

**The commercial villain: William Dean Howells’  
*The Quality of Mercy***

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**Abstract**

This paper examines the moral problem in *The Quality of Mercy* appears to be that of the ethics of the businessman, which was of much concern to humanity at this time. The complexity Northwick as in recognizing his wrongdoing must be certified in large part to the ethical tone of the situation, which sanctioned a kind of divine right of the businessman whereby he could do no immoral. Among literary men, Howells most forcefully dramatized this change in tone, and *A Hazard of New Fortunes*, which preceded the story of Northwick by three years, is regarded by historians of the period as among the most effective presentations of this societal, economic, and ethical problem. Regrettably, *The Quality of Mercy* did not grapple very energetically with the subject. It had the good quality of raising the problems and making these harms believable in human terms, but it offered only a general and tentative study of either the human or the socio-economic problems involved.

**Keywords:** complexity, immoral, societal, economic, ethical, regrettably.

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The novels of William Dean Howells crammed a long shelf in the family libraries of a half century ago. From 1871 until the close of the century, he wrote twenty-eight novels, and before his death in 1920, he completed seven more novels. Today the number of these novels with which the knowledgeable reader is familiar and can be judged from the number of titles now easily available in reprints: *A Modern Instance*, *The Rise of Silas Lapham*, *Indian Summer*, *A Hazard of New Fortunes*, *The Quality of Mercy*; and most of these editions can be credited to a

rather recent revival of interest in Howells. The more than two hundred characters whose feelings and actions are presented in these novels have likewise slipped from memory.

*The Quality of Mercy* is a full-length study of John Milton Northwick, a businessman who embezzles the company funds and absconds to Canada. But while Northwick is on the side of sin, he is not really on the side of villainy. Northwick has lived an esteemed life in the society. When the details of his defalcation are made public,

there was a great deal of mere astonishment, as usual, that the crime should have been that of a man whom no one would have dreamed of suspecting, and there was some sufficiently ridiculous consternation at the presence of such moral decay in the very heart of the commercial life of Boston. (p. 149)

Though the chairman of the panel of Ponkwasset Mills, which firm Northwick has long served as treasurer, calls him a robber, Northwick does not think of himself as such. Even as he flees for Canada he has a dread of an accident which might take his existence. His life, he felt, was now in trust, “first for his children, and then for those whom he was finally to save from loss by the miscarriage of his enterprises” (p. 212). He had lived an innocent life up to the time his speculations began. His wife had depended upon him a great deal before her death, and she had given him two daughters who were now grown-up. It was her money which had given to Northwick to begin his business. His own father had run a drug and book trade in an upcountry city, but a fault in pharmacy had killed a patient, and the dishonor had forced the elder Northwick out of business and had broken down his wife’s heart. The father lived on, supported by his son. Milton’s victory did not astonish his father; he was of an older generation to whom there were better things than business success. The young Northwick had broken any close connections with his native society. The towns people knew hazily of his wealth, the house in Hatboro’, and the one in Boston, and they little blamed him for doing no more than keeping old Northwick provided for. Yet, his father’s love of traditions and books had a fine effect upon the young-looking man. The libraries in the houses at Boston and Hatboro’ were judged to be symbols of his tradition.

He was not a loving husband, but he loads no temperament to wander. His wife’s early death had endeared her to him more than her alive ever had. In his two daughters, he found sufficient family friendship. His level of living was in keeping with his point. “He had been respectable ever since he was born; if he was born with any instinct, it was the instinct of respectability the wish to be honored for what he seemed” (p. 14 ) If there is any cause in his immediate situation for his defalcation this need for respectability might be it. The position at which his financial manipulations began is never made dear in a sense his embezzlement seems to be a mere miscalculation of his situation: where his duties as treasurer left off and his own self-interest began. Of course his speculations with the company funds were certain to be vain at times but one wonders what he squandered the fruits of his successes upon. Horses and houses were the only expenses he indulged himself in and his scale of living did not appear beyond his means to his business acquaintances or to the people of the society. But for whatever reasons he began speculating when he lost, “badly caught by that drop in railroads” then he turned to juggling the books in a more fevered attempt to make his losses good. At the time of his

exposure, he had just received \$43,000 on a speculation, and he retained this money when he fled as the stake by which he would renovate the company funds and his own good quality name.

In glow of these facts, Eben Hilary's denunciation of Northwick is too harsh:

“No honest man, no man who was not always a rogue at heart, could have done what you've done; juggled with the books for years, and bewitched the record so by your infernal craft, that it was never suspected till now.” (p. 9)

Hilary's out curst sounds more like the Yankee trader's hatred toward someone who has beaten him in a deal than a judicious appraisal of Northwick's character. Kidway in part one of novel, when Maxwell, the poetic reporter, more temperately philosophizes the case, Northwick's deed is placed with those of an extensive group of embezzlers who were populating the scene at the instance. Drawing upon “a rapid array of defaulting treasurer's, cashiers superintendents, and presidents,” he creates a common character for them:

They were all comfortably placed and in the way to prosperity if not fortune; they were all tempted by the possession of means to immediate wealth, they all yielded so far as to speculate with the money that did not belong to them; they were all easily able to replace the first loans they made themselves; they all borrowed again and then could not replace the loans; they were all found out and all were given a certain time to make up their shortage. After that certain diversity appeared: some shot themselves and some hanged themselves, others decided to stand their trial; the vastly greater number ran away to Canada, (p. 160)

For the class as a whole, Maxwell's editorial offers this defense:

On one hand, you had men educated to business methods which permitted this form of dishonesty and condemned that; their moral fibre was strained, if not weakened by the struggle for money going on all around us; on the other hand, you had opportunity, the fascination of chance, the uncertainty of punishment. . . . It behooved society to consider how far it was itself responsible, which it might well do without ignoring the responsibility of the criminal. (p. 161)

Thus showing human weakness subject to the unremitting pressures of greedy society, this passage and the first part of the novel as a whole, do little to endow the character of J. Milton Northwick with an individual iniquity. The accusation will not change substantially in the course of the second part. At the end of the novel, Putney's summation leads to the conclusion, often quoted as another indication of Howells' social consciousness; “His environment made him rich, and his environment made him a rogue” (p. 474).

The ethical issue in *The Quality of Mercy* appears to be that of the ethics of the businessman, which was of much concern to humanity at this time. The complexity Northwick as in recognizing his wrong doing must be certified in large part to the moral tone of the situation, which sanctioned a kind of divine right of the businessman whereby he could do no immoral. The Reverend Russell Conwell's popular sermon, “Acres of Diamonds,” proclaimed that “ninety-eight out of one hundred of the rich men of America are honest,” and implied that the acquiring of wealth created its own morality. Bishop William Lawrence of Massachusetts stated

flatly, “Godliness is in league with riches. . . . Material prosperity is helping to make the national character sweeter, more joyous, more unselfish, and more Christ like.” Henry May, in *Protestant Churches and industrial America*, traces the movement of this ethical laissez-faire as reflected in the attitude of the Protestant church. What he says or Protestant thought would appear to be applicable to the moral tone of a large segment of the society:

In 1876, Protestantism presented a massive, almost unbroken front in its defense of the social status quo. Two decades later social criticism had penetrated deeply into each major church. Some of the most prominent Protestant leaders were calling for social reform; Christian radicals, not unheard, were demanding complete reorganization of society.... The immediate cause of this important change lay neither in theological innovation nor in the world climate of opinion, out in the resistless intrusion of social crisis, and particularly in a series of large-scale, violent labor conflicts.

Perhaps one of the reasons for this diffuseness was that a good deal of Howells’ most arduous effort was expended, not on social or ethical considerations, out on a Dostoevsky-like portrayal of a roan pursued by guiltiness. Through all the long months of Northwick’s exile in Canada, which constitutes most of part two, we see Northwick, no more the villain than he had been before, afflicted with a mysterious fever which plunges him into fantasies of guilt and detection. Yet, the realization of his burglary never becomes strong up on him. Nor are his motives for it made any clearer than before. At one point, one begins to conjecture that it was tedium that drove him to it:

It took the young priest somewhat longer than it would have taken a man of Northwick’s own language to perceive that his gentlemanly decorum and grave repose of manner masked a complete ignorance of the things that interest cultivated people, and that he was merely and purely a business man, a figment of commercial civilization, with only the crudest tastes and ambitions outside of the narrow circle of money-making. (p. 262)

Eventually, Northwick’s guilt compels him to send back to the local paper a letter which promises to right the wrong he has done. The letter is examined by the major characters in the story and by old Bromfield Corey, Mr. Bellingham, and an English friend, brought into the scene from other Howells novels. Corey finds Northwick’s action part of a pattern of

slow and long decay of a moral nature.... that is of the most eternal and tragically interest; and if it’s very common with us, I don’t know but we ought to be proud of it, as showing that we excel all the rest of the civilized world in the proportion of decayed moral natures to the whole population (p. 272).

Northwick never does make compensation. Though pinney, the newspaper man, finds him in Canada, death takes the cheat on the return trip home. It is only at this late date in the novel that he begins to feel the need for penance. Or perhaps this belated recognition of his guilt is only the author's device to permit a stagy ending for his career.

In spite of pinney's protests, Northwick insists that he be put in cuffs. "If I have anything to expiate' and he seemed to indulge a question of the fact for the last time, I want the atonement to begin as soon as possible" (p. 467). A few moments later, after they have crossed the border into the United States, Northwick tumbles forward, dead, and "the loosened handcuffs fell on the floor" (p. 469).

Lawyer Putney philosophizes the death and reviews the proceedings of the principals thereafter. Putney can't find in Northwick much of an example of something: "He just seems to be a kind of incident; and a pretty common kind. He was a more creature of circumstances like the rest of us" (p. 47). Putney decides that it's just Fate; the doctor counters by calling it Law, and they compromise on mercy. Thus, the account of the American defaulter closes on a note as uncertain as the path the novel has pursued. Though Howells spends a great deal of time with the defaulter and his conscience, and with the effect of the defalcation on the others in the story, there is no significant probing of the nature of criminality or evil. The theme of social responsibility for individual acts and of the ruinous wordings of economic necessity links the novel with the economic novels. Northwick's even to a superior degree than Bartley Hubbard or Jeff Durgin, is a victim of conditions outside himself, circumstances fixed in the social and economic structure which became more and more the villain in Howells' later books.

Before parting the infernal manipulations of the dishonest person, we should regard as another businessman, whose wickedness encompasses a far greater range of evil than Northwick's. Royal Langbrith was depraved. And in Howells' novel he was dead. The two facts are probably not accidental. For while the major curiosity in the story is not Royal Langbrith himself, but rather the memory of him acting upon his widow and son, it is less shocking to have a dead man imbued with unthinkable evils than to have a living villain. The focal point of *The Son of Royal Langbrith* is the memory of an ideal father which Jim Langbrith holds ever before him. The outcome of this false exaltation is to impose a barrier to the wedding of the widow Langbrith and Dr. Anchor, which is a secondary attention in the book. For our quest of the good and evil in Howells' characters, the novel affords another study of a young man, not unlike Jeff Durgin, who must triumph over some of his own selfish behavior to find happiness with his true love.

Long after Royal Langbrith's death, the situation of his wicked life, which is our principal concern here, are revealed by Royal's brother John, in a burst of anger at Jim's lack of responsibility toward the family business. The frustration which causes John to burst forth must be without parallel in American novel. John is a dyspeptic, and a voyage across the Atlantic has caused him to "maniacally calculate," in Howells' metaphor, "that there was not enough water in the Atlantic Ocean to put out the fire that was burning in his hold" (p. 321).

These revelations, of course, dispel the veneration with which Jim and a large part of the society have regarded the memory of Langbrith, and they comprise just about all the reader learns about Langbrith in the story. Young James makes what restitution he can for his father's acts, and emerges as more of a man than we'd expected of the snobbish, supercilious Harvard youth at the beginning of the book. Dr. Anther dies before his intended marriage with Mrs. Langbrith can take place, but she lives on with Jim and his bride, Hope Hawberk, in a shadow passivity which becomes her nature. The Reverend Mr. Enderby gives spiritual sanction to

Hope's and Jim's choice not to reveal the details of Royal's past. In the minister's speculations, "Royal Langbrith seemed for him a part of the vast sum of immorality, not personally detachable and punishable" (p. 356). He remembers the words of Hawberk, the man Royal had most wronged, that "he guessed Royal Langbrith was built that way, and that it was too late to give him a realizing sense that there was something out of order in his machinery" (p. 356). Perhaps we are to feel that the revelation of Royal's past has served the purposes of kindness in checking the evils which selfishness and ostentation threatened in the character of his son.

For our own purposes, the novel affords a little as it exists in Howells' novel. The very fact that Royal Langbrith is dead before the novel opens emphasizes the way Howells withdraw from the illustration of the more sinister evils. His purpose to see man as he was, not misshapen in the postures of sentimental novel, kept him to a middle course. "My way," he wrote to Fuller in connection with *The Son of Royal Langbrith*, "is still the byway, not the highway; the minor, not the major means. The tale is dreadfully enough, but I have purposely refused several effects of tragedy that, offered them to my hand. I have constantly found the good not so good, the evil not so evil, in result, though in will, each is each."

As a group, commercial villains, however Howells palliates their sins, are the largest group of malefactors. To the figures of John Milton Northwick and the late Royal Langbrith can be added Milton K. Rogers and the unnamed British investors of *The Rise of Silas Lapham*, and Silas Lapham himself. Mr. Everton, the elder Dryfoos, and the man Jeff Durgin becomes, can also be included. The men distorted by commercial instincts are either treated badly, as Mr. Gerrish and Beaton, or contemptuously, as Pinney and Bartley Hubbard or James B. Orson of *A Foregone conclusion*. To this group of individuals can be added all the novels known as the economic novels, in which the socio-economic system itself appears as the kind of soil in which the seeds of evil take root.

The inconsistency in which the man of the awakened conscience faces the several evils of the acquisitive humanity, which bases its ethics upon self-interest and a weak and shifting personal morality, is the most vital conflict in Howells' novels. It would be hardly possible to embody the commercial "villain" in one typical and comprehensive character, out Howells, more than any other American novelist, created the facts for his time and ours which jointly might constitute such an archetype. The range and depth of his economic views cannot be discussed here. The best ability on the subject calls the "sheer amount, variety, and range of experiences" conveyed by the economic novels "enormous." The same author points out that Howells "larger gift is the translation of economics into more immediately dramatic and human terms." He goes on:

From the sphere of pure economics his criticism broadens to include, in increasing complexity, the political, social, and ethical consequences of economics, and, finally, the bearing of economics on the entire question of humane value.

It is most vital to this study that Howells created characters and character types adequate to sensationalize these significant problems, and that he did not lose sight of the fundamental question of morals. For him, the problems of economics were not separable from the problems of

personal and social morality. Amplifying Howells' moral views through an examination of the personal and social conflicts in which he engages his characters will be the reason of the final sector. But first, a foot notes on some less significant, but exciting aspects of evil.

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