts). The South Sea Act did include seamen's tickets issued before 1711 among government securities that could be converted into company stock (6 Anne, c. 15, clauses 30, 32). No company records survive to show if any buyers did so and no collections in the pay books are connected with the South Sea Company. Since the act also permitted the Navy to continue to redeem tickets with cash (clause 68) the South Sea scheme probably made little change for buyers or seamen and their wives.

<sup>87</sup> In 1698 she sold Rogers the wages of two men she had acquired earlier. In 1699 (*Goulston v. Codd*) she found a lender for a father borrowing on his son's wages: CLA/024/07/085, LMA. When she was buried at St Katharine by the Tower in 1710 the register notes "died of Age at Hills the upper end of the lane ... ye overseers to pay."

Duffett's many creditors,<sup>88</sup> Mary listed more than sixty tickets acquired before Elias died that were still outstanding after eight years. These totaled £185, more than double the value of the rest of the estate. William Waller, a mercer from Gosport near Portsmouth, was "very much used and accustomed to the buying of seamen's tickets" until he went bankrupt in 1711. In 1717 his bankruptcy assignee claimed 162 unpaid tickets still held by Waller's receiver, Palmer Crabtree.<sup>89</sup>

Receivers had the same problem of unpaid tickets. A probate inventory from 1723 for Crabtree himself shows his assets included more than a hundred unpaid tickets, only five or six of which were still collectable.<sup>90</sup> Full probate records survive for receiver Elizabeth Scollay. The wife of a seaman, she moved with her three young children from Wapping to the Navy Office neighborhood and started business in 1697.<sup>91</sup> She was one of the busiest receivers in the largest surviving arrears book (1701–04).<sup>92</sup> A report from 1703 depicts Scollay collecting for a client, vigorously sweeping the coins from the pay table into her apron pinned up at the corners to make a pocket.<sup>93</sup> Calculating her income from collecting arrears and estimating other collections<sup>94</sup> suggests she was making about £100 per year, at the lower end of a "middle-class" income.<sup>95</sup> But Scollay's career soon ended in failure. In February 1709, now widowed, she made her will and died.<sup>96</sup> She had pawned jewelry and silver and borrowed £200 from one of her main clients, Joseph Whittle. She made him her executor. Her total assets were £290. Over the next six years Whittle collected £138 in wages for Scollay's estate (using receiver Frances Worgan), but there remained 130 "desperate debts," mostly uncollectible wages, totaling about £500 pounds. In the end, settling debts and paying expenses cost Whittle £20 more than Scollay was worth.<sup>97</sup> Other examples include the pamphleteer John Dennis, who was a prominent receiver for more than a decade but became insolvent in 1711 and seems to have spent time in debtors' prisons.<sup>98</sup> Receiver Frances Worgan bequeathed only household goods and £25 cash in 1735.<sup>99</sup> No will was proved for Prudence Dolby. If she is the Prudence Dalby of Wapping buried in 1711, she died a pauper.<sup>100</sup>

### Other Hazards in Buying Tickets

Ticket buying was therefore a hazardous project, as likely to result in failure as success. Deferred and unpayable tickets were the most common problems, but buyers experienced other hazards as well. Katherine Salisbury was victim of one scheme in which tickets for non-existent men were issued, probably using ticket forms that had been pre-signed by the ship's officers. When she complained to the captain of the ship involved, he took offense<sup>101</sup> and shortly thereafter Salisbury herself was indicted at the Old Bailey for forging

<sup>88</sup> TNA: C6/352/79, Dyer v. Cason.

<sup>89</sup> TNA: C11/2731/30, Taylor v. Crabtree.

<sup>90</sup> TNA: PROB 31/56/146.

<sup>91</sup> Baptisms of her children are entered in the parish register of St Dunstan and All Saints, Stepney; in her probate records she recorded at St Olave Hart Street, the location of the Navy Office.

<sup>92</sup> TNA: ADM 30/3. Since arrears books include tickets from many ships, they are a good source for estimating the general trade of a buyer or receiver.

<sup>93</sup> TNA: E112/980 no. 171, Brandon v. Stewart.

<sup>94</sup> Her fees for collecting arrears for others plus her profit on tickets she owned herself (estimating she bought at 30 percent discount) total £66 over the three years. Her other collections at least tripled her income.

<sup>95</sup> P. Earle, *Making of the Middle Class* (Methuen, 1989), 14.

<sup>96</sup> TNA: PROB 11/508/88.

<sup>97</sup> TNA: PROB 5/3171.

<sup>98</sup> Fred S. Tupper, "Notes on the Life of John Dennis," *ELH* 5, no. 3 (September 1938): 211–17; and TNA: C10/393/17.

<sup>99</sup> MS 9172/142A, will 109, LMA. Two other female receivers may have been more prosperous. TNA: PROB 11/695/154, PROB 11/818/64, Jane Vickery (1738) and Ann Plumb Jenks (1755) appointed trustees to invest their assets to establish separate estates for their married daughters, a common strategy of wealthy women.

<sup>100</sup> Parish register of St Dunstan and All Saints, Stepney, LMA.

<sup>101</sup> TNA: ADM 106/420/130–131.

a ticket. When no one appeared from the Navy Board to prove what must have been a purely nuisance indictment, she was acquitted.<sup>102</sup> Buyers could also be swindled by altered tickets, something that may have been more a problem for semi-literate buyers. In November 1715 Rogers bought a ticket altered, probably by the seaman's wife, with the period of service changed from just four days to three years, with total pay of £41 3s 9d instead of 4s 6d.<sup>103</sup> A more common problem, judging from cases reported in OBSP, was losing money to imposters acting for another claimant on the basis of an easily forged power. In 1696 Rogers's sister-in-law Alice Body was convicted of using a false power of attorney to collect wages; she was fined a substantial twenty pounds and was pilloried.<sup>104</sup>

A case evoked by historian Margaret Hunt arose from another hazard often experienced by buyers: a seaman conveyed his wages in advance of a voyage to two different creditors, who then presented their competing documents at the pay.<sup>105</sup> A similar problem sometimes arose when a seaman who had sold his wages died before the pay, and his probate administrator claimed the pay in competition with the buyer.<sup>106</sup> The thankless task of arbitrating between such competing claims fell to the Navy commissioner supervising the pay.

If deferred payment and uncollectible tickets were clearly the most serious problems for buyers, how could buyers defend themselves? Salisbury avoided losses by leaving the trade altogether. Converting unpaid tickets into shares in the South Sea Company may have offered limited protection. Using claims for unpaid wages as security for informal loans from neighbors was familiar enough to make its way into jest-book stories of the period.<sup>107</sup> Judging from the dozens of collections Elizabeth Scollay made for Stepney pawnbroker Anne Robinson, another common option was to pawn tickets rather than sell at a deep discount.<sup>108</sup> Pawning tickets was not only used by hard-pressed seamen; it could also be a useful investment strategy to deal with delayed or uncollectible wages. One astute buyer, Mary Ackerley Berry, a seaman's widow living in the maritime hamlet of Shadwell, bought only a few tickets a year.<sup>109</sup> But then she pawned unpaid tickets to free her small capital to fund more purchases. Pawning had other advantages. Berry's pawnbroker, John Peters of Stepney, stored the bulky supporting documents and made collections for her; most importantly, it was Peters who was stuck with the unpaid tickets.<sup>110</sup> Ackerley Berry made no great fortune buying tickets, but neither did she sink in a sea of unpaid wages.

### “A Small Piece of Meat and a Good Drink”

Knowing the seller helped to protect the careful buyer from loss by desertion or double selling. Although most ticket trading took place in the transient anonymity of the crowded

<sup>102</sup> OBSP, 24 May 1694 and CLA/047/LJ/04/064, 065, LMA. Five cases of forging or selling a forged ticket were reported in the OBSP in the 1690s; only two of the parties were found guilty.

<sup>103</sup> TNA: C104/69. TNA: ADM 33/311, Lynn: the pay book in 1718 shows the correct amounts, but since Burk's wages were deferred, the altered ticket was still in Roger's files when she died in 1722.

<sup>104</sup> OBSP, 8 July 1696. Women stood on the pillory platform. Five of the ten cases involving false attorneys reported in OBSP in the 1690s resulted in convictions with similar penalties.

<sup>105</sup> Hunt, “Women and the Fiscal Imperial State,” 35–37, discussing TNA: E112/980, no. 308, *Hamilton v. Herring*.

<sup>106</sup> Rogers experienced this in at least one case. In another case, the midshipman who had sold his wages to Rogers appeared at the pay and disputed her right to collect. Eventually the commissioner split the pay between the two parties. Rogers also experienced another common problem: the pay of an apprentice serving in the Navy belonged to his master, but apprentices would often sell their wages anyway. The master's claim then trumped the buyer's.

<sup>107</sup> “The Deceiver Deceived,” in *Ingenii Fructus or the Cambridge Jestes* (London, 1700), 45. My thanks to Jennifer Mori for this reference. At least two of the deals in Rogers's papers seem to have involved loans on the security of a ticket.

<sup>108</sup> TNA: ADM 30/3.

<sup>109</sup> TNA: ADM 30/4, where she appears only four times collecting arrears.

<sup>110</sup> Her strategy is revealed in detailed accounts filed as part of a lengthy dispute between them in equity and common law. See TNA: E112/980 no. 256 (with attached account); TNA: E112/991 no. 975; TNA: E112/985 (pt 1), no. 618.

streets and coffeehouses around the Navy Office, many tickets were also bought and sold in the small maritime hamlets along the Thames where continuing relationships among neighbors provided the context for the exchange.<sup>111</sup> Sellers' continuing reputation—"credit"—depended on the deal remaining valid. In 1685, for example, Jane Barnes wrote to the Navy Board that, having sold her husband's ticket to settle their debts, she now feared that "by the advice of ill living People" her husband would "address to your honors to obtaine his Ticket out of ye hands of them whom shee hath assigned it to." She asks that "her creditors to who she has assigned it may receive the same without disturbance."<sup>112</sup>

Rogers's papers provide striking confirmation that buying from neighbors was a safer option. Of twelve tickets she acquired from neighbors, ten were successfully collected, and two were deferred, and likely eventually collected (a success rate of at least 83, perhaps 100 percent, compared with only 56 percent in Navy Office purchases). One of the deferred tickets was bought from a Southwark neighbor Margaret Hood in May 1699. Hood and Rogers worked to prove the ticket was valid for more than a decade, and the ticket (for wages of £7) was finally "given in to be listed" for collection in arrears in October 1713.<sup>113</sup>

A key component of neighborhood ticket-buying is highlighted by Hodges's peculiar remark that Villainy demanded "a small piece of meat and a good drink" as part of the deal. Why was it only Villainy who required this? When men's commodity trading occurred in inns and coffee houses, a shared drink was part of deal-making.<sup>114</sup> Mutuality characterized their market sociality. What offended Hodges was that Villainy expected the seller to supply the treat—"hospitality" rather than "mutuality." For many buyers, ticket trading at the Navy Office was an extension of the neighborhood market where business was conducted in cottage kitchens where, not surprisingly, "hospitality" framed the exchanges. Rogers's other businesses (such as mortgage lending) were also conducted in social settings. For example, the false marriage and kidnapping that ended with the theft of her papers occurred when a mortgage borrower entertained her for a meal. She had met the false husband when another potential borrower entertained her. Her naval business (in this case buying future yearly stipends or pensions given to wounded seamen) also involved hospitality. When Margery Body of Stepney was selling her husband's pension, someone wrote this note for the illiterate woman:

Mrs Rogers ... [ I ]would desire you to come to my house with all sped for I must neds spak with you about earnest bisnes a penstion . . . I rest your servent Margery Body . . . in nightingal lane a green house.<sup>115</sup>

In that context Hodges's accusation that "Villainy" would expect "a small piece of meat and a good drink" is less surprising. Such hospitality was a core characteristic of neighborhood business, part of what made neighborhood buying safer than dealing with strangers at the Navy Office. "Treats" at the Navy Office echoed neighborhood hospitality but without the same context of "credit" and reliability.

## Conclusion

This article examines a small piece of two larger subjects—the naval wars against the French and the financial devices used to fund those wars. Tickets and ticket buyers allowed the Navy

<sup>111</sup> Lemire has highlighted credit and social networks in Southwark in Beverly Lemire, "Petty Pawn and Informal Lending: Gender and the Transformation of Small-Scale Credit in England, circa 1600–1800," in *From Family Firms to Corporate Capitalism*, ed. K. Bruland and P. O'Brien (Clarendon Press, 1998), 112–38. See also, more generally, the work of Craig Muldrew, "Interpreting the Market: The Ethics of Credit and Community Relations in Early Modern England," *Social History* 18, no. 2 (May 1993): 163–83.

<sup>112</sup> TNA: ADM 106/3959 (in folder titled "seamen").

<sup>113</sup> TNA: C104/69, as endorsed on Hood's bond.

<sup>114</sup> Wendy Thwaites, "Women in the Market Place: Oxfordshire, 1690–1800," *Midland History* 9, no. 1 (January 1984): 23–42, at 33.

<sup>115</sup> TNA: C104/236, in an envelope of scraps.

to use its limited funds to supply and maintain the fleet, rather than to pay its labor force. Tickets drew tens of thousands of ordinary men and women into the world of printed forms and paper credit, and opened up a new arena for investing in government securities. Women seized the new opportunity—as buyers, solicitors, and receivers. Tickets were a niche investment, exploited mainly by those already familiar with tickets, many of them wives of seamen who used the skills and knowledge they learned managing their husbands' tickets.

When Hodges's bitter critique of ticket buying was written in January 1696 the problems of desertions and deferrals were just beginning. Ticket buying still appeared to be highly profitable, with deep discounts yielding high profits. Yet buyers had to negotiate the same abuses as the seamen themselves. Consequently, even with heavy discounts, buyers barely realized any profit at all and many failed. Women clearly brought energy and resourcefulness to this niche market, and shrewdly seized upon the potential economic opportunities furnished by this venture. But ticket buying yielded at best only a competent living; especially for Cruelty's sisters, it was no route to fast or easy fortunes.

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