

THE BUSINESSMEN OF BRANTFORD, ONTARIO: SELF-EMPLOYMENT  
IN A MID-NINETEENTH CENTURY TOWN

By

DAVID G. BURLEY, B.A., M.A.

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AUTHOR: David G. Burley, B.A. (McMaster University)

M.A. (Trent University)

SUPERVISOR: Professor David P. Gagan

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## ABSTRACT

Industrial capitalism altered the class structure of mid-nineteenth century Brantford, Ontario, by more clearly distinguishing the business and working classes. This dissertation addresses that process through the means of a collective biography of the town's businessmen. To this end, as many businessmen as possible have been identified at roughly decadal intervals from 1830 to 1881 and personal and economic data on them assembled from a number of quantifiable sources, principally manuscript census schedules and assessment rolls.

As a social activity, business was in Brantford in the 1870s no longer what it had been twenty or thirty years previously, a stage of life for a large proportion of the adult male population and a state of independence to which ambitious young men could realistically aspire. The desire for this independence attracted British and American immigrants to Brantford from the 1830s to the 1850s in hopes of achieving a life style which had become difficult to sustain in more developed economies. The favourable conjuncture of staple based prosperity within a relatively isolated consumer market made it possible for men with limited assets to establish viable and successful enterprises. Moreover, in a culture which wholeheartedly encouraged independence, a man could command credit on the strength of his own character and sense of responsibility.

The basis for pervasive self-employment was undermined in Brantford by the contraction of credit during and following the depression of the late 1850s and early 1860s and by the integration of the urban economy

into a larger and more competitive regional trading system. Nevertheless, those who survived this critical period were in a position to expand their businesses. Unlike the 1850s when increases in demand were met by roughly proportionate increases in the number of businesses, in the 1870s growing demand encouraged the expansion of existing businesses. The result of this was a shrinkage in the size of the business community by about forty per cent.

The presence of entrenched and established business interests made it far more difficult to become self-employed in the 1870s and it took longer to acquire the experience, assets and connections needed to embark on a business career. For this reason, newcomers were at a disadvantage in comparison with natives and businessmen were increasingly drawn from the Canadian-born population or from those who possessed that familiarity with the community derived from a lengthy residence. Moreover, once in business, advancement was much less likely for the novice and small businessman than it had been in the 1850s. The high rates of business discontinuation suffered in the 1870s by men in business less than ten years and by the least wealthy contrasted with the solid security of the business elite.

These more limited opportunities for self-employment and for advancement through self-employment provided a sharper definition of the business class in mid-nineteenth century Brantford. No longer was a business career a mark of social maturity and independence. Instead, the businessman was the exceptional survivor of demanding economic and social circumstances.

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ABBREVIATIONS

- DUN Baker Library, Harvard University. Dun and Bradstreet  
Collection, Credit Ledgers, Brant County
- EXP Brantford Expositor
- OA Ontario Archives
- PAC Public Archives of Canada
- PCJ Province of Canada, Legislative Assembly, Journals and  
Appendices
- UCJ Province of Upper Canada, House of Assembly, Journals  
and Appendices

## CHAPTER I

### A SOCIAL APPROACH TO THE HISTORY OF BUSINESS

The development of industrial capitalism in Canada had as profound an impact upon mid-nineteenth century businessmen as it did upon workers. Just as one might refer to the making of the working class during this period, so too it is fitting to write of the making of a business class, since the patterns and structures of business as an economic and social activity were reformed and re-arranged. In Brantford, Ontario, social and economic change in the 1860s and 1870s gradually made business a more restricted and elitist activity and created a class structure that was more clearly defined. This study examines this restructuring process, its causes, its progress, and its effects through the means of a collective biography of Brantford's businessmen. Comparative business opportunities, the characteristics of the personnel of business, the economic structures in which business was conducted, and the patterns of geographical and economic mobility form the substance of this analysis.

This collective biography assumes the existence of a two-class model as a constant feature of mid-nineteenth century urban society, a dichotomy between the employed and the self-employed. It was a division, however, which became more clearly drawn with industrial development. Self-employment in the 1840s and 1850s was so pervasive in Brantford and within the capacity of so many men that class distinctions were imprecise. Wage workers could be thought of as men who simply had not yet accumulated the experience or the capital to be their own bosses. In 1852 one of every



three men in Brantford had been, was, or would be self-employed in at least one of the six cross-section years from 1830 to 1881 examined in this study. The attainment of this plateau marked what was almost a stage of life, rather than class membership and demonstrated above all the immigrant's attachment to the ideal of independence through self-employment. Indeed, that the possibility of self-employment attracted immigrants to Brantford was suggested by their numerical and proportional over-representation in business.

A number of factors combined in the 1840s and 1850s not only to create a large number of business opportunities but also to provide men with limited assets their best chance between 1830 and 1880 to accumulate wealth. Prosperity derived from the wheat trade in the late 1840s through the mid-1850s occurred within the context of a decentralized trading system comprised of poorly integrated local urban economies. Poor transportation and high freight charges which only luxury items could bear protected the enterprises of those who produced goods and services for local consumption. Such businesses benefitted from the problems facing large scale producers. Transportation difficulties were compounded by the organizational limitations of partnerships as a way of mobilizing capital and by the apparent attractions of more lucrative opportunities for profit in land and grain speculation. Only general merchandising which turned operating capital over fairly rapidly attracted sizeable capital investment.

Within this context, small scale production was also promoted by the value that society placed upon independence and the responsibility felt by many to encourage it. This sense of responsibility was expressed in the help given by employers to worthy employees to set up their own

businesses, in the support and patronage granted by co-religionists, and in the credit system which rewarded the good character of businessmen in spite of weak pecuniary backing. The result of these factors was the creation of an urban economy which met increasing demand for goods and services by roughly proportionate increases in the number of self-employed men providing those services. Moreover, small scale enterprise was rewarded with success more frequently in the 1850s than during either of the two subsequent decades. In part, the limited assets of such men protected them from the excesses of speculation which entrapped and ruined many of the wealthiest in the depression of 1857-65. The failure of the elite undermined established interests and thereby reinforced the openness of the social structure to the advancement of small businessmen.

The commercial depression of 1857 was especially painful in Brantford since it was augmented by a lingering agricultural crisis and coincided with structural changes in the urban economy. As a short term phenomenon, the downturn in the business cycle purged business of its most marginal operators and its most over-extended businessmen. It was perhaps exceptional in that those most frequently caught short were members of the business elite who had been enraptured by the commercial possibilities of Brantford. Small and modest scale businessmen were more affected by the long term decline which followed 1857. The urban economy suffered through the late fifties and early sixties from the curtailment of farm incomes that resulted from falling agricultural prices, declining soil fertility and demographic pressure on the land. The drop in consumer demand that this entailed made it difficult for men with little financial

backing to persist in business and between 1861 and 1865 business discontinuations, particularly among small businessmen, reached their highest level in the mid-nineteenth century. Moreover, for those most seriously afflicted, there was little remission despite economic recovery in the last half of the decade. Agricultural diversification did produce new commodities to be handled by Brantford produce merchants and did revive farm incomes in the late sixties and seventies. As well, renewed urban population growth in the same period did promote the development of consumer demand close at hand. However, the benefits of recovery were qualified by structural change in the economy which altered the way in which goods and services were provided. The rail system, initially constructed to handle the staple trade, created an integrated transportation network which by the mid-1860s had broken down the protective isolation of the province's many local economies. This brought new competition into Brantford's economy as local craft producers confronted storekeepers retailing similar merchandise factory-produced elsewhere. On the other hand, ambitious local businessmen could serve a geographically wider market either as wholesale distributors or as manufacturers. The result was the encouragement of larger scale and more competitive enterprise in the industrializing city of the 1870s than had been common in the commercial town of the 1850s.

The increasing scale of business enterprise resulted in about a forty per cent reduction in the relative size of the business population from 1861 to 1880. This decline in self-employment principally affected the independent tradesmen and craft producers who had comprised the backbone of the business community in the 1850s. Their small operations by

the 1870s were less viable and their numbers declined by attrition, as fewer and fewer tradesmen were attracted to replace those who went out of business. Commercial activity, on the other hand, presented new business opportunities in Brantford from the mid-1860s, so that by 1880 retailing had replaced artisan production as the most common form of self-employment. Its attraction rested on the ability of men with limited assets but with access to credit to be supported in business by the new wholesaling businesses which developed in Ontario during this period. Rather than local production, specialized retailing, made possible by a larger consumer market and lower transportation costs, satisfied local consumer demand in the 1870s.

The shrinkage of the business population was promoted by a restructuring of credit, debt and wealth. The availability of credit contracted with the transition to the industrializing city. In the commercial town the credit system reflected the social values which defined the role of the businessman: independence, responsibility and respectability. Businessmen could claim credit in recognition of their character and in spite of their lack of wealth. The inability of creditors following the crash of 1857 to recover loans granted on intangible security promoted a contraction of credit through discrimination against the least wealthy. Thereafter, credit depended on hard assets, experience and optimistic trade prospects.

This contraction of credit and the insistence of creditors on more tangible security were factors contributing to the increasing value of mortgage debt in the 1860s and 1870s. Mortgage debt grew most rapidly in the commercial sector because of the pressing need to secure

inventories, although industry always bore a disproportionately large share of business debt because of the larger amounts of capital needed to finance plant expansion. The growing demand of manufacturers for mortgage money stimulated local investment in Brantford's industrial expansion and the mercantile elite became a major source of investment capital for the new industrial elite.

As a consequence, wealth in Brantford was redistributed. By the 1870s the self-employed, although still wealthier than the labouring population, were less affluent than they had been in the 1850s, as new opportunities for skilled and unskilled labour were created by large scale business ventures. Within the business population itself, the distribution of wealth shifted, and by the 1870s men in industry commanded more capital than men in commerce. Specialized retailing required much lower capitalization than had earlier general merchandising. The only form of mercantile activity which generally attracted major capital investment was wholesale distributing. On the other hand, major investment did occur in three leading industries, flour milling, carriage making and especially metal fabricating. This locus of industrial capital formation masked the declining wealth of others in the industrial sector, principally the independent tradesmen and craft producers.

Capital formation in Brantford's industrial sector was a consequence of two processes—the attraction of mortgage investment and the gradual accumulation of wealth by successful tradesmen and artisans. Prominent among the industrial elite, and among the mercantile elite too, were men who had started in business with little and had slowly worked their way to the top. In most cases their rise was not spectacular, but

the result of a long association with the community which had firmly established their credit and reputations. Yet, the very success of small businessmen from the 1850s and 1860s reduced the prospects of new and small businessmen in the 1870s. Success perpetuated itself and business longevity created entrenched interests. Thus, the pattern of economic and geographical mobility in the 1870s was characterized by a dichotomy of experiences between existing and new businessmen and between wealthy businessmen and men with limited assets. The former enjoyed the prosperity of the new urban economy, growing wealthier and more secure in their positions; the latter benefitted little from the recovery of the seventies and discontinued their businesses with about the same regularity as during the previous decade of depression.

Discontinuation of business in less than ten years was the fate of about half of all businessmen in each decade. Nevertheless, by the 1870s the prospects of new compared with established businessmen differed substantially: two-thirds of those self-employed less than ten years in 1871 quit business before 1880, while only one-quarter of those who had been in business for ten or more years did so. Significantly, business discontinuation was not synonymous with the proletarianization of the petite bourgeoisie, at least not in Brantford. Men who went out of business generally left rather than accept wage labour in town. The stigma of failure and the greater social distance between employers and workers in the industrializing city made it uncomfortable for a man and his family to remain in Brantford after going out of business. Probably too, the hope of finding a better place to try self-employment once again drove men on in pursuit of more promising fields of fortune.

In such demanding circumstances businessmen were more frequently recruited from groups possessing some connection or advantage. By 1881 business had ceased to be mainly an activity of newcomers. Numerically and proportionately native born Canadians were more likely than immigrants to be self-employed. Moreover, new businessmen more frequently by the 1870s had a lengthy association with the town prior to embarking upon self-employment. This probably was in itself one factor which made Brantford less appealing to immigrants who hoped to embark on a business career and contributed to a smaller immigrant presence in the 1870s than in the 1850s.

Business by the 1870s was a different activity from what it had been in the 1850s and businessmen were different sorts of men. The shrinkage in the size of the business population, the diminishing probability of advancement for men starting out with limited assets, and the importance of connection and advantage clearly distinguished the self-employed from the employed. These changes also undermined a major way in which the commitment to masculine independence had been expressed and frustrated attempts at independence through self-employment must have been a source of anxiety ultimately forcing a re-assessment of cultural values. Not only did anxiety affect those who could not sustain self-employment, but it also troubled those who had been successful, challenged as they were by an increasingly assertive labour movement. Their defence of advancement through hard work and individual effort was in part at least an effort to understand their own position in society. But, their very achievement made it an unlikely prescription for others to follow.

These, in broad outline, are the substantive concerns of this

study. Before examining them in more detail, however, it is necessary to say something about the sources, the methods and the conceptual framework upon which the analysis rests.

### Sources

Brantford, Ontario, recommends itself as the subject for this study because of the quality and variety of the sources, probably more extensive and more complete than for most Ontario towns. From these sources, both quantifiable and literary, 1,128 businessmen have been identified in six cross-section years: 1830, 1842, 1852, 1861, 1871 and 1880-1.<sup>1</sup> At each of these cross-section years, the surviving records of these businessmen, including personal and financial information, have been coded on computer cards and subjected to quantitative analysis. The trends and patterns which emerged from this analysis have directed the examination of the literary sources.

The most difficult problem has been the identification of businessmen. For the purposes of this study, businessmen have been defined as those people, men and women, self-employed in the production and

<sup>1</sup>Since the research for this project began prior to the release of the 1881 census, 1880 was selected as the terminal date on the basis of the existence of a good business directory and the assessment list. Once the 1881 census was opened, it was decided to code data from it, although the main data base had already been assembled. For this reason linkage between the financial data of 1880 and personal data for 1881 is not complete. As well, the business population identified for 1881 may be slightly too large, since data were gathered for people self-employed in 1881 but not necessarily in 1880 and for people self-employed in 1880 but not necessarily in 1881. The 1880 business population is probably more accurate in terms of the total number of people in business, although the difference between the two is not significant enough to alter the profile of the business population.



exchange of goods and services; excluded are managers, principally of financial institutions, although corporate officers have been included. Self-employment, the most important characteristic of being in business, was not clear in many of the sources. It was often necessary to identify the self-employed from a number of sources at each cross-section and in different ways at different cross-sections. Needless to say, this was tedious and involved examining a number of sources several times in order to pick out the records of individuals identified as businessmen in other sources. No single source identified all businessmen in any one cross-section year. Some businessmen, of course, were easily identified by their occupations. Most commercial occupations found in Brantford denoted self-employment, although proprietors of consumer service businesses were more difficult to identify. Most difficulties were encountered in dealing with those engaged in industrial enterprises, especially artisans and tradesmen, for whom occupation was not synonymous with self-employment. Only about half of the 190 different vocational designations of Brantford's businessmen explicitly meant self-employment.<sup>2</sup>

The manuscript census schedules and the municipal assessment lists were the most useful sources for identifying the business population. The exception was the 1842 census, where self-employment was indicated only by occupation; the columns on the manuscript schedule requiring the number of people engaged in trade and commerce and in industrial establishments were commonly ignored by the enumerator. No other sources exist which can be linked to the 1842 census to indicate self-employment. The

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<sup>2</sup>Generally this study has employed a functional categorization of occupations in order to analyze the types of business opportunities presented by the urban economy. This categorization is described in Appendix I.

1852 manuscript census included a column for the enumeration of places of business, making it possible to identify those who combined residence with workplace or who lived in close proximity to their workplace. This variable, however, does not help to identify those who maintained a place of business in another part of town, who did not have a workplace, like carpenters, or who worked on the premises of their clients, as tailors and seamstresses often did. The 1851 municipal assessment list made it possible to overcome some of these problems.<sup>3</sup> Since the stock in trade of businessmen was taxed, if it was in excess of fifty pounds, the values of inventories were assessed. Still, those businessmen whose inventories were smaller than fifty pounds, or who, like shoemakers and tailors, often worked on materials found by their clients, may have escaped attention. The 1861 manuscript census schedule for that year required answers to a number of questions that indicated self-employment: amount of capital invested in business, amount and value of raw material, amount and kind of motive power, number of employees and wages paid, amount and value of business conducted. Response to any one of these was taken as an indication of business activities. The 1871 manuscript census proved less satisfactory than the 1861, since its enumeration of businesses was restricted to industrial concerns. For these enterprises, the same information as in 1861 was requested. The assessment roll for 1871 provided a way to identify more businessmen. Those renting property were classed as either tenants or householders, the former renting business space, the latter residential accommodation. Those combining both could not be

<sup>3</sup> Because the 1852 assessment list is incomplete, it was necessary to link the 1851 list with the 1852 manuscript census schedule.

distinguished. The 1880 assessment list afforded the same criteria as the 1871 assessment list, that is, occupation and tenure of property holding. Only occupation could be used in the 1881 manuscript census to identify the self-employed.

Confirmation of self-employment was sought in the newspapers and directories. Advertisements in the Brantford Expositor and scattered issues of other local newspapers name some of the most visible businessmen. Extremely useful for 1870 and 1877-1881 were the year-end summaries in the Expositor of building activity in Brantford. These reported the type and value of construction, as well as the names of the contractors and sub-contractors involved, some of the most difficult businessmen to identify. Business directories were useful for 1876 and 1880, although earlier provincial and county directories listed only the major businessmen in Brantford. Thus, the selection of a fairly inclusive sample, numbering about 1,100 individuals, was possible only by referring to a number of sources:

For each individual in this population, data were then assembled from all available sources: the manuscript census schedules, municipal tax assessment lists, mortgage records, court records and credit ratings. The manuscript census schedules are the quantitative source with which historians have been most familiar. The general use and criticism of this source have been evaluated in detail elsewhere and comment here will be directed only to the Brantford censuses.<sup>4</sup> Brantford Township is one

<sup>4</sup> David P. Gagan, "Enumerators' Instructions for the Census of Canada, 1851 and 1861," Histoire Sociale/Social History (1974):353-65; and Arthur Harvey, "The Canadian Census of 1871," Canadian Monthly and National Review 1 (Feb. 1872):97-104.

of the few census districts for which the 1842 manuscript survives.<sup>5</sup> Several problems make its use difficult. First, its physical size and condition are hard to deal with. It appears to have been common practice to glue together all the enumeration sheets for each district into one huge sheet, in this case with dimensions about four feet wide by fifteen feet long. Since the headings for the 119 columns were printed only at the top, it becomes more difficult to read notations in their proper columns farther down the form. Aggravating this is the deterioration of the paper which makes it impossible to follow some of the rows and columns across the sheet. Second, the town of Brantford was not incorporated until 1847 and was enumerated in 1842 as part of Brantford Township. Therefore, Brantford property owners had to be identified from land records. By linking their names to the census, it was possible to identify an "area" roughly corresponding to the village of Brantford. Third, the enumerator was not thorough in completing the census schedule. He neglected, for example, to fill in information in the columns headed "Number of Persons Engaged in Trade and Commerce" and "Number of Children Attending School." Finally, the 1842 census was taken at the household level, that is, the characteristics of all members were recorded as aggregates for the household. Members of the household, other than the head, were not listed and the aggregate characteristics of the household were not necessarily those of its head. Thus, the number of variables that could be coded was

<sup>5</sup>The catalogue compiled by the Public Archives of Canada for the microfilm of the manuscript census schedules contains a mistake. What now is probably Tuscarora and Onondaga Townships and part of Haldimand County has been listed as "Brantford (Indian Reserve)". The census schedule itself was witnessed at Niagara, indicating that the area enumerated was part of the Niagara District. The schedule for Brantford Township, part of the Gore District, has not yet been microfilmed and is held by the Ontario Archives in Toronto.

limited. While self-employment, sex, occupation, property ownership or non-ownership, and household size were provided for the household head, ~~religion and place of birth~~ could only be deduced if all members of the household shared these characteristics.

Subsequent censuses possessed none of these deficiencies. All were taken at the individual level and the enumerators appear to have performed their duties competently. The enumerators were drawn from the "respectable elements" and most possessed roots in and attachments to the community. Only in 1881 were their rectitude and veracity publicly challenged. The Expositor condemned the local census commissioner and enumerators for being political appointments owing their allegiance to the political machine rather than to their jobs. The paper was incensed at the underenumeration of the city's population. The census returned a population of 9,626, while the municipal assessors, who, the paper felt, had a greater familiarity with the city, placed the 1881 population at 10,555.<sup>6</sup> This discrepancy may have been caused by the change in 1871 from de facto to de jure enumeration. Under the former method transients were included in the populations of the place where they were on the day of enumeration, while the latter enumerated only those who were actual residents and ignored casual visitors. Some critics felt that this change created confusion among enumerators, with the result that transients and recent arrivals were not recorded.<sup>7</sup> Similarly, Brantford's 1871 population according to the census was 8,107, higher than that according to the assessment, 7,878. While the problem of underenumeration is a serious one for

<sup>6</sup> EXP, 5 Aug. 1881.

<sup>7</sup> Harvey, "Census of 1871," 97-9.

the historian using the manuscript census, it does not appear to affect this study. Those groups, like transients, blacks, labourers and Irish Catholics, most likely to have been missed or ignored, were rarely to be found among the businessmen of Brantford.

From the manuscript census schedules it has been possible to assemble sets of comparable data for 1852, 1861, 1871 and 1881. These include the following personal variables: age, birth place, sex, religion, marital status, household status (head of household, wife, son, father, mother, brother, boarder), occupation and family size. For heads of household, additional household data were coded: household size and number of household extensions (boarders, relatives, employees, servants).

Economic data were compiled from the municipal assessment lists and from the Abstract Index to deeds for Brantford which registered mortgages. Assessment records present a problem since on several occasions provincial legislation redefined the types of property subject to municipal taxation.<sup>8</sup> Thus, it is not possible to compare actual values of real property and personal property over the entire period of this study. Instead, as explained in Appendix III, a relative index of wealth has been created. In order to date changes in the structure of wealth and pattern of mobility more precisely, data from the assessment lists have been coded at roughly five year intervals for 1847, 1851, 1856, 1861, 1871, 1876 and 1880. The following variables have been recorded: occupation, form of business organization, value of real property, value of personal property plus income, number of rental properties owned, and form of property tenure.

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<sup>8</sup> A discussion of the changing legislation on municipal assessment is presented in Appendix II.

Additional economic variables were coded from the records of land registration.<sup>9</sup> Only two minor difficulties were encountered with this source. The first was the duplication of the instrument numbers assigned to land transactions. Because parts of Brant County were in the Gore District and the whole county after that was part of the United Counties of Wentworth, Halton and Brant, transactions prior to 1853 were registered in Hamilton. Although they were subsequently transferred to the new registry office in Brantford, their numbers were assigned to transactions after the separation. Second was the inevitable clerical sloppiness and inaccuracy in recording some multiple property transactions. When several properties were involved in one transaction, occasionally a complete record was entered for only one property. In the case of mortgages this was most vexing since the discharge of the indebtedness might only be recorded for one of the several properties involved.

This source was not employed for its most obvious use, the examination of land transactions. While the participation of businessmen in the land market was an important facet of their careers, methodological problems outweighed potential analytical benefits. Instead, land registry records were examined for the purpose of studying mortgage indebtedness, mortgage investment, and business failure. To the businessman land was just another form of capital investment rather than a factor of production or, in itself, a patrimony for future generations. Land was useful insofar as it could be converted, when necessary, to a liquid form. Mortgages

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<sup>9</sup> An excellent review of the history of property registration in Ontario is presented in Michael J. Doucet, "Building the Victorian City: The Process of Land Development in Hamilton, Ontario, 1847-1881" (Ph.D. thesis, University of Toronto, 1977), 111-7.

were one way of doing this. Similarly, if a businessman proved unable to meet his obligations, his creditors might try in any number of ways to recoup their losses by attaching his property.

Mortgages themselves require little comment; they were much like today's mortgage, although for shorter terms in most cases. The mortgage indebtedness and the investment in mortgages of Brantford businessmen were coded for the years 1851, 1861, 1871, and 1880. All mortgages against an individual's property holdings in Brantford or held by an individual against Brantford property that were pending in the cross-section year were included in the total although they may have been registered in previous years. The weakness of this rests in the extent to which mortgages were amortized so that indebtedness or investment had been reduced. But an inspection of numerous mortgage indentures suggests that amortization was by no means the rule.

Besides information on indebtedness, the land records registered various legal instruments which indicated serious business difficulties.<sup>10</sup> If a mortgagor could not retire the debt against his property, the mortgagee might sue in the County Court of Chancery to have the former's right of redemption foreclosed and to have the mortgaged property sold at public auction for the benefit of his creditors. Should the mortgagee's suit be upheld in Chancery, the Court registered a Final Order in the Abstract Index against the property in question ordering the mortgagor to pay his obligations. Failure to comply with the Order resulted

<sup>10</sup> For a contemporary discussion of mid-nineteenth century real estate law, consult Joshua Rordans, The Canadian Conveyancer and Hand-book of Legal Forms...with an Introductory Treatise on the Laws of Real Property in Ontario, (Toronto, 1879).



in the sale of the property. Title was transferred to the purchaser of the auctioned property through the issuance of a Chancery Certificate which reviewed the circumstances of the case. An indebted party might lose title to his land even if it was not mortgaged. A creditor who had received a legal judgement against a debtor might register a Lis Pendens, a lien in other words, against the property of his debtor. This warned any potential purchaser that the property was involved in litigation which might result in its seizure and it prevented the owner from transferring the title in order to protect his property. An impatient creditor who despaired of ever obtaining satisfaction could sue in court for a Writ of Fieri Facias which ordered the sheriff to seize the debtor's property for public auction. Usually personal property was seized first, but if the proceeds from its sale were inadequate, real estate could be auctioned as well. The purchaser of the property was granted title through a Sheriff's Deed. One final instrument registered in the Abstract Index that was indicative of serious financial troubles for a businessman was the Article of Assignment which gave trusteeship of an indebted man's estate to an assignee who administered the assets for the benefit of creditors. In all cases linking these legal instruments registered in the Abstract Index to the Copy Book of Deeds produced particulars of the difficulties confronting debtors.

As well, it was possible to examine the records of the Brant County Court of Chancery to find additional information concerning the financial problems of businessmen. About two hundred case files were examined for this purpose. Case files contain petitions of complaint, defendant's responses, affidavits, testimony, evidence and Master's

reports. The reports of the Master in Chancery were of particular value since a claim for the seizure of assets required the Master to investigate and list all the obligations of the defendant. These reports were useful supplements to the more limited run of County Court Registries of Judgements. Court judgements ordering the payment of unsecured debts have survived for the years 1856 to 1858 only.

One other set of court records proved useful for this project. The probate records of the Provincial Probate Court to 1859 and the Brant County Surrogate Court thereafter contained documentation for about 125 businessmen who died prior to 1890, including wills for about two-thirds. The wills of businessmen are difficult to deal with in a simple and straightforward manner, since, unlike the wills of farmers, they did not deal with the disposition of a common piece of property: the family business did not often constitute a patrimony in the same sense as the family farm. Because of this, their use was somewhat limited and valuable only for general questions of property accumulation.

Literary or qualitative manuscript sources have been less important than the quantifiable sources mentioned so far. The several collections of the papers of Brantford residents--those of the Wilkes and Gilkison families, Allen Good, and the C. H. Waterous Company--have reflected the interests and perspective of the most prominent members of the business population. More useful have been the reports, documents, petitions and letters submitted to several government departments. Because Brantford was settled by squatters upon land originally granted to the Six Nations Indians, the records of the Department of Indian Affairs contain many reports and investigations into the land claims of the early white

settlers. Prior to the cession by the Indians of the town plot back to the Crown, Peter Robinson, the Commissioner of Crown Lands, investigated the land claims of the white settlers there in May 1830. His report provided considerable information about the twenty-eight property claimants in Brantford, including: name, occupation, length of residence, number and use of lots held, construction material of buildings, purchase price of property, value of improvements and estimated current value of property claimed. After this investigation and an official survey, town lots were auctioned. The records of these sales, the reports on the performance of settlement duties and land occupancy certificates issued to purchasers are contained in the records of the Indian Affairs Department and the Crown Land Department and provide information on new settlers from 1830 to 1834, including: name, occupation, former residence, purchase price, use of lot, and terms of purchase. The Provincial Secretary's correspondence, containing petitions from Brantford citizens and reports from the Board of Health and magistrates, offered a descriptive source for the 1840s, a period for which little else has survived.

A very valuable source was the R. G. Dun and Co. collection of credit ratings.<sup>11</sup> These ratings are in two forms: manuscript ledgers from the mid-1840s to 1876 and published reference books distributed to subscribers from 1864. The manuscript ledger for Brant County is the more

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<sup>11</sup>The Mercantile Agency, which provided the rating service, was run by a number of firms: Lewis Tappan and Co. (1841-9), Tappan and Douglas (1849-54), B. Douglas and Co. (1854-9), and R. G. Dun and Co. (1859-1933). The Canadian branch of the business was operated by Dun, Wiman and Co. from some time in the early 1860s. J. H. Madison, "The Evolution of Commercial Credit Rating Agencies in Nineteenth-Century America," Business History Review 47 (Sum. 1974):164.

valuable since its entries commented on the general conditions of business in Brantford, the character and experience of businessmen, details about partnerships and business connections, their resources and indebtedness, and the risk involved in extending credit to them. Agents based their evaluations on many of the same sources available to the historian, assessment lists, court records and land registry records. It has been suggested that the local agents were people on the periphery of the business community—lawyers, clerks, accountants.<sup>12</sup> From the credit ledgers there is no indication of their identity other than their initials or a number. Previous historical studies, like that on Hamilton by Michael Katz, have treated credit ratings as a literary source. Yet, because they were ratings and because estimates of wealth were also made, these records can be quantified.

From this variety of quantifiable and literary sources, it has been possible to assemble files on Brantford's business population at five cross-section years—1842, 1851-2, 1861, 1871 and 1880-1—and to analyze changes in the characteristics and experiences of this population through these decadal intervals.

#### Historiography

The study of the social organization of capitalism in Canada has suffered from the lack of a systematic perspective on business and businessmen. The major work in this field has been conducted by historians employing quantitative techniques to uncover persistent social structures and by labour historians examining cultural factors influencing workers'

<sup>12</sup>D. A. Muise, "The Dun and Bradstreet Collection: A Report," Urban History Review no. 3-75 (Feb. 1976):23-6.

responses to their situations. In both cases an inadequate appreciation of business has minimized the effect of industrialization upon the capitalist class and has failed to take into account that, if class is conceived as a relationship not just to the means of production but between classes, then change affects both parties in that relationship. Thus, historical scholarship has not appreciated the impact of the transition from mercantile to industrial capitalism upon the business class. More attention needs to be focussed upon the processes of social change which altered the structures, the personnel, and the attitudes of business during the mid-nineteenth century since the other side of the process that created a capitalist labour market and a working class was the emergence of an increasingly homogeneous business class.

The work of Michael Katz and his associates has comprised a serious attempt to come to terms with class and class relationships in empirical and theoretical terms, but it does not display an appreciation of any structural change in the mid-nineteenth century. In The Social Organization of Early Industrial Capitalism Katz, with Michael Doucet and Mark Stern, asserts that "in 1851 capitalism had already become the dominant mode of production in Hamilton" and that it was capitalism that determined the characteristics of social structure. The key elements of a capitalist social order were "a high rate of population turn-over; a clear class structure rooted in capitalist economic and social relations; a sharply etched and relatively rigid structure of inequality; and a pattern of social mobility that resulted in the transmission of class position from one generation to another." It was capitalism, a social and economic relationship, which structured society and not industrialization,

a technological relationship, which structured only work. The social structure of the commercial city, the urban economy of which was based upon mercantile capitalism, was essentially the same as that of the industrial city, the urban economy of which was based upon industrial capitalism. The difference between the two was subjective. Industrialization by degrading skilled labour stimulated the workingman's awareness of fundamental and persistent class polarization. It did little to alter class relationships; it underscored them.<sup>13</sup>

Before proceeding with the discussion of other aspects of the interpretation of Katz et al., a reservation ought to be stated about his general theory which gives little opportunity to consider capitalism as a process. The attribution of social organization to capitalism in mid-nineteenth century Canada is hardly unexpected; ought one to expect otherwise? Concentration on the obvious circumscribes perspective on the real problem, the evolution of capitalism, no matter how subtle. To the authors, the transition from mercantile to industrial capitalism was mainly a consequence of the desire of the business class, or the entrepreneurial class as they were identified in an earlier book, to find more secure investment opportunities following the devastating collapse of land speculation in 1857. It was, then, an investment portfolio decision not a structural change.<sup>14</sup>

This argument identifies Katz with the position taken by L. R.

<sup>13</sup> Michael Katz, Michael Doucet and Mark Stern, The Social Organization of Early Industrial Capitalism (Cambridge, Mass., 1982), 2-3, 19, 25.

<sup>14</sup> Ibid., 30-1; Katz, The People of Hamilton, Canada West: Family and Class in a Mid-Nineteenth-Century City (Cambridge, Mass., 1974), 176.

MacDonald in the debate provoked by Tom Naylor over the nature, sources and implications of capital in the political economy of Canada. Katz agrees with MacDonald in denying the validity of the distinction between mercantile and industrial capital. Merchants, Naylor argued, were not willing to provide the fixed capital investment required for industrial development because their staple trade experience had conditioned them to seek profits from the rapid turn-over of their capital. They had developed what M. H. Watkins has termed an "export mentality" which preferred business activities geared to existing international markets rather than the unproven potential of domestic industrial production.<sup>15</sup> As a result, merchants were reluctant to sacrifice the liquidity required in trade to the long-term fixed investment implicit in manufacturing operations. As well, the Canadian banking system, the merchants' accomplice, responded to the needs of commercial enterprise and was neither suited nor sympathetic to the requirements of manufacturing. This aversion to industry starved the emerging manufacturing class of much needed fixed capital and prevented it from maturing. Its place in the economy was taken by foreign industrial capital induced to Canada by the National Policy of protective tariffs after 1879.<sup>16</sup> This conflict model has been rejected by L. R. MacDonald who has pointed to substantial evidence of

<sup>15</sup> Watkins, "A Staple Theory of Economic Growth," in Approaches to Canadian Economic History, W. T. Easterbrook and M. H. Watkins, ed. (Toronto, 1967), 62.

<sup>16</sup> Naylor, "The Rise and Fall of the Third Commercial Empire of the St. Lawrence," in Capitalism and the National Question in Canada, Gary Teeple, ed. (Toronto, 1972), 2, 6, 8, 11, 13; and The History of Canadian Business, 1867-1914 I (2 vols., Toronto, 1975), 3-5, 38, 66-8, 107-8.

the participation of merchants and financiers in new industries and has concluded that empirically "if mercantile and industrial capital were separate domains, the capitalists were unaware of it."<sup>17</sup>

One is hesitant to attempt a reconciliation of the irreconcilable, although such might be possible by restructuring the debate. At issue is not the nature of capital, since capital will seek to maximize its return, but the process of capital formation, that is, the ability of capital to flow in the directions that will maximize returns. In the mid-nineteenth century, Canadian mercantile capitalism operated as an extension of British and American industrial capitalism. A colonial bourgeoisie organized in one direction the shipment of raw materials for industrial inputs and foodstuffs for working class consumption and in the other direction the distribution of goods manufactured by metropolitan industry. In this exchange function, Canadian merchants, whether timber merchants as examined by A. R. M. Lower or wholesalers like the Buchanans of Hamilton studied by Douglas McCalla, operated on credit granted by British suppliers, brokers and bankers.<sup>18</sup> Mercantile capital, then, was mainly operating capital obtained on credit.

Such capital required quick and easy liquidation in order to satisfy metropolitan creditors and consequently was not easily directed

<sup>17</sup> MacDonald, "Merchants against Industry: An Idea and Its Origins," Canadian Historical Review 56 (Sept. 1975):276-7.

<sup>18</sup> Lower, Great Britain's Woodyard: British America and the Timber Trade, 1763-1867 (Montreal, 1973), 61, 144; McCalla, The Upper Canada Trade, 1834-1872: A Study of the Buchanans' Business (Toronto, 1979), 1, 10, 19-20, 23, 44-5.



to industrial investment, especially prior to the 1870s.<sup>19</sup> This point is made clear in Gerald Tulchinsky's analysis of the Montreal business community from 1837 to 1854. Montreal merchants did not conform to the behaviour defined by Katz and MacDonald. Mercantile investments outside of commerce tended to involve relatively small units of capital in the form of equity shares which were placed in the hands of professional managers. This type of investment opportunity was most frequently, if not exclusively in this time period, limited to water and rail transportation corporations.<sup>20</sup> Such corporate organization made capital a commodity easily allocated to or withdrawn from an enterprise through the purchase or sale of shares and protected it through limited liability. The proprietorial or partnership organization of industrial enterprise was not suited to the attraction of mercantile capital for fixed capital investment because capital thus placed could not easily be converted to the operating capital required in commercial transactions. It is significant that mercantile participation in industry became more attractive in the late 1860s and 1870s when incorporation became a more common method of industrial organization.<sup>21</sup>

If mercantile capital was not available for fixed industrial investment, as Tulchinsky suggests, then early capital formation in

<sup>19</sup> H. G. J. Aitken, "A Note on the Capital Resources of Upper Canada," Canadian Journal of Economics and Political Science 18 (Nov. 1952): 525-33.

<sup>20</sup> Tulchinsky, The River Barons: Montreal Businessmen and the Growth of Industry and Transportation, 1837-53 (Toronto, 1977), 25-6, 204.

<sup>21</sup> R. C. B. Risk, "The Nineteenth Century Foundations of the Business Corporation in Ontario," University of Toronto Law Journal 23 (1973): 272, 293, 295.

productive capacity had to be derived from some other source. In criticism of Naylor's thesis, Douglas McCalla has referred to the work of British economic historians who have concluded that little long term borrowing was required for early industrialization. It was not so much the quantity of fixed capital as improvements in the quality of inputs that promoted industrial growth. Internal financing, savings accumulating from pre-factory production or trade, personal or family connections, and simple scrimping on investment, by renting rather than buying factory space, for example, were sufficient to finance the expansion of productive capacity and thereby generate even larger profits for re-investment. Thus, "the industrial revolution," Francois Crouzet concluded, "would have involved the creation of new savings and new outlets to absorb them, rather than the tapping of traditional types of savings." More than fixed capital, what was required was working capital, the very sort that merchants and financial institutions were willing to lend. McCalla's point, then, is that natural capital formation, the re-investment of profits by successful craft producers, was sufficient to fund industrial growth to the 1870s.<sup>22</sup>

If McCalla's suggestion is correct, then grounds are staked for another difference of opinion with Katz, this time over the possibility of upward social mobility from the ranks of craft producer to manufacturer. Such a path to success has been postulated on the basis of individual

<sup>22</sup> Francois Crouzet, "Editor's Introduction," Capital Formation in the Industrial Revolution (London, 1972), 36-7; Douglas McCalla, "Tom Naylor's A History of Canadian Business, 1867-1914," Canadian Historical Association, Historical Papers, 1976, 250; Thomas C. Cochran, Frontiers of Change: Early Industrialism in America (New York, 1981), 320.

examples by a number of historians.<sup>23</sup> A more systematic study of the social origins of the Canadian industrial elite of 1880-5 by T. W. Acheson has uncovered supporting evidence for this contention. There were among the elite, particularly in Ontario, clear examples of self-made men who had risen to prominence from the skilled trades.<sup>24</sup> The problem with elite studies, however, is that they provide little indication of how representative or exceptional such examples were of social opportunities.

Katz has disputed this evidence and has considered such prospects for advancement "mythical." He has maintained that "journeyman often was a permanent status, not a phase in the life cycle."<sup>25</sup> He has supported this position by arguing first that there was little structural change in the relative size of classes and second that the opportunity for workers to enter the business class was minimal. That there was no structural change associated with industrialization, Katz claimed, was indicated by the constant ratio of masters and manufacturers to skilled workers. While arguments could be raised about the way in which classes are delineated to include in the business class those salaried employees who identified with that class and to place pedlars in the working class, a more serious

<sup>23</sup> John McCallum, Unequal Beginnings: Agriculture and Economic Development in Quebec and Ontario until 1870 (Toronto, 1980), 90-1; Jacob Spelt, Urban Development in South-Central Ontario (Toronto, 1972), 76-7, 127-8; H. C. Pentland, Labour and Capital in Canada, 1650-1860 Paul Phillips, ed. (Toronto, 1981), 184.

<sup>24</sup> Acheson, "The Social Origins of the Canadian Industrial Elite, 1880-1885," in Canadian Business History: Selected Studies, 1497-1971, David S. Macmillan, ed. (Toronto, 1972), 145-6, 149-54.

<sup>25</sup> Katz, Doucet, and Stern, Social Organization, 16; 18.

reservation about his conclusion must rest on the casual admission of "the inability to distinguish master artisans from those they employed." Only for 1871 was this apparently done with any precision. This methodological inconsistency may have biased the ratio of underenumerating masters and thereby minimizing the significance of independent commodity production, that is, those "proprietors who produced goods but did not employ labour," in the commercial city. For Katz, this is not a significant problem since he considered independent commodity production a component of a "pre-capitalist social order" and perforce out of place in a study of capitalist Hamilton.<sup>26</sup> This seems too neat a theoretical justification for a methodological weakness.

A similar position, that industrial capitalism and a capitalist labour market was in place by the 1850s, has been advanced by H. C. Pentland. By that time the major obstacle to the creation of a working class, the opportunity for small agricultural proprietorship, had largely been eliminated. Moreover, immigration provided a source of workers wishing to sell their labour power in a capitalistic market. British artisans, "who were already seasoned members of an industrial capitalist society," contributed the skills that were necessary to promote factory production, while Irish Catholic labourers, possessing few aspirations to proprietorship, were eager to accept wage labour.<sup>27</sup> Significantly, Pentland did not mention that small business proprietorships, including independent craft production, had to be eliminated too, since so long as men sought to work

<sup>26</sup> Ibid., 12, 20, 31, 43-4.

<sup>27</sup> Pentland, Labour and Capital, 57, 170, 180, 186-7, 190 and "The Role of Capital in Canadian Economic Development before 1875," Canadian Journal of Economics and Political Science 16 (Nov. 1950):461.

for themselves, they would not willingly work for others.

This problem has been briefly addressed by Bryan Palmer in his study of the working class of Hamilton. According to Palmer, a process of proletarianization reduced many of that city's master artisans to the ranks of the wage earning class. The cause of their demise was not competition from factory production but their dependence upon mercantile capitalists for credit. When wholesale merchants encountered financial contractions, they cut master artisans adrift. It needs to be noted, however, that sources cited by Palmer, the credit reports of R. G. Dun and Co., do not necessarily confirm proletarianization. They do document business failure and transiency, but not the recourse to wage labour.<sup>29</sup> This is but a minor point in Palmer's work.

The major contribution of Palmer, like that of Gregory Kealey, has been to challenge the contention that Canadian workers were easily accommodated to the progress of industrial capitalism. They have argued that pre-industrial artisan culture which stressed independence and the craftsman's control of the pace and process of production provided a foundation for skilled workers to lead the challenge to the new industrial order.<sup>30</sup> By definition, however, this pre-industrial artisan culture was shared by master craftsmen; since surely the logical conclusion of a sense of independence and mastery of a trade was self-employment.<sup>31</sup> This

<sup>29</sup> Bryan D. Palmer, A Culture in Conflict: Skilled Workers and Industrial Capitalism in Hamilton, Ontario, 1860-1914 (Montreal, 1979), 12-4.

<sup>30</sup> Gregory S. Kealey, Toronto Workers Respond to Industrial Capitalism, 1867-1892 (Toronto, 1980), 292-3; Palmer, Culture in Conflict, xi.

<sup>31</sup> Acheson, "Social Origins," 156.

shared culture, rather than, as Palmer has suggested, the inability of "an embryonic working class" to articulate "its own distinct class interest", was at the heart of the producer ideology that was expressed in the collaboration of mechanic and manufacturer in pursuit of tariff protection for Canadian industry in the 1850s.<sup>32</sup>

A proposition that might well prove worthy of examination by labour historians is that working class militancy had to await a generational change which involved the passing of older skilled workers with aspirations for self-employment and respect for those who were self-made men. This attitude accounts for the necessity felt by Phillips Thompson and other labour spokesmen in the 1880s to criticize the myth of the self-made man. The purpose was not simply to deflate the pretensions of successful employers but also to undermine the basis for the deference paid by workers to such men.<sup>33</sup> One of the implications of this dissertation, then, is that artisan culture was shared by both workers and employers and that it provided a way for each to deal with industrial change: the myth of the self-made man justifying the achievements of the businessmen; the sense of independence and pride in trade defending the interests of skilled workers.<sup>34</sup>

<sup>32</sup> Palmer, Culture in Conflict, 98-101.

<sup>33</sup> Russell Hann, "Brain Workers and the Knights of Labour: E. E. Sheppard, Phillips Thompson and the Toronto News, 1883-1887," in Essays in Canadian Working Class History, G. S. Kealey and P. Warrian, ed., (Toronto, 1976), 52; Kealey, Toronto Workers, 159.

<sup>34</sup> A provocative challenge to the contention of a homogeneous working class culture has been provided by David J. Bercuson in "Through the Looking Glass of Culture: An Essay on the New Labour History and Working-Class Culture in Recent Canadian Historical Writing," Labour/Le Travailleur 7 (Spring 1981):95-112.

Seldom have business historians addressed such concerns. Nevertheless, the study of Michael Bliss on the business press from 1883 to 1911 and an article by Allan Smith on success mythology do have several implications for a social approach to business. Businessmen in the late nineteenth century, according to Bliss, suffered from a profound psychological crisis arising from a conviction that an old social order was under threat and, indeed, was passing. A social consensus which had emphasized hard work and individualism as the keys to success was being undermined by agrarian collectivism, labour organization and misplaced government priorities. The "dyspepsia of the mind" that this spread among businessmen was expressed in a fundamental contradiction in their ideas and thought. The business press bemoaned the loss of the old values among society at large, while it urged with equal sincerity that competition ought to be restricted in business in order to guarantee "a living profit."<sup>35</sup> Allan Smith has suggested that the defence of the possibility of success through hard work and self-help was part of an "individualist paradigm" which structured the English Canadian view of society from 1850 to 1914. It was a flexible view which responded to collectivist criticisms drawn from a harsher social reality by admitting qualifications such as education as a prerequisite and by encouraging satisfaction with more modest achievements. The capacity of the paradigm to contain contradictions through such adjustments, sustained its credibility and converted it to a useful class weapon in disciplining the growing industrial work force.<sup>36</sup>

<sup>35</sup> Bliss, A Living Profit: Studies in the Social History of Canadian Business, 1883-1911 (Toronto, 1974), 137, 138-41.

<sup>36</sup> Smith, "The Myth of the Self-Made Man in English Canada, 1850-

The attitudinal changes remarked upon by both Bliss and Smith seem to have been symptomatic of an effort to understand new economic and social conditions. Yet, without a social history of business examining these conditions, the picture remains one of effect without causes.

In this task of charting a course for a social approach to business, some direction can be taken from the efforts of American historians engaged in similar pursuit. The major proponents of a cultural and social approach to business have been those American historians associated with Harvard University's Research Center in Entrepreneurial History in the 1930s. Considering dynamic entrepreneurship to be the key factor in American economic growth, they sought to explain those social and cultural factors which promoted and inhibited the actions of the creative individual in the economy.<sup>37</sup> According to Leland Jenks and Thomas C. Cochran, these factors defined a socially acceptable role for the businessman: entrepreneurship was a social relationship in which business behaviour was structured, regulated and rewarded by both positive and negative sanctions expressing society's values.<sup>38</sup> A qualification to this role theory of entrepreneurship was raised by Fritz Redlich who argued that in a heterogenous society, such as nineteenth-century America, "a

1914," Canadian Historical Review 59 (June 1978):190, 193-4, 199-200, 206-7, 217-8. For a discussion of the English counterpart, see J. F. C. Harrison, "The Victorian Gospel of Success," Victorian Studies 1 (Dec. 1957):155-64.

<sup>37</sup> On the demise of the Research Center; Arthur H. Cole attempted a synthesis of the work on entrepreneurship in history in Business Enterprise in Its Social Setting (Cambridge, Mass., 1959).

<sup>38</sup> Leland H. Jenks, "The Role Structure of Entrepreneurial Personality," in Change and the Entrepreneur (Cambridge, Mass., 1949), 108; and Thomas C. Cochran, "Role and Sanction in American Entrepreneurial History," in Ibid., 153.



welter of conflicting, competing and overlapping sets of sanctions" were in play as each religious denomination and each immigrant group imposed standards on businessmen rising from their ranks.<sup>39</sup> Thus, there could be many business cultures and a businessman could be subject to sanctions from a number of groups to which he might belong. Membership in some of these groups was voluntary, the result of religious affiliation or geographical mobility. But, others, such as those fixed by the time and place of his birth, were beyond the businessman's control.

The cultural implications of membership in this latter type of group attracted Redlich's interest. He articulated a theory of historical generations or age co-vals which stated that "men who are born within a nation during a given span of time assume for the rest of their lives certain characteristic ways of thinking, attitudes, and behaviour patterns which distinguish them from people who are born as members of the same nation in somewhat earlier or later times." An age co-eval takes on its unique character because of the conjuncture of economic, social, political, intellectual and religious circumstances which impress individuals during the formative years of adolescence and early manhood.<sup>40</sup> This theory, then, maintains that the aspirations, expectations and behaviour of businessmen are not only a product of sanctions, but also derive from formative impressions and experiences.

Although Redlich's theory with its concern for social factors

<sup>39</sup> Fritz Redlich, "Sanctions and Freedom of Enterprise," Steeped in Two Cultures: A Selection of Essays (New York, 1971), 177, 182.

<sup>40</sup> Fritz Redlich, "The Business Leader as 'Daimonic' Figure," Steeped in Two Cultures, 37 and History of American Business Leaders: A Series of Studies, vol. 1, Theory - Iron and Steel, Iron Ore Mining (Ann Arbor, Mich., 1940), 22-7.

seems suited to the quantitative techniques of collective biography, most works in business history, whether in Canada or the United States, have been case studies and individual biographies. The problem with such an approach is that, in the words of Arthur H. Cole, they do not "add up" and they are seldom able to bridge the gulf from the individual to the general.<sup>41</sup> Thus, Michael Bliss argued in his biography of Joseph Flavelle that this Canadian millionaire was "archetypal" and "symbolized as well as any modern Canadian, the pure spirit of capitalism."<sup>42</sup> Similarly, in explaining the defalcation and flight of William Warren Street in 1857, J. K. Johnson resorted to a literary analogy and labelled his subject a tragic hero whose character was flawed by greed.<sup>43</sup> Still, even such strong and persuasive studies as these become less convincing when the basis for generalization.

This study attempts to overcome some of these methodological difficulties by undertaking a collective biography of the businessmen of Brantford and by identifying as many men in business as is possible at a number of cross-sections. Analysis of data gathered in this fashion will provide another perspective on the process of transition from mercantile to industrial capitalism in Canada.

<sup>41</sup> Cole, "Aggregative Business History," Business History Review 39 (1965):292, 294. A similar point has been made more recently in the Canadian context by T. W. Acheson, "On the Study of Canadian Businessmen," Acadiensis 9 (Spring 1980):108.

<sup>42</sup> Bliss, A Canadian Millionaire: The Life and Times of Sir Joseph Flavelle, Bart., 1858-1939 (Toronto, 1978), vii.

<sup>43</sup> Johnson, "The Businessman as Hero: The Case of William Warren Street," Ontario History 65 (Sept. 1973):132.

## CHAPTER II

### THE URBAN ECONOMY, 1825-1865: FRONTIER VILLAGE AND COMMERCIAL TOWN

In order to understand the historical structures of Brantford's business community, first it is necessary to comprehend the stages in the evolution of the urban economy from the mid-1820s to 1881, since the nature of economic opportunity shaped and directed enterprise in this community. In fifty years, within the memories of its oldest permanent residents in 1881, Brantford evolved from a frontier village into a commercial town and then into a small industrializing city. With a certain degree of continuity, these three stages represented changes in the economic base of the community which were determined by the demands for goods and services emanating from Brantford's hinterland and by the extent to which Brantford was integrated into a larger economic system through improvements in transportation.

This chapter and the following one deal with the stages of the urban economy. Since the frontier village was occupied in anticipation but in advance of commercial opportunities, it seems appropriate to deal with the first two stages together. The relative isolation of the frontier village was broken down successively by the construction of major road, canal and rail arteries which drew Brantford into a North American staple trading system. Brantford's economic base, dependent during the frontier stage upon the Indian trade for subsistence and upon agricultural settlement for growth, was restructured in the 1840s to serve the requirements

of commercial agriculture. The handling of grain and servicing the needs of the agricultural population drove the urban economy.<sup>1</sup> By financing canal and rail construction, municipal government assumed an active role in promoting economic growth. Dependence on the staple trade, however, made the commercial town more vulnerable to the vagaries of international conditions. Thus, Brantford prospered during the buoyant years, especially the early-mid-1850s, and it suffered sorely during the depressions. In fact, the depression of the late 1850s virtually destroyed the economic base of the commercial town.

#### The Frontier Village

Until the early 1840s Brantford was a frontier village. Geographical and political factors left the village relatively isolated and loosely connected with metropolitan centres. In these circumstances the economy and the business opportunities it presented were tentative and future-oriented. The first settlers were simply waiting for something to happen. Trade generated by contact with the Six Nations Indians provided a subsistence which was made important by the absence of other commerce and because it bestowed upon some Brantford traders "a bottom line" not enjoyed by their counterparts in some other localities. Prosperity in the frontier village was largely speculative and dependent upon the opening up of new land for agriculture. Only the years from 1833 to 1836 were truly prosperous. Poor harvests, financial panic, the Rebellion of 1837 and the subsequent military occupation of the village until 1839 halted the expansion of the mid-1830s. Real growth depended on the recovery of agricultural settlement.

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<sup>1</sup>Jacob Spelt, Urban Development in South-Central Ontario (Toronto, 1972), 69.

Although geography was a factor in its isolation, Brantford was not on a spatial frontier in the sense defined by Frederick Turner as the moving edge of free land. Rather it was on the frontier of economic development and administrative authority. Brantford township in the late 1820s and 1830s was a relatively undeveloped pocket of agricultural land surrounded by more settled townships.<sup>2</sup> (Table 1 and Map 1)

In part, the lack of development was due to the difficulties in travelling to Brantford. Although the village was only twenty miles from the Head of Lake Ontario, the Grand River Swamp and the marshy eastern limits of the village obstructed transportation. The Hamilton to Brantford Road was opened in 1810 and extended to London by 1823.<sup>3</sup> But, even with improvements, corduroy construction and subsequent planking and grading, the Hamilton to Brantford section was still in 1844, in the opinion of the Provincial Board of Works, "probably the very worst portion of road in the Province."<sup>4</sup> Travellers concurred with this evaluation; one wrote in 1830, "I can only say that it is very possible for a horse to be drowned in one of the ruts, and for a pair of them to disappear wagon and all in a mud hole."<sup>5</sup> To the southeast navigation of the Grand River seemed a more

<sup>2</sup> Walter Burrage, A Pioneer History of South Brant and Adjacent Townships (n.p., n.d.), 34.

<sup>3</sup> F. D. Reville, History of the County of Brant, I (2 vols., Brantford, 1920), 76; Illustrated Historical Atlas of the County of Brant (Toronto, 1875; reprint ed., Stratford, Ont., 1972), 69.

<sup>4</sup> PCJ, (1844-5), App. AA, "Report of the Board of Works," n.p.

<sup>5</sup> Capt. Marryat, Diary in America II (2 vols., London; 1842), 27, cited in Bruce E. Hill, "The Grand River Navigation Company" (M.A. thesis, University of Western Ontario, 1964), 4.

TABLE 1

LAND SETTLEMENT IN BRANTFORD AND ADJOINING  
TOWNSHIPS, 1826-1842 (IN PER CENT)

Year	Assessed Land as % of Available Land, by Township						
	Brantford	Oakland	Burford	Ancaster	Beverly	Dumfries <sup>a</sup>	West Flam- borough
1826	30.1	51.8	21.6	70.7	21.2	...	42.7
1827	34.5	54.1	24.7	67.9	22.7	91.2	31.4
1828	32.8	55.1	26.4	69.2	25.4	...	41.1
1829	33.5	48.8	28.1	70.5	24.6	84.9	40.9
1830	33.2	68.4	27.1	69.3	25.1	95.9	43.3
1831	34.1	63.0	28.8	87.3	27.1	97.6	45.4
1832	34.2	67.7	32.5	76.6	31.9	75.6	55.1
1833	45.1	89.7	40.0	78.0	37.1	96.3	53.1
1834	41.4	83.8	41.5	67.8	45.2	91.2	53.0
1835	49.6	89.6	45.6	85.8	48.8	99.0	60.6
1836	61.3	88.1	51.7	80.7	46.7	97.1	67.2
1837	...	...	...	...	...	...	...
1838	63.5	83.2	48.2	83.4	62.6	98.2	69.9
1839	78.8	90.9	52.5	82.5	66.3	99.5	73.8
1840	87.8	84.1	55.7	85.5	67.8	84.3	69.7
1841	98.4	97.9	55.9	82.4	72.5	98.5	77.6
1842	80.1 <sup>c</sup>	95.6	59.2	85.1	71.7	99.6	80.0
Available Land (acres)	69,491	9,703	63,502	44,896	68,728	92,364	29,173

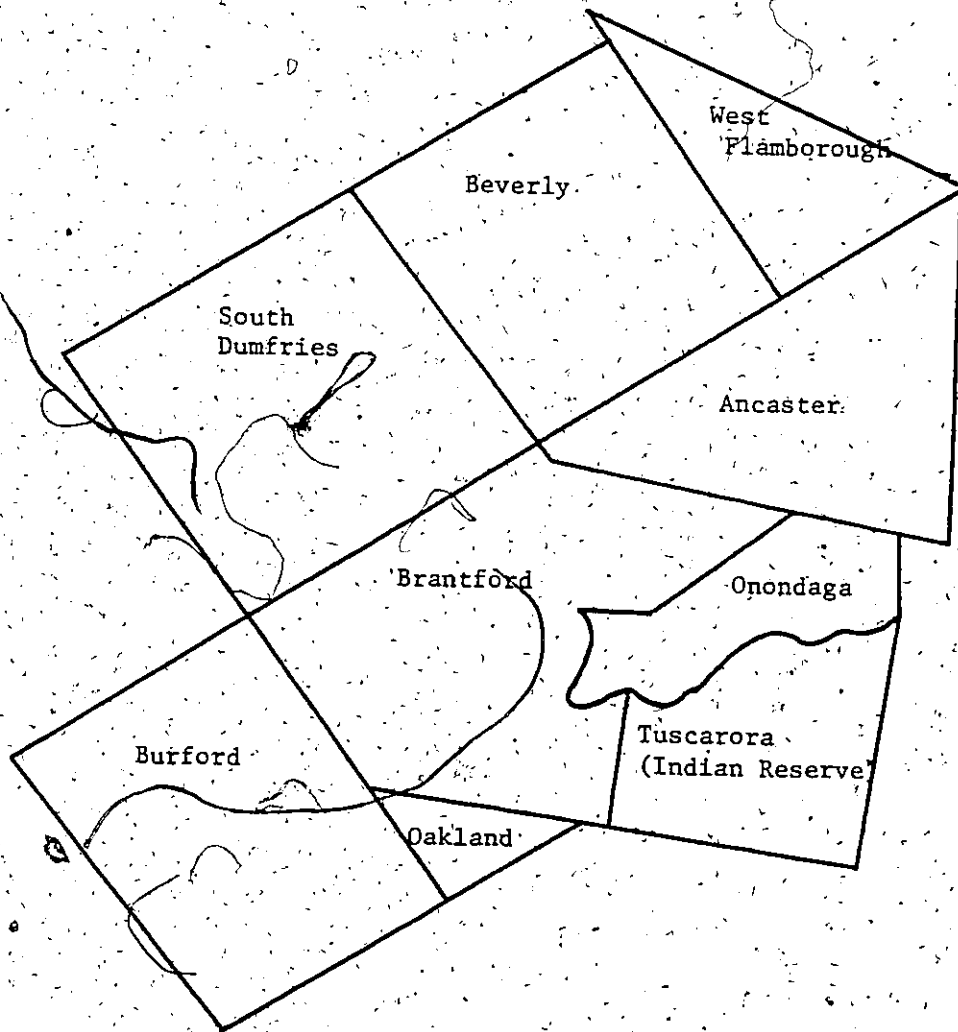
SOURCE: UCJ (1827-40), "Assessment Returns"; PCJ (1841-3), "Assessment Returns,"

<sup>a</sup>Includes both North and South Dumfries Townships which were severed mid-way through the period examined here.

<sup>b</sup>Data were not available because of incomplete assessment returns.

<sup>c</sup>The fluctuation in assessed land in Brantford Township from 1838

MAP I  
BRANTFORD TOWNSHIP AND ADJOINING TOWNSHIPS



to 1842 was generally consistent with the situation in adjoining townships, although more extreme. Reasons for this difference in degree are uncertain.

promising route. As early as 1830 grain was rafted down the river when the spring run-off swelled its course to a passable depth.<sup>6</sup> Not until 1848 were improvements completed to allow more dependable navigation as far as Brantford. Confronted with these difficulties most traffic passed north of Brantford along the Governor's Road through Paris.<sup>7</sup>

The lack of development also resulted from administrative and governmental policies. Until 1830 the village plot and until 1841 sections of Brantford township were still part of the Six Nations Indian Reserve. These were the last tracts of land ceded by the Six Nations to the Crown for sale on their behalf.<sup>8</sup> However, white settlers, occasionally at the invitation of the Indians, began to take up land on the reserve in the early 1800s and by 1830 there were already fourteen hundred white settlers in Brantford township. The policy that was adopted by the provincial government in regard to both the squatters, many of whom made claims on the basis of leaseholds purchased from the Indians, and to the sale of land

<sup>6</sup> Montreal Gazette, 15 July 1830, in Select Documents in Canadian Economic History, II, H. A. Innis and A. R. M. Lower, ed. (2 vols., Toronto, 1933), 169; James Young, Reminiscences of the Early History of Galt and the Settlement of Dumfries in the Province of Ontario (Toronto, 1880), 58-9; J. D. Wood, "The Arks of Absalom Shade," Inland Seas, 15 (1959):182-3; UCJ (1836), App. 90, "Third Report from the Select Committee [on]...the Welland Canal", 446.

<sup>7</sup> Topographical and Historical Atlas of the County of Oxford (Toronto, 1876; reprint ed., Stratford, Ont., 1972), 6.

<sup>8</sup> Historical Atlas of Brant, 62; C. M. Johnston, "Introduction," The Valley of the Six Nations: A Collection of Documents on the Indian Lands of the Grand River (Toronto, 1964), lxxvi-lxix.



at public auction, was disruptive and confusing. The government granted title to only those holding leases granted by Joseph Brant or by the Council of the Six Nations Indians. Since the Reserve belonged to the Six Nations collectively, individual Indians did not own, and thus could not alienate, the land they occupied.<sup>9</sup> Nevertheless, a few claims were granted, if reluctantly, on the basis of equity, that is, that an individual's contribution of capital and industry had in itself conveyed social and economic benefits to the area.<sup>10</sup> In any case, titles usually were not granted until the parcel of land of which claims were a part was sold at public auction. The government sold the land slowly in order to maintain high prices. Uncertainty about when the land would come on the market, uncertainty about the disposition of claims, and occasional intimidation of new arrivals by earlier squatters trying to defend their claims made Brantford township in the early 1830s less attractive than other areas.<sup>11</sup>

<sup>9</sup> Report of the Trustees of the Six Nations Indians: Grand River Claims, [n.d.], and Report of Council held with Six Nations Indians at Fort George, 3-4 Aug. 1826, PAC, RG 10, Indian Affairs, vol. 103; John Brant to Z. Mudge, 20 Jan. 1831, *Ibid.*, vol. 104; Report of the Executive Council on the Lands of the Six Nations Indians at the Grand River, 27 Nov. 1840, *Ibid.*, vol. 106; Petition of the Chiefs, Warriors and Sachems of the Six Nations Indians Residing on the Grand River in General Council Assembled, [n.d.], *Ibid.*, vol. 624; Report of the Executive Council on the Proceeding of the Indian Council held at the Mohawk Village, 15 Sept. and 15 Nov. 1838, PAC, RG 1; Upper Canada State Papers, E 3, vol. 38A; Gilbert C. Paterson, "Land Settlement in Upper Canada, 1783-1840," Sixteenth Report of the Department of Archives for the Province of Ontario (Toronto, 1921), 233.

<sup>10</sup> Affidavit of Enos Bunnell, 1 Mar. 1836, Indian Affairs, vol. 109; Report of the Executive Council to C. P. Thomson, 21 Jan. 1840, *Ibid.*, vol. 112.

<sup>11</sup> Jedidiah Jackson to Peter Robinson, 8 Sept. 1830, Indian Affairs, vol. 104; Peter Robinson's Remarks [on the Sale of Village Lots at Brantford, 1830], *Ibid.*, vol. 106; Lewis Burwell to William Hepburn, 7 Apr. 1836, *Ibid.*, vol. 109; Affidavit of Samuel Down, 17 Mar. 1837, *Ibid.*, vol. 111.

Inadequate administrative and governmental services also contributed to the lack of development. Although settlers were assessed taxes as part of the Gore District, under provincial legislation, they did not possess the franchise for provincial elections until 1834. More serious were the difficulties that arose from Brantford's position on the periphery of the Gore District. The registration of legal documents, such as land transactions, mortgages, bonds and wills, or judgements in civil cases, necessitated a trip to Hamilton, the seat of district government and a two or three day absence from Brantford. The distance also made difficult the enforcement of civil and criminal law. In troublesome cases the sheriff had to be called from Hamilton to serve warrants. By the time he arrived the principals often had vanished and memories had dimmed.<sup>12</sup>

It is not surprising then that frontier Brantford was a raucous and disorderly place. "Coiners", or counterfeiters, were known to operate out of Brantford in the 1830s. Gangs of thugs were hired to defend land claims or to intimidate business competitors. The liquor licensing laws were almost unenforceable. Rowdies roamed the streets harassing the village's good citizens and even assaulting the justices of the peace. Property was maliciously destroyed in personal disputes. Many of these transgressions went unpunished.<sup>13</sup>

<sup>12</sup> Petition of John Lovejoy, 16 Aug. 1841, PAC, RG 5, Provincial Secretary's Papers, C 1, vol. 67; Petitions of Inhabitants Comprised within the Townships of Brantford, Onondaga, Tuskarora, Oakland, and Burford and the South Halves of Blenheim and Dumfries [184?], Ibid., vol. 254; "Memorial of Brantford's Citizens, 1830," in Valley of the Six Nations, 185; C. F. J. Whebell, "Robert Baldwin and Decentralization," in Aspects of Nineteenth-Century Ontario: Essays Presented to James J. Talman, F. H. Armstrong, H. A. Stevenson, and J. D. Wilson, ed. (Toronto, 1974), 55; John Garner, The Franchise and Politics in British North America, 1755-1867 (Toronto, 1969), 85, 161.

<sup>13</sup> Brantford Sentinel, cited in Dundas Weekly Post, 8 Mar. 1836;

In such an environment business was hesitant, tentative, and future-oriented. Heeding the counsel of immigration literature, the first businessmen in Brantford staked their hopes on being in the right place at the right time, setting up shop in a village on the verge of booming prosperity.<sup>14</sup> Arriving in the late 1820s, they gambled that Brantford township would soon be opened up for settlement and, when it did, they would be in a position to exploit the opportunities that must present themselves.

Business in Upper Canadian frontier towns and villages serviced the limited needs of a rural population which was occupied with clearing land which for a number of years contributed little to trade and commerce. The most common and probably most lucrative enterprises, such as saw mills, grist mills, carding and fulling mills, provided an infrastructure for the self-sufficient frontier economy.<sup>15</sup> Since these services met a rural need, they were not necessarily located in towns and villages, but often in the townships on farms with suitable creeks or streams running through. Moreover, Jacob Spelt has argued that the period of self-sufficient farming

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Burwell to S. B. Harrison, 23 June 1843, and Alfred Digby, James Winniett, John A. Wilkes to Harrison, 26 June 1843, and E. Cartwright Thomas to Harrison, 7 July 1843, Provincial Secretary's Papers, C 1, vol. III; William Murphy, A Statement of Fact (Brantford, 1840); Notes upon Canada and the United States of America: in the Year 1835 (Toronto, 1835), 83.

<sup>14</sup> Letters from Settlers in Upper Canada (London, 1833), 8; Joseph Pickering, Inquiries of an Emigrant... (London, 1832), 112.

<sup>15</sup> Mary Quayle Innis, "The Industrial Development of Ontario, 1783-1820," in Historical Essays on Upper Canada, J. K. Johnson, ed. (Toronto, 1975), 140-52; G. P. de T. Glazebrook, Life in Ontario: A Social History (Toronto, 1968), 42.

was prolonged by trading conditions unfavourable to the farmer which were created by the barter system and the dominance of the local village merchant. In many cases, the farming population preferred to by-pass urban businessmen by dealing with itinerant pedlars and tradesmen, by bartering among themselves at local fairs and markets, or by having friends and relatives send out articles from Britain.<sup>16</sup>

The self-sufficient farmer was, as Vernon Fowke pointed out, mythical. From the start, he participated in the market and produced cash crops, however limited, for that market.<sup>17</sup> Self-sufficiency, then, was a matter of degree and is perhaps best understood as that stage of development prior to commercially self-sustaining farming operations during which the farmer was dependent upon occasional sales, previous savings and credit. According to Douglas McCalla, commercial agriculture in Upper Canada in the 1830s was erratic and suffered from the coincidence of comparable grain harvests in Britain: when British harvests were poor and grain prices high, Upper Canadian harvests were also poor; when Upper Canadian harvests were bountiful, so too were British harvests and prices were low. Demand in Lower Canada was sufficient to permit the disposal of the Upper Canadian crop but was not adequate to maintain high prices. With this problem, farm incomes were low and consumer demand was limited.

<sup>16</sup>Spelt, Urban Development, 43-5, 73; Glazebrook, Life in Ontario, 38-9, 47; Brian Osborne, "Trading on the Frontier: The Function of Pedlars, Markets and Fairs in Nineteenth-Century Ontario," in Canadian Papers in Rural History, II, Donald H. Akenson, ed. (2 vols., Ganonoque, 1980), 59-82.

<sup>17</sup>V. C. Fowke, "The Myth of the Self-Sufficient Canadian Pioneer," Royal Society of Canada, Transactions and Proceedings, series 3, 54 (June 1962):23-37 and The National Policy and the Wheat Economy (Toronto, 1957), 11-21.

to the level of the optimism felt by the country merchant and his willingness to extend credit to the farmer.<sup>18</sup>

Some business was generated by settlers passing through to take up homesteads farther west and who required overnight accommodation or provisions on their way.<sup>19</sup> As early as 1827 Brantford hotelkeepers felt it was to their advantage to place advertisements in *Head of the Lake* newspapers. Squatters too contributed to the economic life of Brantford, selling their surplus crops and furs in the village and spending the savings brought with them. As well, their need for housing encouraged the construction trades.<sup>20</sup> With the growth of white settlement, this business grew in importance. Nevertheless, frontier Brantford's economy was seasonal since for much of the year pioneer farmers were too busy to visit the village. In winter the menfolk had to leave their families in the village while they sought work in larger urban centres or plied their trades through the countryside.<sup>21</sup>

The Indians, especially in the early years, were more important customers. The agricultural base of the Six Nations Indian Reserve was weak. Although there is some evidence that surpluses were produced in the 1820s this was only a promising beginning.<sup>22</sup> Officials of the Indian

<sup>18</sup> Douglas McCalla, The Upper Canada Trade, 1834-1872: A Study of the Buchanans' Business (Toronto, 1979), 5 and "The Wheat Staple and Upper Canadian Development," Canadian Historical Association, Historical Papers, 1978, 34-46.

<sup>19</sup> Reville, History of Brant, I, 71.

<sup>20</sup> Gore-Gazette, 9 June 1827.

<sup>21</sup> Reville, History of Brant, I, 99.

<sup>22</sup> Robert L. Jones, History of Agriculture in Ontario, 1613-1880 (Toronto, 1946), 52.

Department in the early 1830s lamented the Indians' lack of vitality which they attributed, rightly or wrongly, to contact with whites and the whiskey they sold.<sup>23</sup> Whatever the cause, the Indians were indifferent farmers and were at times unable to support themselves. They too were dependent upon the Brantford merchants for provisions and for credit until they received their annual grant from the provincial government.

Granting Indians credit was a risky practice for Brantford traders. The Indian Department warned them that an Indian could not be sued for his share in the annual government grant, since this was paid to the Six Nations collectively. Privately, officials feared an adverse verdict were creditors to test that principle in court.<sup>24</sup> In their attempts to dissuade Brantford businessmen from trading with the Six Nations, the government had more in mind than just the protection of the Indians. They wanted to issue contracts for provisions from York, even when orders could be filled more quickly through local suppliers.<sup>25</sup>

This official attitude may have worked to the disadvantage of the Indians in some cases. Confronted with this risk, businessmen attempted to protect themselves in any way they could, mainly by demanding leaseholds from the Indians, despite their dubious legality. One Brantford merchant, Benjamin Wilson, obtained a 999 year lease upon the two hundred

<sup>23</sup> William J. Kerr to P. Robinson, 5 Dec. 1830, Indian Affairs, vol. 104.

<sup>24</sup> Samuel P. Jarvis to the Trustees of the Six Nations Fund, 27 June 1839, Upper Canada State Papers, E 3, vol. 97; Winniett to Hepburn, 31 June 1835, Indian Affairs, vol. 107; Petition of Thomas Charlton, 29 June 1840, *Ibid.*, vol. 113.

<sup>25</sup> J. A. Wilkes and Sons to Jarvis, 22 May 1839, Upper Canada State Papers, E 3, vol. 97.

acre farm of Chief Oneida Joseph in exchange for supplying the latter with provisions for five years. Such leaseholds then could be, and often were, conveyed like any other legal instrument to white settlers.<sup>26</sup> Thus the businessman needed no longer to be concerned with the legal doubt over the Indian's ability as an individual to contract debt or to dispose of his real property.

The Indian trade was important in the frontier economy, but it was only a stop-gap. It had little potential for growth. Prosperity depended upon agricultural settlement and the commodities produced by agriculture for the provisioning and grain trades.<sup>27</sup> Urban settlement, however, developed in advance and in anticipation of agricultural settlement. Brantford businessmen had to wait for the township to catch up with the growth of the village. Until 1833-4 the village stagnated. Its population grew at about one-third the township rate.<sup>28</sup> (Tables 2 and 3) For many it was disillusioning to wait and in 1830 a number complained that "the advantages which this place possesses for commercial business are over-rated."<sup>29</sup> The exodus of the disenchanted troubled those who remained. Jedidiah Jackson, a merchant, reported that "our village remains in the same inactive state...and some of our best Mechanicks [sic] and

<sup>26</sup>Indenture: Oneida Joseph to Benjamin Wilson, 6 Dec. 1824, Indian Affairs, vol. 103; Affidavit of William Barker, 27 Mar. 1837, *Ibid.*, vol. III.

<sup>27</sup>V. C. Fowke, Canadian Agricultural Policy: The Historical Pattern (Toronto, 1946), 79-80.

<sup>28</sup>From 1830 to 1834 the village's population grew at an average annual rate of 4.7 per cent, while that of the township increased at the rate of 14.0 per cent per annum.

<sup>29</sup>John Brant to Robinson, 3 June 1830, Indian Affairs, vol. 104.

Merchants are moving to Nithsdale [Paris] our Rival Village."<sup>30</sup>

Table 2

## POPULATION OF BRANTFORD, 1823-1881

Year	Population	Year	Population
1823	100	1868	7,730
1830	300	1869	7,060
1833	344	1870	7,238
1835	875	1871	8,107
1836	1,100	1872	8,435
1846	2,000	1873	7,947
1848	2,250	1874	8,602
1850	2,563	1875	9,245
1852	3,877	1876	9,464
1854	5,497	1877	10,631
1856	5,389	1878	10,787
1857	6,682	1879	10,577
1858	7,266	1880	10,868
1861	6,251	1881	10,555
1866	6,862		

SOURCE: T. Rolph, An Account of a Tour (London, 1841), 232; PCJ (1849), App. B, "Report of the Board of Registration and Statistics"; PCJ (1851), App. 6, "Return of Population...by the Census of 1850"; Census of the Canadas, 1851-52 I (2 vols., Quebec, 1853), xvii; Census of the Canadas, 1860-61 I (2 vols., Montreal, 1863), 370; Census of Canada, 1870-71 I (2 vols., Ottawa, 1875), 6; EXP, 5 Aug. 1881; MS. Assessment Lists, 1854-1880.

<sup>30</sup> Jackson to Robinson, 2 Nov. 1830, Indian Affairs, vol. 104.



TABLE 3

## POPULATION OF BRANTFORD TOWNSHIP, 1826-1841

Year	Population	Year	Population
1826	938	1834	2,057
1827	1,249	1835	3,007
1828	1,295	1836	3,730
1829	1,393	1837	4,277
1830	1,443	1838	4,455
1831	1,631	1839	4,860
1832	1,967	1840	4,930
1833	2,137	1841	5,199

SOURCE: UCJ (1827-40), App. "Population Returns"; PCJ (1841-2), App. "Population Returns".

Other factors inhibited the village's growth during these years. Cholera struck in 1832.<sup>31</sup> More serious was the dilapidated condition of the Brantford bridge which had suffered damage from ice and spring freshets. Whereas fifty cartloads of wheat a day passed through the village in the fall of 1830, from 1831 to 1833 the bridge was impassable and traffic went elsewhere. With the completion of the new bridge in 1834, stimulus was given to the local economy and the population doubled in the next year.<sup>32</sup>

<sup>31</sup>UCJ (1836-37), 358, 368.

<sup>32</sup>Hamilton Gore Balance, cited in Jones, History of Agriculture, 107; UCJ (1831-32), App. "Report on the Petition of William Richardson and others of Brantford"; UCJ (1832-33), App. "Report of the Select Committee on the Petition of Jedidiah Jackson"; UCJ (1836), 337; UCJ (1835)

The long anticipated boom finally materialized in 1834.<sup>33</sup> Agricultural settlement progressed more rapidly than earlier, although Brantford township remained less settled than the neighbouring townships. (Table 1). Real estate values increased markedly, so much that the Brantford Sentinel in 1835 feared that immigrants would not be attracted. In 1835 and 1836 farm land was selling for twenty to twenty-five shillings an acre, prices considered "exorbitant" for the area and based on an "erroneous impression of the value of these lands." The Sentinel stated that whereas a hundred acres in Brantford would cost £100, in the Michigan territory it would cost only \$100.<sup>34</sup> Still, there was competition in the bidding. In response the population of the village tripled between 1833 and 1836, encouraging local residents to petition the provincial government for incorporation.<sup>35</sup> As well, in 1836 a group of local businessmen, headed by John A. Wilkes, received a charter to form the Gore District Mutual Fire Insurance Company with its headquarters in Brantford.<sup>36</sup>

App. no. 71, "Report of the Commissioners of the Brantford Bridge."

<sup>33</sup> McCalla, Upper Canada Trade, 26.

<sup>34</sup> Some land near to the village was selling for eight dollars an acre. Indenture: William K. Smith to William Richardson, 30 June 1834, Indian Affairs, vol. 106; Winniett to Hepburn, 17 May 1836 and Kerr to J. Joseph, 10 June 1836, Ibid., vol. 109; Montreal Gazette, 13 Oct. 1835, cited in Jones, History of Agriculture, 58; PCJ (1843), App. MM, "Report of the Select Committee Appointed to take into Consideration the System of Granting Indian Lands in the Niagara and Gore Districts," [n.p.]; Fred Landon, Western Ontario and the American Frontier (Toronto, 1967), 186-7.

<sup>35</sup> UCJ (1834), 49, 83; UCJ (1835), 190; UCJ (1837-38), 310.

<sup>36</sup> The company was chartered under the provisions of a provincial act (6 William c. 13) which provided for the incorporation of one mutual fire insurance company in each of the districts of Upper Canada. The Gore District Mutual Fire Insurance Co. maintained its head office in Brantford until 1863 when in the midst of charges of mismanagement it moved to its

Prosperity was short-lived. Many settlers had spent all their capital on the first payment for their farms and on getting them ready for cultivation. The failure of the crops of 1836 in Brantford township and the effects of wheat rust in 1837 destroyed any hopes that some settlers had to make their next payment out of their farm's production.<sup>37</sup> In the village, businessmen, some of whom, like John A. Wilkes, had voiced criticism of banking policy for years, were frankly worried in 1837 about the financial panic in the United States and the insistence of Lieut. Governor Head and the Bank of Upper Canada that the redemption of bank notes to specie continue despite suspension in the United States and in Lower Canada. Two public meetings on the twenty-second and twenty-fifth of May formulated petitions expressing fears that the wealth of the province would drain away unless specie redemption was suspended.<sup>38</sup>

In the commercial depression that ensued, business suffered a major contraction. Between 1836 and 1839 the number of merchant stores in Brantford township was nearly halved. (Table 4) Even those establishments which did survive faced difficulties, as did John A. Wilkes and Sons, the largest mercantile firm, which carried over £1,000 in overdue

present location in Galt. Young, Reminiscences of Galt, 126-7; Letter from Allen Good, Secretary of the Gore District Mutual Fire Insurance Co. (Brantford, 1863), PAC, W. C. Good Papers.

<sup>37</sup> J. A. Wilkes and Sons to Jarvis, 22 May 1839, Upper Canada State Papers, E 3, vol. 97; Walker to Hepburn, 20 Dec. 1836, Indian Affairs, vol. 110; Burwell to Hepburn, 2 May 1837, Ibid., vol. 111; Jones, History of Agriculture, 101.

<sup>38</sup> Resolutions passed at Public Meetings at Brantford, 22 May and 25 May 1837, Provincial Secretary's Correspondence, C 1, vol. 6; UCJ (1830), App., "Report of the Select Committee on the State of the Currency," evidence of J. A. Wilkes.

TABLE 4

## NUMBER OF MERCHANT STORES IN BRANTFORD TOWNSHIP, 1826-1848

Year	Number of Merchant Stores	Year	Number of Merchant Stores
1826	3	1838	17
1827	7	1839	17
1828	8	1840	18
1829	10	1841	23
1830	14	1842	23
1831	13	1843	..
1832	19	1844	27
1833	22	1845	34
1834	21	1846	41
1835	24	1847	..
1836	32	1848	39
1837	a		

SOURCE: UCJ, "Assessment Returns," 1827-1840; PCJ, "Assessment Returns," 1841-1849.

<sup>a</sup>Data are not available because returns were not published.

accounts on its books.<sup>39</sup> Major construction projects, for which several Brantford businessmen held contracts, were put in limbo: the Grand River Navigation Co. suspended construction, and the financially strapped

<sup>39</sup>J. A. Wilkes and Sons to Jarvis, 22 Feb. 1839, Upper Canada State Papers, E 3, vol. 97.

provincial government delayed payments to contractors for bridge building.<sup>40</sup> Some local residents demanded government relief for those threatened with destitution due to unemployment and rising food costs.<sup>41</sup>

The rebellion of 1837 and the following military occupation climaxed the depression. Brantford had deep Radical sympathies and its seizure had been one of the objectives of Charles Duncombe's western uprising. With the suppression of the rebellion by Allan MacNab's "Men of Gore", a number of Brantford businessmen were cast in the light of suspicion. Some, such as William Mathews, a shoemaker and Duncombe's lieutenant, George Clark, a merchant, and David Keeler, editor of the Brantford Sentinel, followed Duncombe and Mackenzie into exile in the United States.<sup>42</sup> Others, John Hammell, a mason and contractor, and Edward Montgomery, a storekeeper, were convicted of treason and sentenced to death. Both were later pardoned.<sup>43</sup> Others known to have radical sympathies were watched carefully. MacNab suspected John A. Wilkes of membership in the Hunter's Lodge. Wilkes, who claimed the English Radical, John Wilkes, as a relation, was reputed to be one of the few radical intellectuals in western Ontario. He had known Mackenzie since his early days

<sup>40</sup> UCJ (1837), 7; UCJ (1839), App. "Report of the Committee on the Report of the Directors of the Grand River Navigation Company."

<sup>41</sup> Petition from the Brantford Temperance Society, 22 Feb. 1837, Provincial Secretary's Correspondence C 1, vol. 3.

<sup>42</sup> C. M. Johnston, Brant County: A History (Toronto, 1967), 38-41; Reville, History of Brant, I, 140; Petition of Charles and Benjamin Clark, 18 Jan. 1839, Upper Canada State Papers, E 3, vol. 18; Burwell to Winniett, 30 July 1836, Indian Affairs, vol. 110.

<sup>43</sup> W. H. Draper to John Joseph, 6 Apr. 1838, Upper Canada State Papers, E 3, vol. 45; Trial of Edward Montgomery, 1838, Ibid., vol. 52.

in York and had even given him transportation in the wagons that he sent through the countryside on business. In 1827 he represented Congregationalists on a committee with Egerton Ryerson protesting the slurs against Dissenting denominations that had been voiced by the Rev. John Strachan. Such activity did little to endear Wilkes to those in power and may have contributed to his continuing difficulty in settling his land claims.<sup>44</sup> In general, the burden of occupation did not rest lightly on Brantford and to the disgust of residents more property was destroyed by the military than by the rebels.<sup>45</sup>

The recovery of the local economy of Brantford after 1838 was slow. Historical opinion of the post-Rebellion years has been somewhat divided. D. G. Creighton has argued that business conditions revived as the grain export trade improved and government finances were sorted out. On the other hand, Douglas McCalla has suggested that the uncertainty of the Upper Canadian economy was prolonged by declining grain prices from 1838 to 1840 and by crop failures in 1839.<sup>46</sup> This ambivalence was also present in Brantford's economy. Brantford township probably experienced

<sup>44</sup> J. A. Wilkes to Harrison, 2 June 1840, Provincial Secretary's Correspondence, C 1, vol. 61; Rev. John Wood, Memoirs of Henry Wilkes, D.D., LL.D., His Life and Times (Montreal, 1887), 26, 34, 106; "Alphabetical Arrangement of Districts, 11 May 1839," in The Arthur Papers II, C. R. Sanderson, ed. (3 vols., Toronto, 1943-59), 154; "The Proudfoot Papers, part I - 1832," London and Middlesex Historical Society, Transactions 6 (1915):65; John Robertson, History of the Brantford Congregationalist Church, 1820-1920 (Brantford, 1920), 31.

<sup>45</sup> Jean Waldie, "Pioneer Days in Brant County," Ontario Historical Society, Papers and Records, 25 (1943):59; Arthur to Col. J. T. Love, 21 May 1839, Arthur Papers, II, 154.

<sup>46</sup> Donald G. Creighton, The Empire of the St. Lawrence (Toronto, 1956), 341; McCalla, Upper Canada Trade, 34-5; F. W. Burton, "Wheat in Canadian History," Canadian Journal of Economics and Political Science 3 (1937):214.

the same problem of out migration as was lamented by other districts.<sup>47</sup> The village's population grew even more slowly between 1838 and 1841 than it had during the depression.<sup>48</sup> This reflected that agricultural settlement had neared completion and there was not as much available land to take up. Construction was renewed on the Grand River improvements in 1838. As well, the number of stores in the township increased from 1838 to 1842, suggesting some renewal of interest in the commercial opportunities of the area. However, this was not necessarily an indication of complete recovery, since the number of township residents served by each store, though declining from 1838 to 1842, was still higher than it had been in the boom years of the mid-1830s. In 1840 the provincial government deemed unemployment in the area serious enough to warrant public expenditure on road construction.<sup>49</sup>

By the early 1840s Brantford, like the more settled areas of western Ontario, was emerging from the frontier stage. Frontier business was characterized by optimism and hope in the face of the doubt, delay and risk caused by geographical and political factors. Precious little prosperity was enjoyed, and then only during the boom years of 1834-6 and the less buoyant recovery of 1839-41. Despite the disappointment of stagnation in the early 1830s and the depression of 1836-38, most of the agricultural land in Brantford township had been taken up by the early 1840s and the economy based upon that process was beginning to change.

<sup>47</sup> Landon, Western Ontario, 185-92.

<sup>48</sup> From 1836 to 1838 the village's population grew at the rate of 9.3 per cent per annum, while from 1838 to 1841 it slowed to 5.3 per cent per annum.

<sup>49</sup> "Public Works and Unemployment Relief for Immigrants," Select Documents in Canadian Economic History II, 119-20.

The Commercial Town

From the first days of settlement, businessmen possessed grand ambitions for Brantford. They longed to make their town the major commercial metropolis for western Ontario and an important entrepot in the Great Lakes staple trades. Their ambitions were founded on the development of commercial agriculture within the town's immediate hinterland in the 1840s and 1850s and were dependent upon the construction of a transportation infrastructure to extend that hinterland. The latter demanded the investment of large sums of capital which could only be mobilized through the commitment of municipal credit. Thus, municipal government became an active participant in the promotion of commercial imperium. Brantford's ambitions may have been excessive, but nonetheless business prospered through the mid-1850s from rising farm incomes derived from the grain trade and from public expenditure on the trappings of commercial empire.

The isolation of the frontier village created a realm of infinite possibilities for the imaginations of Brantford citizens. Ties with the Head of the Lake were weak and, if commercial ties could be developed with Buffalo, Brantford might displace Dundas and Hamilton as the commercial metropolis of western Ontario and become "the Rochester of Canada West."<sup>50</sup> These ambitions were no less grand than those cherished by boosters in a score of Upper Canadian small towns. Although Toronto had achieved metropolitan status by the 1830s, the pattern of urban settlement and domination was not clear in the 1840s, nor even in the 1850s.<sup>51</sup> Lord

<sup>50</sup> Petition of the Town Council of Brantford [June 1850], Provincial Secretary's Correspondence, E 3, vol. 295.

<sup>51</sup> F. H. Armstrong and N. C. Hutten, "The Anglo-American Looks at



Durham recognized this in his Report when he stated that:

the Province has no great centre with which all separate parts are connected, and which they are accustomed to follow in sentiment and action... Instead of this, there are many petty local centres, the sentiments and the interests (or at least what are fancied to be so) of which, are distinct, and perhaps opposed.<sup>52</sup>

Brantford's ambitions as a commercial town were rooted in the progress of commercial agriculture in its immediate hinterland. Although agricultural settlement in Brantford township was nearly complete by 1840, less than forty per cent of the township's arable land had been brought into cultivation. Through the next decade development was rapid and in 1846 William H. Smith noted that "a larger amount of land is under cultivation in Brantford, in proportion to the quantity taken up, than in any other township in the province."<sup>53</sup> By 1852 acreage under cultivation nearly doubled and by 1861 ninety per cent of the arable land was cultivated.

Wheat was the major commercial crop; but, until the 1850s it was only one of several commodities produced for the provisions trade. Brantford township farmers were advised by Montreal merchants in the mid-1840s to raise pigs and grow a variety of crops.<sup>54</sup> Even in 1851 the agricultural

Upper Canada on the Eve of the Railway Age," in Profiles of a Province: Studies in the History of Ontario (Toronto, 1967), 43; Spelt, Urban Development, 99-100; Peter Ennals, "Cobourg and Port Hope: The Struggle for the Control of 'The Back Country'," in Perspectives on Landscape and Settlement in Nineteenth-Century Ontario, J. D. Wood, ed. (Toronto, 1975), 183, 192-3.

<sup>52</sup> Lord Durham's Report, Gerald M. Craig, ed. (Toronto, 1963), 78.

<sup>53</sup> W. H. Smith, Smith's Canadian Gazeteer... (Toronto, 1846), 19.

<sup>54</sup> Joseph Webster to Allen Good, 19 Nov. 1844, W. C. Good Papers, vol. 25.

production of Brantford township was fairly diversified; only thirty per cent of all cultivated acreage was sown in wheat. But, during the next decade farmers became increasingly committed to wheat as a staple crop relying upon it more completely in the face of general decline in agricultural prices. By 1861 they nearly quadrupled the acreage sown in wheat and sowed twice as much wheat as other crops. Wheat became the predominant agricultural product. (Tables 5 and 6)

TABLE 5

PERCENTAGE OF ARABLE LAND UNDER CULTIVATION,  
BRANTFORD TOWNSHIP, 1838-1881  
(1881=100)

Year	Per cent under Cultivation	Year	Per cent under Cultivation
1838	25.6	1846	61.9
1839	33.3	1847	67.5
1840	38.8	1848	66.8
1841	45.3		
1842	45.3	1852	75.0
1843	<sup>a</sup>	1861	88.9
1844	70.4	1871	98.4
1845	68.5	1881	100.0

SOURCE: UCJ (1839-40), "Assessment Returns"; PCJ (1841-9), "Assessment Returns"; Census of the Canadas, 1851-52, II, 4; Census of the Canadas, 1860-61, II, 6; Census of Canada, 1870-71, III, 24; Census of Canada, 1880-81, III (4 vols., Ottawa, 1883), 99.

<sup>a</sup>Data were not available. Returns were not printed in 1843. After 1848 the basis for assessment was changed and annual returns were no longer submitted.

TABLE 6  
 CULTIVATION OF WHEAT IN BRANTFORD TOWNSHIP, 1851-1881  
 (IN PER CENT)

	1851	1861	1871	1881
Cultivated land in crops.....	54.0	81.1	75.5	78.0
Crops in wheat.....	54.6	76.7	23.4	28.4
Cultivated land in wheat.....	29.5	62.2	17.7	22.2

SOURCE: Census of 1851-2, II, 4-5; Census of 1861, II, 6-7;  
Census of 1871, III, 126-7; Census of 1881, III, 214-5.

Concentration on wheat as a staple was encouraged in Brant County by changes in commercial policy which opened up the American market. Local agricultural interests were dissatisfied with the British market and the St. Lawrence route. They protested the duties imposed on colonial grain and flours by the Corn Laws and the high costs of shipping grain to Britain. Nor were they satisfied with the practices of the grain trade. Despite the excuses from buyers that shipping grain from western Ontario to Montreal was a losing business, they resented the price spread between what was paid them in Brant County and what was received by the merchant in Montreal. Farmers and businessmen accepted the British decision to adopt free trade but were more interested in the negotiation of a reciprocity treaty with the United States. Such an agreement promised to open new markets and to provide cheaper transportation to British markets. <sup>55</sup>

<sup>55</sup> Petition of the Farmers and Other Inhabitants of Brantford Township, 7 Sept. 1841, Provincial Secretary's Correspondence, C 1, vol. 69; Memorandum of the Agriculturists of Brantford Township, 29 May 1847, *Ibid.*, vol. 204; James K. Buchanan, 23 Dec. 1844, PAC, Buchanan Papers; Gilbert

The first step in creating a trading system more to the liking of Brantford agricultural interests was taken by the American government. The Drawback Act of 1846 encouraged Canadian use of the Erie Canal as an export route by allowing the free entry of goods in bond from Canada for shipment to foreign destinations. At about the same time negotiation between the United States and the British North American provinces was opened to secure reciprocal trade relations. Agreement was reached in 1854 on a Reciprocity Treaty which, among other provisions, allowed the free entry of agricultural produce into the United States. A trading system was established which encouraged Brantford in its attempts to develop commercial and transportation connections with Buffalo, which by 1855 was the world's leading grain port, as well as a growing lumber market.<sup>56</sup>

Brantford's interests demanded a transportation system that would alter the route of western Ontario commerce. The objective was to halt the flow of grain at Brantford, to mill it there, and then to ship it southward to the Welland Canal or to Buffalo. This strategy necessarily conflicted with the interests of Hamilton and Dundas at the head of Lake Ontario.

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N. Tucker, The Canadian Commercial Revolution, 1845-1851 (Toronto, 1964), 100.

<sup>56</sup>Creighton, Empire, 350-1; T. Hershberg et al., "Occupation and Ethnicity in Five Nineteenth-Century Cities: A Collaborative Inquiry," Historical Methods Newsletter 7 (June 1977):191; Thomas Odle, "Entrepreneurial Co-operation on the Great Lakes: The Origins of the Methods of American Grain Handling," Business History Review 33 (Winter 1964):444; A. R. M. Lower, The North American Assault on the Canadian Forest: A History of the Lumber Trade between Canada and the United States (Toronto, 1938), 121, 141.

The first round in the struggle for the western Ontario staple trade, the improvement of inland navigation, promised to be decided in Brantford's favour. With the damming of the Grand River at Dunnville in 1827 to divert water into the Welland Canal, the river's level was raised high enough to permit navigation. Improvements promised to render it a great commercial artery with mill sites along its banks. In 1828 two groups of promoters petitioned the provincial government to charter a navigation company. One scheme was advanced by Head of the Lake interests, led by James Crooks of West Flamborough. They proposed to link the Grand River to the Desjardins Canal at Dundas by means of a canal and locks which would lift vessels approximately four hundred feet over the Niagara Escarpment. Instead, the government chose to charter the second and less grandiose project of the Upper Grand River interests advanced by Brantford, Galt and Ingersoll businessmen.<sup>57</sup>

The Grand River Navigation Company, incorporated in 1832, was conceived by its promoters as one link in a more extensive inland navigation system. Its southern end met the Welland Canal feeder at Dunnville and was only a short distance from the Erie Canal at Buffalo. Upriver, it was originally intended to extend through Brantford and Paris to Galt and at Paris to extend via the Grand's tributary, the Nith River, to Guelph. Westward roads, and in 1836 a projected railroad, were intended to link Brantford to the Thames River.<sup>58</sup> If more realistic than the spectacular

<sup>57</sup>UCJ (1828), App., "Report of the Select Committee on the Improvement of the Grand River."

<sup>58</sup>Montreal Gazette, 7 May 1832, in Select Documents in Canadian Economic History, II, 31; First Report of the Grand River Navigation Company, 24 Dec. 1834, Indian Affairs, vol. 790; William Osborne to W. H.

Head of the Lake proposal, it was still a scheme too ambitious for a frontier community and too expensive for the resources of a private company.

Not until 1842 did improvements permit navigation to Bunnell's Landing (Cainsville) three miles below Brantford. The remaining distance was the most difficult phase of construction since the Grand winds and bends and drops about thirty feet over this distance. Consequently a more direct route had to be cut into Brantford. Disputes with local land owners for rights of way, strikes and riots by Irish Canal workers and the financial problems of the company delayed the completion of this final section until 1848.<sup>59</sup>

Financial problems beset the Company from its inception and caused the Company's promoters to lobby for government aid. Financing had been quasi-public all along. The government trustees of the Six Nations Fund had been persuaded to invest in the Company's shares, much to the displeasure of the Indians who were not consulted in the decision.<sup>60</sup> In 1851 the Navigation Company turned to the municipal government of the town of Brantford for funds. That year the town loaned the Grand River

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Merritt, 25 Nov. 1854, and Absalom Shade to Merritt, 27 Mar. 1854, Ibid., vol. 796; Documents Relating to the Grand River Navigation Co.; Hart and McNamara, 1852, Ibid., vol. 1025; A. Projector, A Concise View of the Inland Navigation of the Canadian Province (St. Catharines, 1832); J. Buchanan, Letter to His Excellency Sir Francis Bond Head...as to Railroads in Upper Canada (Toronto, 1836), 5, 11.

<sup>59</sup>Hill, "Grand River Navigation Co.," 95-6, 99, 110.

<sup>60</sup>The manipulation of Indian funds by the government has been examined in Bruce E. Hill, "The Grand River Navigation Company and the Six Nations Indians," Ontario History 63 (Mar. 1971): 31-40.

Navigation Company £40,000 in municipal bonds taking as security a first mortgage on its works and the right to appoint two representatives on the Board of Directors.<sup>61</sup> Again in 1853 the Company was promised municipal largesse, this time amounting to £150,000. However, when the new car shops of the Buffalo and Brantford Railway were consumed by fire in May of the next year, the town withdrew its loan, preferring to help the railroad recover.<sup>62</sup> Desiring to solve its financial problems once and for all the Navigation's director pressed the province to take the Company over and operate it as an extension of the Welland Canal. Agreement was finally reached with government in 1853, but with the stipulation that the governments of Brant and Haldimand Counties purchase all the Company's shares. This the Councils refused.<sup>63</sup>

These financial problems and the consequent neglect of repairs made the navigation undependable. Although the water power sites on the Brantford Cut and in the town were much in demand and although some large shipments of grain did go down the Grand, by the early 1850s the navigation was unable to take the grain trade away from the Hamilton and Brantford Road. By 1859 the Grand River Navigation Company was hopelessly bankrupt. It was unable to pay interest on the mortgage given to the town, which

<sup>61</sup> Petition of the Brantford Town Council, 27 May 1851, Indian Affairs, vol. 327; Proceedings of the Board of Directors of the Grand River Navigation Co. and the Town Council of Brantford, 24 Dec. 1851, Ibid., vol. 796; Prov. of Canada, Statutes, 14 and 15 Victoria C. 151.

<sup>62</sup> Prov. of Canada, Statutes, 17 Victoria C. 256; Reville, History of Brant, I, 182.

<sup>63</sup> George S. Wilkes to David Thorburn, 21 Feb. 1852, Indian Affairs, vol. 796; Memorial of the Provisional Municipal Council of the County of Brant, 8 May 1852, Ibid., vol. 624; Merritt to Thorburn, 22 Oct. 1853, Ibid., vol. 1025.

meant that the town had to pay, out of its own revenue, interest and arrears of nearly £6,000 on the municipal debentures loaned to the Company. That year the town sued in Chancery to foreclose the mortgage and in 1861 took possession of the navigation's works.<sup>64</sup>

Until 1875 the works of the former Company were operated, in effect, as a municipal utility. Thomas Broughton, a builder, was appointed Canal receiver and manager. Although he never devoted his full energies, he was able to squeeze more profits from the canal, over \$33,000 from 1859 to 1863, than had private management. The town also tried to recoup its losses from the extensive real estate holdings of the former company. Brantford became the owner of property in a number of communities along the Grand River, claiming title to the entire village of Cainsville among other assets.<sup>65</sup> In the early 1870s the town decided to liquidate its holdings in the navigation. In 1872 they sold all the works outside the town, which were by then in a serious state of disrepair to the Haldimand Navigation Co. and in 1875 the remaining works within the town were sold to Alfred Watts, who owned a flour mill, paper mill and distillery on them, for the sum of one dollar.<sup>66</sup>

<sup>64</sup> Town of Brantford v. Grand River Navigation Co., and John H. Moore v. Grand River Navigation Co., OA; RG 22, Government Records Section, series 5, Chancery Court Records, Brant County, Case Files.

<sup>65</sup> John H. Moore v. Grand River Navigation Co.; "Thomas Botham's Report on the Town of Brantford," 40-1, Provincial Secretary's Office, B 15; Jasper T. Gilkison to William Spragge, 9 Feb. 1863 and 9 June 1863; William Mathews to Spragge, 9 June 1863; Affidavit of James Wilkes, 9 Sept. 1872; J. D. Clement and Thomas Broughton to Gilkison, 13 Jan. 1863; James Weyms and Broughton to the Commissioner of Crown Lands, 15 Sept. 1863, Indian Affairs, vol. 796; Prov. of Canada, Sessional Papers (1866), no. 19, "Return...[of] Reports Made by Indian Department..."

<sup>66</sup> Monetary Times, 25 June 1868; Dom. of Canada, Sessional Papers (1874), no. 69, "Return...[on] the Improvement of the Navigation of the Grand River"; Reville, History of Brant, I, 182.



Just as the Grand River Navigation was completed into Brantford in 1848, public imagination was captured by the possibilities of the railroad as an instrument of commercial empire.<sup>67</sup> A number of schemes were debated and promoted in Brantford. Initially Head of the Lake interests intended to build the Great Western through Brantford. Like all railroad promoters they expected municipal authorities to grant funds to the Company for the privilege of its services. Although town council initially decided to purchase a thousand shares in the Great Western, they later withdrew the offer. The town worthies believed that the railroad had no alternative to running their line through Brantford and, thus, a grant was not necessary to secure the facility.<sup>68</sup> But, they also may have been reluctant to accept for their town the prospect of being just another stop on a Hamilton railroad. Their ambitions were grander. With no municipal aid, there was no railroad and the Great Western decided to run its main line through Paris.

Brantford's boosters were more interested in rail promotion which afforded scope for their commercial enterprise. Two projects rivalled for support. They were similar in that both promised Brantford the role of the major Canadian centre on a line linking American territory. The Niagara and Detroit Railroad, also promoted as the Great Southern, proposed to link these two American centres by way of Brantford and St. Thomas.<sup>69</sup> But from 1847 the greatest interest was in the Buffalo and

<sup>67</sup> Canada Gazette, 2 Oct. 1847.

<sup>68</sup> Municipal Council Minutes, 24 Jan. 1856, City of Brantford Archives; Johnston, Brant County, 54; Reville, History of Brant, I, 185-6.

<sup>69</sup> When it became known that Brantford would not be on the main line of the Great Southern, a charter was sought for another railway, the Brantford

Brantford Railroad. Over the protests of Hamilton interests, the Buffalo and Brantford Railroad was incorporated under the provisions of the Plank Road Act of 1850, with a loan from the Brantford town council of \$500,000. In 1852 its charter was amended and its name changed to the Buffalo, Brantford and Goderich Railroad, permitting the company to extend its line to Goderich on Lake Huron. An application in 1853 seeking to construct a branch line from Brantford through Guelph to Owen Sound, however, was not granted. Financial problems beset the road from the outset; in 1856, the company's English bondholders took over the railroad, changing its name to the Buffalo and Lake Huron.<sup>70</sup>

The first leg of the railroad from Buffalo to Brantford was in service during the autumn of 1853. Track was opened to Paris in November and to Stratford in December of 1856. Although the railroad was completed to the outskirts of Goderich in the summer of 1858, the final two miles to the harbor took more than two years to finish. In 1857 a line of lake ships providing service to Milwaukee and Chicago began operation in conjunction with the railroad. The Buffalo and Lake Huron with one hundred and sixty-two miles of track was the third largest railroad in Canada West after the Grand Trunk and the Great Western and like the Great Western

and Southwestern, to run from the Great Southern through Brantford to the Great Western. With the disclosure of fraud and bribery in the promotion of the Great Southern and the subsequent collapse of the road, the question of the Brantford charter was moot. Municipal Council Minutes, 14 May 1850; G. S. Wilkes to Hon. John Ross, 26 Oct. 1854, OA, William Hamilton Merritt Papers; PCJ (1857), App. 6, "Report on the Woodstock and Lake Erie Railway and Harbour Co."; Gustavus Myers, History of Canadian Wealth (Toronto, 1972), 195-202; McCalla, Upper Canada Trade, 102-3.

<sup>70</sup> F. N. Walker, "Birth of the Buffalo and Brantford Railway," Ontario History 47 (Spr. 1955):81-90; Geo A. Johnson, History of Guelph, 1827-1927 (Guelph, 1978), 168.

linked up with the New York Central.<sup>71</sup>

Unlike the two largest railroads in Ontario, the route of the Buffalo, Brantford and Goderich Railroad was unsound. The first section of the railroad in particular was hastily and poorly constructed; and the provincial railroad inspector, Samuel Keefer, was seriously worried about the safety of a number of the bridges and trestles along the line. Some bridges had to be razed and completely rebuilt, occasioning onerous maintenance costs to the company.<sup>72</sup> But, the major problem was that the road was not viable for its intended purpose as a trunk line.

Originally trunk railroads were conceived as land links in a water transportation network. The advantage of the Great Western and the Grand Trunk was<sup>o</sup> that they could link up with American mid-western trunk lines as rail freight rates and, in consequence, the attraction of lake shipping, declined.<sup>73</sup> Unfortunately, the Buffalo and Lake Huron was weak at both termini. At the southern end in Fort Erie, there was no bridge over the Niagara River. Freight cars had to be shunted onto a ferry which landed four and a half miles from Buffalo at Black Rock. To the north in Goderich, obviously there was no alternative to lake transport. Even as,

<sup>71</sup>Circular: Buffalo and Lake Huron Railway - Special Notices to Merchants, etc., Aug. 1857, Buchanan Papers; A. W. Currie, The Grand Trunk Railway of Canada (Toronto, 1957), 24; William J. Wilgrís, The Railway Interrelations of the United States and Canada (New Haven, 1937), 81.

<sup>72</sup>Samuel Keefer to Chairman of the Board of Railway Commissioners, 11 Nov. 1857; Keefer to William McLean, 4 Mar. 1858; First Report Second Division, Buffalo and Lake Huron Railway, from Paris to Stratford, 1 Feb. 1858, PAC, RG 11, Public Works, A 3, Inspector's Reports, 1857-9; Buffalo and Lake Huron Railway, vol. 134.

<sup>73</sup>Select Documents in Canadian Economic History, II, 488, 493.

a port Goderich was at a disadvantage. Its harbour was too shallow for ships of even moderate burden, which of necessity had to be unloaded onto smaller boats outside the harbour. Other Georgian Bay and Lake Huron ports, Collingwood in particular, possessed much better harbour facilities.<sup>74</sup> The route of the Buffalo and Lake Huron, then, was not suited to be a trunk line.

Nor was the Buffalo and Lake Huron a particularly profitable railway to operate. In 1860, the year for which the best comparative statements are available, the Buffalo and Lake Huron realized a less than average profit for each mile of service provided. Although freight traffic on the road was much more profitable than on all other Canadian lines, there simply was not enough of it to compensate for the weaker performance of its passenger service. Its passenger service, which in Canada generally subsidized freight traffic, was a drag on the company's earnings. Unattractive as the profit structure of the railroad was, it could have been worse, had the management not pared down overhead expenses, that is, expenditures on permanent works (bridges, trestles, roadbed, track, etc.) locomotives, rolling stock and labour.<sup>75</sup> Obviously, this course could not be followed for long before the railroad suffered. By 1864 the Buffalo and Lake Huron was bankrupt and a favourable agreement was reached with the Grand Trunk Railway for a long term lease of

<sup>74</sup> Ibid., 489, 493-4; G. R. Stevens, History of the Canadian National Railways (New York, 1973), 129.

<sup>75</sup> The credit rater for the Mercantile Agency reported in 1859 that, although working expenses were being reduced to the minimum, the railroad was "not a paying concern and it is doubtful if it can be made so." DUN, 96; Prov. of Canada, Sessional Papers (1862), no. 16, "Railroad Statistics."

the line with the option to purchase.

The directors of the Buffalo and Lake Huron had sold out because they found themselves in a similar position to that faced by the corporation of Brantford regarding the Grand River Navigation Company. The Buffalo and Lake Huron Railway had been organized in 1856 in face of the imminent bankruptcy of the original Buffalo, Brantford and Goderich Railroad, which in that year had suspended operations. The original stockholders agreed to sacrifice their shares if the new company assumed the liabilities of the old company, over four million dollars in total. It was a burden too heavy to bear, since the Buffalo and Lake Huron had great difficulty in settling or refinancing these old obligations. The agreement with the Grand Trunk afforded a way out.<sup>76</sup>

The Grand Trunk's management was not really interested in operating the line. But, because it cut across the territory served by the Great Western, it had a nuisance value, and when the Niagara River was bridged in 1873, the Grand Trunk claimed a share of the mid-west American rail traffic from the Great Western.<sup>77</sup> However, for the people of Brantford the take-over meant a deterioration in rail service and a body-blow to their commercial ambitions.<sup>78</sup>

<sup>76</sup> PCJ (1856), App. 13, "Proceedings of the Railway Committee...to incorporate the Buffalo and Lake Huron Railway"; Reply of the Buffalo and Lake Huron Railway Company to the Objections...to...the Agreement between the Company and the Grand Trunk (n.p., 1865); E. B. Wood to John Alexander, 9 June 1856, and Hugh Finlayson to I. Buchanan, 2 Feb. 1859, Buchanan Papers; Thomas Allchin v. Buffalo, Brantford and Goderich Railway Co., Chancery Court, Case Files.

<sup>77</sup> Stevens, History of the CNR, 64; Allen Cleghorn to Adam Brown, 10 Feb. 1865; Buchanan Papers; Wilgris, Railway Interrelations, 107-8.

<sup>78</sup> EXP, 7 Dec. 1866.

Despite the comparative sophistication of railroads and canals, the importance of road transportation cannot be ignored as a component of commercial strategy. By 1849 the main arterial roads, the Hamilton to Brantford and Brantford to London Roads, had been planked or macadamized as provincial public works.<sup>79</sup> Local roads joining the countryside to town markets came under the jurisdiction of the district council. In 1847 one of these, the Brantford and Mount Pleasant Road which extended to Newport, was opened up as a public highway.<sup>80</sup> Private investors, too, were interested in road construction and operation. In the late 1840s and early 1850s a number of roads were opened privately: the Brantford to Paris Road, the Brantford and Oakland Road, the Brantford and Ingersoll Road, and the Norwichville, Burford and Brantford Road. These roads linking the villages and countryside to the Brantford market were the bottom step in commercial development and they were an exception to the general failure of Brantford's transportation policy.<sup>81</sup>

The failure of the canal and railroad as private businesses may have been balanced by the social benefits that they conferred on the town although without a complex analysis of costs and benefits of public expenditure on these projects, no conclusion can be made concerning their

<sup>79</sup> PCJ (1844-5), App. AA, "Report of the Board of Works," n.p.

<sup>80</sup> Journal of the Proceedings of the Municipal Council of the District of Gore, 1847-9 (Hamilton, 1849), 10 Nov. 1847; J. M. S. Careless, The Union of the Canadas: The Growth of Canadian Institutions, 1841-1867 (Toronto, 1967), 106.

<sup>81</sup> Since no records and only scattered reference to road companies exist, no comment can be made concerning their profitability or corporate longevity. The (Brantford) Christian Messenger, 28 Dec. 1854; Canada Gazette, no. 320, 13 Dec. 1847; Memoirs of Ignatius Cockshutt (Brantford, 1903), 33.

social profitability or efficiency. Nevertheless, large sums of money were spent which stimulated the urban economy. Moreover, poor facilities were better than no facilities and, although service was irregular at times, transportation costs were lowered to Brantford shippers.<sup>82</sup> A few Brantford merchants participated in the international staple trades sending wheat and lumber to American markets, but the major role of Brantford businessmen in the staple trades was limited to that of forwarding local surpluses to metropolitan merchants at the head of Lake Ontario or in St. Catharines.<sup>83</sup>

Because the transportation system was designed for the staple trade, it did not effectively integrate the urban economy into a larger trading system. Consumer goods shipped to Brantford had to be of sufficient value to bear the costs of transportation in a system characterized by unused inbound capacity and still remain competitive with locally produced goods. In 1862 Alexander Galt, then provincial Minister of Finance, estimated that transportation costs doubled the price of English manufactured goods to the Canadian consumer.<sup>84</sup> As in the frontier village, local production continued to satisfy the needs of local consumption. For most needs the commercial town was self-sufficient.<sup>85</sup>

<sup>82</sup> Hill, "Grand River Navigation Company," 115, 117.

<sup>83</sup> DUN, 53, 80, 107.

<sup>84</sup> H. A. Innis, "Transportation as a Factor in Canadian Economic History," in Essays in Canadian Economic History, M. Q. Innis, ed., (Toronto, 1956), 70-1.

<sup>85</sup> Peter G. Goheen, Victorian Toronto, 1850 to 1900: Pattern and Process of Growth (Chicago, 1970), 52; Leo A. Johnson, History of the County of Ontario, 1615-1875 (Whitby, 1973), 211-3.

Those consumer goods that could not be produced locally were handled by Brantford merchants. Again because of the small consumer market there was little specialization. Merchants sought to satisfy a wide range of demands from a relatively small number of consumers, rather than a single demand from a large number of consumers. To do this Brantford merchants relied upon large metropolitan wholesalers for their stock. The commercial ambitions of Brantford's boosters did little to reduce the dependence of local business on Hamilton. From credit reports and court records it has been possible to identify twenty-one wholesalers supplying Brantford merchants in the 1850s and early 1860s. Thirteen were from Hamilton, four from Toronto, three from Montreal, and one from Buffalo. General merchants and grocers appear to have dealt mainly with Hamilton wholesalers, while dry goods merchants bought in Toronto and hardware merchants in Montreal. Seldom, if at all, did one wholesale house support more than one merchant, suggesting that Brantford was an arena for competition between metropolitan businessmen, that is, they obtained their inventories largely on credit from one wholesaler and were essentially retail outlets for metropolitan wholesalers.

Clients were tied to their suppliers not only because of their need to stock wide inventories, but also because of the credit which was extended to them. As Douglas McCalla has demonstrated in his study of the Buchanans' business, wholesalers too were dependent on their local retailers and in hard times made concessions to keep reliable clients solvent in order to maintain cash flows. Access to credit was the great problem of business in the commercial town. A relationship with a metropolitan supplier, frequently cemented by a chattel mortgage or mortgage



on real estate as collateral security, assured short term credit for a long period of time.<sup>86</sup> Beyond this, a businessman had to rely on more demanding sources. Private bankers operated on the basis of a fast turnover of their capital and were as a result less willing to countenance delays and pleas for extensions than were metropolitan wholesalers. As well, they charged higher interest rates than did the chartered banks.<sup>87</sup> The chartered banks, of which the Bank of Upper Canada, the Bank of British North America, and the Bank of Montreal had branches in Brantford from the late 1840s, were criticized locally for their conservative practices, particularly their tendency to compound problems by withdrawing accommodation to the public at times when it was most needed.<sup>88</sup> To relieve "the great want of banking capital" in Brantford, local businessmen formed the Bank of Brantford in 1855. Like other local institutions of the era

<sup>86</sup> McCalla, Upper Canada Trade, 28, 39, 99; D. L. McPherson to I. Buchanan, 22 Sept. 1862, Buchanan Papers; "What Causes the Scarcity of Money in Canada West?" Canadian Merchant's Magazine 1 (Apr. 1857), 6; Inst. 141 (9 Dec. 1838), 967 (17 June 1856), 259 (5 Sept. 1860), OA, RG 21, Municipal Records, Brantford, Land Records, Copy Book of Deeds.

<sup>87</sup> Private bankers charged about 18 per cent interest in the mid-1850s on short term loans. Probably many of the wealthiest citizens operated as private bankers or delegated this activity to their lawyers. Records of one private banking operation in Brantford, that of Allen Good who acted as an agent for James Coleman, a leading Dundas merchant miller, have been preserved. Letterbook, 1856-7, W. C. Good Papers, vol. 25.

<sup>88</sup> Good to Coleman, 20 Dec. 1856, Ibid.: "The banks here are very unsatisfactory and when a man is in the most want of money at that very moment they endeavour to be tighter than usual." Although these are the complaints of a man hard pressed for money, the description of banking practices rings true. Banks in the 1850s had very limited cash reserves and bullion reserves and they could only draw upon their required investment in government securities in the event of bankruptcy. Consequently, in hard times, they could not afford to renew outstanding notes. Adam Shortt, "Currency and Banking," in Money and Banking in Canada: Historical Documents and Commentary, E. P. Neufeld, ed. (Toronto, 1964), 139-40; W. T. Eastbrook and H. G. J. Aitken, Canadian Economic History (Toronto, 1956), 455, 457-8.

promoted to mobilize capital—the Brant Mechanics Building Society, the North American Life and Fire Insurance Co., the British Farmers Union Insurance Co., and the Elgin and Huron Loan Co.—it was a failure, indicating a response to a perceived problem rather than a solution.<sup>89</sup>

The prosperity of the commercial town rested on the staple trade and the large expenditures intended to enhance Brantford's position in that trade. It was, however, a narrow base for an urban economy and one that was dependent on favourable international markets and continuing good harvests at home. The depression of 1857 marked the end of both of these conditions and issued in a prolonged period of economic decline which deflated Brantford's commercial ambitions.

Although agricultural settlement of Brantford township was largely completed by 1840, it was several more years until the land was brought into production. From 1842 to 1844 plentiful harvests in England and an increase in agricultural surplus for export from Canada gave farmers little incentive to expand their acreage under cultivation.<sup>90</sup> One farmer near Brantford complained in 1844 that "farmers are reduced to their lowest ebb by ruinous prices of the last three years."<sup>91</sup> In the village itself the early 1840s were unsettling years. Builders and contractors on the canal were unable to collect from the Grand River Navigation Co. and thus to pay their workers. This did little to ease the tensions that already existed between Irish Catholics and the Protestant citizens of

<sup>89</sup> Christian Messenger, 10 May 1855; EXP, 16 June 1857, 13 Apr. 1860; PCJ (1856), 78, 214, 251, 344, 368, 480; Prov. of Canada, Statutes, 19-20 Victoria C-125; DUN, 70, 117; Brantford Herald, 3 Jan. 1857.

<sup>90</sup> Creighton, Empire, 361; McCalla, Upper Canada Trade, 48-50.

<sup>91</sup> J. K. Buchanan to I. Buchanan, 18 Dec. 1844, Buchanan Papers.

Brantford. As in other communities on canal projects, Dunnville, St. Catharines, and Cornwall, Irish Catholic navvies terrorized Brantford. Riots and strikes erupted in Brantford in 1843, and then, as at other times in the early forties, the boisterous presence of disorderly Irish labourers intimidated village residents.<sup>92</sup>

The tensions and the problems of these years were assuaged by the economic expansion from 1844 to 1847. The failure of the European harvest in 1845 and 1846 and the potato blight appearing the latter year, plus the opening of the Erie route through the Drawback Acts, presented profitable opportunities for Canadian farmers.<sup>93</sup> Brantford township farmers increased their cultivated acreage in 1844-47 by about half over 1842. (Table 5) Transport through Brantford, as indicated by the toll revenue collected on the Hamilton to Brantford and Brantford to London Roads, increased markedly between 1843 and 1847. (Table 7) By 1846 Brantford impressed observers as "a place of considerable business" and the following year it was incorporated as a town.<sup>94</sup>

What Donald Creighton has termed the final collapse of the commercial empire of the St. Lawrence from 1847 to 1850 had a mixed effect on Brantford. The decline of agricultural prices in the English market and the collapse of the grain trade via Montreal was, to some extent, offset

<sup>92</sup>Burwell to Harrison, 23 Jan. 1843; Digby, Winniett and Wilkes to Harrison, 26 June 1843, Provincial Secretary's Correspondence, C 1, vol. 111; J. R. Godley, Letters from America I (2 vols, 1844), 165-6 in S. D. Clark, The Social Development of Canada: An Introductory Study with Select Documents (Toronto, 1942), 246; Ruth Bleasdale, "Class Conflict on the Canals of Upper Canada in the 1840's," Labour/Le Travailleur 7 (Spring 1981):9-39.

<sup>93</sup>Careless, Union of the Canadas, 91, 104; Spelt, Urban Development, 71; McCalla, Upper Canada Trade, 56.

<sup>94</sup>Smith's Canadian Gazetteer, 18.

TABLE 7

TOLL REVENUE ON THE HAMILTON TO BRANTFORD AND  
BRANTFORD TO LONDON ROADS, 1838-1847

Year	Revenue (¢.s.d)	
	Hamilton to Brantford	Brantford to London
1838	611.11.1	.....
1839	450. 0.0	.....
..... <sup>a</sup>	.....	.....
1843	1,460. 1.9	.....
1844	1,749.12.4	.....
1845	.....	1,077. 6.0
1846	.....	1,412. 0.3
1847	6,401.13.10	2,085.16.8

SOURCE: PCJ (1841), App. B, "Schedule of Government Debentures..."; PCJ (1844-5), App. AA, "Report of the Board of Works"; PCJ (1849), App. B, "Report of the Board of Registration and Statistics."

<sup>a</sup>Data were not published in those years. As the variety of sources suggests, there was no systematic method of collection.

by excellent harvests and the beginning of American and Maritime demand for Canadian produce.<sup>95</sup> With the completion of the Grand River navigational improvements, Brantford was in a position to capture some of this trade and the volume of grain shipped via this route more than doubled between 1848 and 1850.<sup>96</sup> (Table 8) This encouraged town residents to petition the

<sup>95</sup>Creighton, Empire, 362; Select Documents in Canadian Economic History, 258-9; Easterbrook and Aitken, Canadian Economic History, 29; Fowke, Canadian Agricultural Policy, 112; McCalla, Upper Canada Trade, 65-6, 71-3.

<sup>96</sup>Petition of the Town Council of Brantford [June 1850], Provincial Secretary's Correspondence, C 1, vol. 795.

TABLE 8  
WHEAT AND FLOUR SHIPPED VIA THE GRAND RIVER, 1841-1854

Year	Wheat (000s bu.)	Flour (000s bbls.)
1841.....	94.5	4.6
1842.....	97.2	39.3
1843.....	55.1	10.5
1844.....	a	..
1845.....	94.1	12.0
1846.....	78.3	22.9
1847.....	45.8	3.5
1848.....	110.1	6.1
1849.....	175.1	31.2
1850.....	223.7	25.3
1851.....	..	..
1852.....	..	..
1853.....	421.1	20.9
1854.....	212.9	7.8

SOURCE: Bruce E. Hill, "The Grand River Navigation Company," (M.A. thesis, University of Western Ontario, 1964), Tables 5 and 6.

<sup>a</sup>Data are absent in the above source.

Provincial Government in 1849 to make Brantford a customs port. Brantford "is a new or young rising town," it was claimed in 1849, "struggling with difficulties but yet prosperous and increasing rapidly in population."<sup>97</sup>

Population growth was not affected by the depression from 1847 to 1850; it increased at about the same rate from 1836 to 1850. Many of the new arrivals to Brantford were Irish Catholic famine immigrants who became a burden upon the community. Because it was on the main route west, many immigrants passed through Brantford. Many sick and destitute were simply dumped in the streets or on vacant lots around town in the middle of the night. Their support was not assumed in the best spirit of Christian charity. "If it were the local poor of the town we had to see to, we would ask no aid from the Provincial funds," complained the Board of Health in 1849, "but nearly all the cost we have to incur arises from the influx of helpless or diseased strangers."<sup>98</sup> Because of the sorry state of provincial finances, those merchants supplying relief to the poor suffered long delays in gaining recompense and some were faced with bankruptcy. Protested James Wallace, a grocer: "Had I thought for a moment that I would be used in this manner, the Irish immigrants might well have starved before I would have risked the comfort of my own

<sup>97</sup> Petition of the Inhabitants of Brantford, 3 Mar. 1849, Ibid., vol. 826; Petition of the Brantford Board of Health, 2 Aug. 1849, Ibid., vol. 271. Brantford was made a port of entry in 1852.

<sup>98</sup> Petition of the Brantford Board of Health, 2 Aug. 1849, Provincial Secretary's Correspondence, C 1, vol. 271; Request from the Board of Health to the Governor, 20 Aug. 1849, Ibid., vol. 272; Report of James Wilkes, Chairman of the Brantford Board of Health, 5 Aug. and 12 Aug. 1847, Ibid., vol. 208. In Cobourg, too, there was a reluctance to give municipal aid to those who were not members of the community. Dennis Carter-Edwards, "Cobourg: A 19th Century Response to the 'Worthy Poor'," in Victorian Cobourg: A Nineteenth Century Profile, J. Petryshyn, ed., (Belleville, 1976), 173-4.

family."<sup>99</sup> Tensions between Irish Catholics and Protestants increased until July 1850 when Orange rioters completely disrupted civil authority and, in so doing, reaffirmed the town's Protestant character.<sup>100</sup>

The years from 1850 to 1857 were boom years. This prosperity, rather than marking Brantford's pre-eminence as a commercial centre as its boosters supposed, resulted from international economic conditions: worldwide high prices, low interest rates, the attraction of British capital for railroad construction, a growing American demand for Canadian agricultural produce, the negotiation of reciprocal trade agreements with the Maritime Provinces in 1849 and with the United States in 1854, the interruption of Russian wheat exports because of the Crimean War, and a series of bad harvests in Britain. All these factors stimulated the local economy.<sup>101</sup> Consequently, Brantford's population exploded in the early 1850s, increasing at a rate in excess of twenty per cent per year between 1850 and 1854. Although the population declined slightly between 1854 and 1856, due to the bankruptcy of the railroad and generally stagnant business conditions, from 1856 to 1858 the town's growth rebounded.<sup>102</sup>

(Table 2)

<sup>99</sup> Wallace to Dominick Daly, 16 Dec. 1847, Provincial Secretary's Correspondence, C 1, vol. 217; Tucker, Commercial Revolution, 58.

<sup>100</sup> Philip C. Van Bröcklin to the Provincial Secretary, 16 July 1850, Provincial Secretary's Correspondence, C 1, vol. 300.

<sup>101</sup> John McCallum, Unequal Beginnings: Agriculture and Economic Development in Quebec and Ontario until 1870 (Toronto, 1980), 16-20; Easterbrook and Aitken, Canadian Economic History, 371; J. S. Hogan, Canada. An Essay (Montréal, 1855), 41.

<sup>102</sup> EXP, 4 May 1855; H. Michell, "A Survey of Prices in Canada from 1848," in Statistical Contributions to Canadian Economic History II (2 vols., Toronto, 1931), 48.

Population growth produced rising real estate values and, in turn, this buoyant land market encouraged grand real estate promotions. In 1854, for example, George S. Wilkes planned a major suburban development in Holmedale and Oakley Park adjoining Brantford on the north west, which would have increased the area of the town by about half. He offered four hundred factory and villa lots for sale, valued at £42,265 in total. The description of Holmedale in the Expositor revealed the image of Brantford that was forming in the minds of the town's boosters:<sup>103</sup>

The businessman of Brantford can retire thither in the evening from the scene of his labours and enjoy such a measure of repose as is unknown within the town. A suburban residence is always considered more healthy and congenial to the repose of the human soul, than that within a crowded town or city. In that former the pure air of heaven can be inhaled, such with the elixir of life, obtained in its passage over the forests and plains of vegetation, whereas in the latter the atmosphere is impure, being surcharged with impurities, which greatly interfere with general current of health and throw the system out of order.

Whether this ideal struck a responsive chord or not is uncertain. A few businessmen built suburban villas in the mid-1850s, but the collapse of 1857 ended the real estate boom.<sup>104</sup> Holmedale was symptomatic of the optimism of the mid-fifties. Other promotions shared this spirit. James Kerby, for example, built what was at the time the largest hotel in Canada West, the Kerby House. Other local businessmen were interested in the opportunities of the Canadian North West. The Canada and Liverpool Mining Company was organized in 1855 to develop mining properties on the north shore of Lake Superior.<sup>105</sup> In 1857 a local syndicate sought a charter to

<sup>103</sup> EXP, 26 June and 13 July, 1855. There were also less grand real estate promotions. E. G. EXP, 3 July 1855, 7 May 1858.

<sup>104</sup> EXP, 4 May 1855.

<sup>105</sup> EXP, 4 Jan. 1856.



construct a railroad from Thunder Bay to the Red River.<sup>106</sup> Aspirations knew few bounds.

Agriculture was the leading sector of the economy. Exports of Ontario wheat doubled in volume and tripled in value between 1850 and 1856.<sup>107</sup> Prices for a number of agricultural products rose sharply on the Brantford market, peaking in 1857. (Table 9) The major merchant-miller in Brantford, Alexander Bunnell, who dealt solely in Brant County wheat, conducted nearly a half million dollars in business in 1856.<sup>108</sup> The result, according to the local agricultural society at least, was that Brant County farmers were becoming wealthy.<sup>109</sup> John McCallum has maintained that this rising farm income created a growing demand for consumer and producer goods which encouraged urban development and the beginnings of factory production.<sup>110</sup>

Public expenditure on construction projects offered additional stimulus to the urban economy. Besides canal and railroad construction, the Brantford municipal government also loaned the Buffalo, Brantford and Goderich Railroad four hundred thousand dollars for the construction of car building workshops. The fact that they had to be constructed twice, owing to their destruction by fire, gave an extra shot in the arm to local contractors. Municipal buildings, the town hall and marketplace, a central public school, the County Court House and jail, were constructed.

<sup>106</sup> EXP, 20 Feb. 1857.

<sup>107</sup> McCallum, Unequal Beginnings, 18-9.

<sup>108</sup> EXP, 26 May 1856.

<sup>109</sup> EXP, 19 Feb. 1856.

<sup>110</sup> McCallum, Unequal Beginnings, 47, 87.

TABLE 9

COMBINED INDEX OF FOURTEEN AGRICULTURAL COMMODITIES  
ON THE BRANTFORD MARKET, 1852-1881  
(1876=100)

Year	Index	Year	Index
1852.....	90	1867.....	90
1853.....	146	1868.....	111
1854.....	146	1869.....	117
1855.....	186	1870.....	98
1856.....	186	1871.....	106
1857.....	170	1872.....	103
1858.....	87	1873.....	104
1859.....	88	1874.....	118
1860.....	85	1875.....	113
1861.....	84	1876.....	100
1862.....	..	1877.....	102
1863.....	77	1878.....	91
1864.....	..	1879.....	84
1865.....	96	1880.....	99
1866.....	90	1881.....	107

NOTE: This index combines price series for fourteen agricultural commodities: wheat, oats, barley, rye, corn, peas, butter, cheese, eggs, beef, mutton, pork, hay and wood. Annual prices were calculated for each commodity by averaging the prices reported for the last market day of each month. Each series was considered equal in weight and standardized (i.e. each value was divided by the standard deviation of its series), thereby rendering the range of each set of values approximately the same. The standardized values were then summed for each year and the totals transformed into index numbers with 1876 set at 100. The resulting index, although more extreme in fluctuation, resembles in its cyclical pattern the agricultural price index compiled by H. Mitchell in "A Survey of Prices

in Canada from 1848," in Statistical Contributions to Canadian Economic History II (2 vols., Toronto, 1931), 55.

SOURCE: Brantford Expositor, 1852-1881. Gaps exist in 1862 because newspapers for these years have not survived.

As well, a number of the Protestant denominations undertook the erection of more inspiring places of worship. In 1855 the architect firm of Turner and Porter completed plans for projects valued in excess of eighty thousand dollars.<sup>111</sup>

Because of the construction boom, wages for tradesmen increased by at least one-third.<sup>112</sup> Even at that there was a labour shortage. The Grand River Navigation Company found it impossible in 1853 to hire enough workers to complete repairs on the canal.<sup>113</sup> Railroad labourers recognized the strength of their position: "the labourers upon this road seem to act altogether independent of law and right, bid defiance to authority, and do just as they think proper," complained the editor of the Expositor about the strike on the Buffalo, Brantford and Goderich Railroad.<sup>114</sup>

The boom collapsed in 1857 and depression lingered in Brantford until the mid-1860s. Financial crises in England halted the heavy capital investment that had financed the railway boom. As the railroads slid toward bankruptcy, the provincial government had to make good its guarantee

<sup>111</sup> EXP, 16 May 1854, 4 May 1855, 16 Apr. 1857.

<sup>112</sup> EXP, 25 May 1858.

<sup>113</sup> Engineer's Report to the President and Directors of the Grand River Navigation Co., 30 Dec. 1853, Indian Affairs, vol. 796; D. C. Masters, The Reciprocity Treaty of 1854 (Toronto, 1963), 111.

<sup>114</sup> EXP, 26 Dec. 1854; Christian Messenger, 4 Jan. 1855.

of municipal bonds which had financed rail construction, a responsibility made more difficult by the defaults by a number of municipalities including Brantford on payment to the Consolidated Municipal Loan Fund. In 1865 the financial affairs of Brantford were so confused that the provincial government appointed a special investigator to audit the accounts. His report, although concluding that the corporation was solvent, strongly criticized municipal mismanagement and corruption.<sup>115</sup>

The hardship of unemployment suffered by the working class because of the depression was made worse by the severe winter of 1857. Brantford's own "Tinsmith Rhymer", Thomas Cowherd, a sincere, if somewhat inept poet, was stirred to write "Winter's Ravages, An Appeal to the Rich on Behalf of the Poor":

For in our great Commercial World  
Loud storms have rung their changes round,  
While some are from high station hurled  
And in chill Penury found.  
Our Workshops, erst with men were filled,  
The scenes of Trade's most busy strife,  
Are almost silent now, and skilled  
Mechanics want the means of life.<sup>116</sup>

As a self-employed tinsmith, Cowherd could sympathize with those skilled workmen who, through no fault of their own, found themselves out of work and who were forced to leave town in search of employment. Ten years later the population of Brantford was the same as in 1858. Real estate values plummeted to about half what they had been at the height of the boom.<sup>117</sup>

<sup>115</sup> Easterbrook and Aitken, Canadian Economic History, 371-2; "Thomas Botham's Report on the Town of Brantford."

<sup>116</sup> T. Cowherd, The Emigrant Mechanic and other Tales in Verse... (Jackson, Mich., 1884), 263.

<sup>117</sup> EXP, 2 Feb. 1858; A. Good to Mrs. Higinbotham, 23 Nov. 1858, W. C. Good Papers, vol. 25, Letterbook (1856-61).

Metropolitan wholesalers, themselves hard-pressed by the financial contraction, squeezed their clients to speed remittances. Brantford businesses were forced to cut back by reducing hours of service and lowering prices. The difficulty in collecting overdue accounts led merchants to cancel credit and sell only for cash.<sup>118</sup> Creditors rushed into court in the autumn of 1857 in attempts to recover their losses. Three hundred and sixty seven judgements for overdue debts, more than twice as many as in 1856, were rendered and registered against Brantford businessmen in 1857, 207 judgements in the last four months of the year alone.<sup>119</sup> It did little good since many debtors had no way of meeting their obligations. In one day, 3 May 1858, the county court issued 130 summonses against people unable to satisfy judgements obtained against them.<sup>120</sup> The County Court of Chancery was busy with suits from creditors seeking attachments of goods and foreclosures of mortgages, and chancery sales in 1861 to 1863 were regularly noted in local newspapers.<sup>121</sup>

Agriculture, the base of Brantford's staple commerce, was hard hit. The harvest of 1858 failed. One local farmer reported that "the crops in the neighbourhood had returned one-half the

<sup>118</sup> McCalla, Upper Canada Trade, 95-100; EXP, 30 Mar. 1858, 9 Feb. 1858, 9 July 1858; Brantford Herald, 2 Jan. 1860.

<sup>119</sup> Register of Judgements, 1853-8, OA, RG 22, Government Records Section, County Court Records, Brant County.

<sup>120</sup> A. Good to [?], 4 May, 1858, W. C. Good Papers, vol. 25, Letterbook (1856-61); PCJ (1857), App. 44, "Return...for the Arrest of Debtors," Table no. 4 - Brant Co., 1 Jan. 1855 to 7 May 1857.

<sup>121</sup> EXP, 12 Jan. 1861, 1 Nov. 1861.

average."<sup>122</sup> Three years later the agricultural census of 1861 revealed that crop yields were still low in Brantford Township in comparison with what they had been previously.<sup>123</sup> Prices paid for agricultural commodities in the Brantford market fell precipitously in the autumn of fifty-seven and continued their decline over the next six years. In 1866 the Expositor indignantly declared that inadequate rail service and the abrogation of the Reciprocity Treaty had destroyed Brantford's position as a significant grain market. Because farmers received five to ten cents less for a bushel of wheat and ten to fifteen cents less for a bushel of barley in Brantford than in Hamilton, trade had shrunk to one-tenth of its former volume.<sup>124</sup> This too was reflected in the steadily declining value of export commodities channelled through the port of Brantford.

(Table 10)

The Expositor's article of 1866 marked the passing of the commercial town. The ambitions of Brantford's boosters to make their town the major commercial metropolis for western Ontario had not been realistic. But fortuitous international conditions, the

<sup>122</sup> A. Good to Thomas Paton, 26 Oct. 1858, W. C. Good Papers, vol. 25, Letterbook (1856-61).

<sup>123</sup> In 1851 one acre in Brantford Township yielded 19 bushels of wheat; in 1861 one acre yielded 7 bushels of fall wheat and 18 bushels of spring wheat. Fall wheat occupied eight times the acreage of spring wheat. For some reason, wheat production in Brant and adjoining Oxford County suffered a greater decline from 1851 to 1861 than other Ontario communities. David P. Gagan, Hopeful Travellers: Families, Land and Social Change in Mid-Victorian Peel County, Canada West (Toronto, 1981), 156.

<sup>124</sup> EXP, 7 Dec. 1866.

maturing of commercial agriculture in Brant County and the commitment of large public expenditures for transportation facilities had brought prosperity to the local economy and fed dreams of an even grander commercial future.

TABLE 10  
 VALUE OF IMPORTS AND EXPORTS, PORT OF BRANTFORD,  
 1852-1881  
 (\$000s)

Year	Exports	Imports	Year	Exports	Imports
1852....	378.2	80.7	1867....	110.9	197.8
1853....	220.1	206.8	1868....	88.5	230.8
1854....	129.4	304.1	1869....	127.8	242.6
1855....	436.7	387.4	1870....	138.6	272.3
1856....	140.5	245.5	1871....	62.2	255.0
1857....	..... <sup>a</sup>	382.1	1872....	107.2	345.2
1858....	.....	235.5	1873....	119.1	458.9
1859....	260.8	189.0	1874....	171.0	617.0
1860....	466.7	184.9	1875....	53.0	619.0
1861....	379.8	205.8	1876....	296.3	453.1
1862....	325.1	155.8	1877....	188.4	660.5
1863....	345.9	141.6	1878....	460.5	592.6
1864....	315.8	151.6	1879....	363.1	621.0
1865....	270.9	131.0	1880....	568.0	464.9
1866....	326.4	149.1	1881....	262.5	589.9

SOURCE: PCJ (1853-66), App. "Trade and Navigation"; Dominion of Canada, Sessional Papers (1867-82), "Trade and Navigation."

<sup>a</sup>The returns for the years 1857 and 1858 listed no value of exports. Whether this means that there were no exports or just no returns is unknown.



### CHAPTER III

#### THE URBAN ECONOMY, 1865-1881: THE INDUSTRIALIZING CITY

Unlike the commercial town, its successor, the industrializing city, was part of a more restricted market geographically; but it was more completely integrated into the Canadian domestic market. The rail transportation system, initially geared to the needs of export commerce, was extended in the late 1860s and through the 1870s with the construction of more branch lines.<sup>1</sup> This broke down the protective isolation which had encouraged the operations of small scale craft producers. Manufacturers could produce on a larger scale for the needs of a market beyond their immediate locality, while wholesalers could distribute locally produced or imported goods from Brantford throughout western Ontario. Although the collapse of the commercial economy had sobered the municipal council, it was still committed to the encouragement of growth, and bonuses were offered for the construction of rail branch lines and new factories. Industrial and wholesale commercial development provided Brantford with steady economic growth, even during the depression of the mid-1870s. This prosperity was not without its costs, however, and the relations of employers and their workers were increasingly uneasy in the industrializing city.

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<sup>1</sup> J. M. S. Careless, "Aspects of Urbanization in Nineteenth-Century Ontario," in Aspects of Nineteenth-Century Ontario: Essays presented to James J. Talman, F. H. Armstrong, H. A. Stevenson, and J. D. Wilson, ed. (Toronto, 1974), 71-2.

From the mid-1860s the urban economy and people's perceptions of it were being restructured. Brantford's hinterland was changing as rural Ontario made the transition from the monoculture of the wheat staple to a more diversified and mechanized agriculture. As well, the construction of rail branch lines extended the boundaries of that hinterland so that manufacturers and wholesale distributors operating out of Brantford could serve a larger market. This was a stimulus to larger scale industrial and commercial enterprises. To term Brantford in the 1870s an industrializing city, as this study does, takes certain liberties. Manufacturing operations were small by today's standards, but they were, nevertheless, qualitatively different from and more numerous than in the commercial town. Industrial growth was not the only development; wholesaling appeared and specialized retailing replaced craft production for local needs. A more accurate label, then, might be the industrializing-wholesaling-local retailing city. Yet, it was factory production not just in Brantford but elsewhere that permitted these changes in the commercial sector. Continuity did exist between the two stages since Brantford continued to act as a regional entrepot for its agricultural hinterland. But, the sorts of produce handled were different and more varied and this commerce was not as important to the urban economy as the wheat trade had been. As an industrial city, then, Brantford in the 1870s possessed a more diversified economic base which proved more resilient in face of economic fluctuations.<sup>2</sup>

Brantford remained a regional entrepot for the export of agricultural

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<sup>2</sup> John C. Weaver has reached a similar conclusion regarding Hamilton, "Hamilton and the Immigration Tide," Families 20 (no. 4, 1981): 204-6.

produce in the 1870s. But the structure of agriculture in Brant County, as in the rest of the province, changed after the mid-1860s. The old wheat monoculture gave way to a more diversified agriculture which emphasized the growing of coarse grains, dairy products and livestock. In Brant County this trend was marked by a decline in wheat acreage. (Table 6) In this transition Brant County farmers benefitted from the fine example of the new agriculture that was presented by George Brown's Bow Park Farm just east of Brantford.<sup>3</sup>

A more diversified agricultural hinterland presented new sorts of opportunities for Brantford businessmen. There was still the marketing of wheat, although Brantford was not popular among local farmers who complained that the prices paid by city millers were lower than those received elsewhere. The uncertainty of the wheat trade may have been one factor which contributed to the support given to the National Policy by Brantford merchant millers, the only major business interest to support protective tariffs. One of their number, Alfred Watts, not only defended the Conservative cause as a candidate in the 1878 election, but also represented the Dominion Millers' Association the following year in tariff negotiations with Finance Minister Tilley.<sup>4</sup> Other types of commercial activity developed on a smaller scale from the mid-1860s. Produce merchants handled a variety of crops and products for the domestic and export market. Barley and hops were shipped to Buffalo for the New York brewing

<sup>3</sup> J. M. S. Careless, Brown of the Globe II (2 vols., Toronto, 1963), 339, 345-7, 362; David P. Gagan, Hopeful Travellers: Families, Land and Social Change in Mid-Victorian Peel County (Toronto, 1981), 59-60; John McCallum, Unequal Beginnings: Agriculture and Economic Development in Quebec and Ontario until 1870 (Toronto, 1980), 48-50.

<sup>4</sup> EXP, 7 June and 14 June 1878, 28 Mar. 1879.

industry. Horses and cattle too went south. The British market took pork, butter and cheese from Brantford dealers.<sup>5</sup>

Mechanization accompanied diversification and was one of the ways in which lower man/land ratios and lower costs of production were achieved to improve rural standards of living. As long as agricultural production depended upon what David Gagan has termed "little familial armies of cultivators," the demand for farm implements was not likely to extend much beyond ploughs and fanning mills.<sup>6</sup> But by 1871 Brant County's 2,800 farmers had a sizeable investment in 6,000 ploughs, harrows and cultivators; 1,100 reapers and mowers; 1,500 horse rakes; 280 threshing machines; and 2,100 fanning mills. In 1875 the Brantford Expositor advertised the sale of the stock and machinery of a local farm; included were two combined reapers and mowers, two sulky horse rakes, seven ploughs, one gang plough, three sets of harrows, one cultivator and one roller. With this sort of demand for agricultural implements, it is no wonder that a number of major manufacturers established themselves in Brantford. Alanson Harris, for example, relocated his implement factory from Beamsville to Brantford because he felt that it was closer to the market.<sup>7</sup>

The small industrializing and wholesaling city was different from the commercial town in two respects: in its political economy and in its

<sup>5</sup> DUN, 110, 132; A. McCauley, "Brantford Market Then and Now," EXP, anniversary number, 1927; History of the County of Brant (Toronto, 1883), 290, 516.

<sup>6</sup> Gagan, Hopeful Travellers, 43, 59.

<sup>7</sup> EXP, 6 Aug. 1875; Census of Canada, 1870-71 III (Ottawa, 1875), 104; EXP, 22 Mar. 1878.

class relations. After the mid-1860s the staple trade in grain seemed less important to Brantford's boosters. Instead, industrial development promised to drive the urban economy more vigorously. Measures were adopted by local government to promote it. Class and conflict, of course, had been present in the commercial town. They were mediated, however, by religious and ethnic animosity. Social differences in the industrializing city were more clearly rooted in class differences, if not class consciousness.

By 1881 boosters had redefined their city's identity. No longer was Brantford the Rochester of Canada West; now it was to be the Sheffield of Canada.<sup>8</sup> Brantford, it was claimed, had always been in the forefront of industrial development and manufacturing was "about the only avenue that pays substantial interests or investments" in Brantford.<sup>9</sup> But, the acceptance of manufacturing had not been an abrupt change in attitude; at first, it was grudging and reluctant. With the collapse of the town's commercial dreams, industrial development was turned to as the second best model. Some in Brantford were reluctant to commit their town to this course.<sup>10</sup> But, to the Expositor there appeared to be no other choice, and its editor "conceded that the only hope of Brantford ever obtaining a first

<sup>8</sup> R. Clark et al., Glimpse of the Past: A Centennial History of Brantford and Brant County (Brantford, 1966), 31. On the continuity and change in small town growth strategies, see Leo A. Johnson, "Guelph: The Ideology and Political Economy of Growth, 1827-1927," paper presented to the Urban History Conference, Guelph, 1977, 1.

<sup>9</sup> EXP, 26 Aug. 1881.

<sup>10</sup> EXP, 2 Mar. 1860, 22 Jan. 1869.

rate position lies in the establishment of manufactories."<sup>11</sup>

The attraction of industrial development was derived, in part, from the experience of the railroad boom. Construction had attracted large numbers of new people and the large payrolls distributed among them had stimulated the local economy. New and large factories, it was argued, would perform a similar but more lasting function. Referring to the Union Foundry of William Buck, the Expositor explained the importance of such large enterprises:

The greatest part of the large sum...paid out annually for labour is...distributed among the merchants, the butchers, the bakers, etc., and goes to swell their profits, or to support them and their families. In fact, every member of the community derives either a direct or indirect benefit from the existence of such an establishment.<sup>12</sup>

Sharing this evaluation, businessmen in their capacity as elected municipal officials committed more public aid to private enterprise. The municipal government offered incentives to attract new industries. In 1860 the council resolved to petition the provincial government for the authority to construct a major industrial establishment, either a cotton or a woolen mill, under municipal ownership.<sup>13</sup> Presumably, once erected, the works would be leased to some private operator. Given the depressed times and the embarrassed state of municipal finances, however, it is not surprising that this overture came to nought. It was another ten years before council again initiated negotiations with a major employer. In 1870 an agreement was reached with the Grand Trunk Railway. The town of

<sup>11</sup> EXP, 24 June 1869.

<sup>12</sup> EXP, 23 Nov. 1860, 1 Mar. 1861.

<sup>13</sup> EXP, 2 Mar. 1860, 19 Jul. 1861; M. Bliss, "Canadianizing American Business: The Roots of the Branch Plant," in Close the 49th Parallel: The Americanization of Canada, Ian Lumdsen, ed., (Toronto, 1970), 30.

Brantford offered a grant of \$32,500 in return for the railroad constructing car building and repair facilities to be worth not less than \$60,000 for the railroad's operations west of Kingston.<sup>14</sup> The success of this project encouraged the town fathers the following year to form a permanent committee on manufacturing industries to advertise the advantages of Brantford and to offer bonuses in the form of a cash grant and tax exemptions to major industries locating there. The first company to take advantage of this was the agricultural implement manufacturing firm of Alanson Harris, Son and Co. which moved from Beamsville in 1872; it was granted a five year remission of taxes and a promise for another five year remission on the condition that it employ thirty men.<sup>15</sup> In 1879 a bonus of \$5,000 was given to Clayton Slater, an English cotton manufacturer, to relocate in Brantford.<sup>16</sup> The following year an offer to grant a similar bonus to a corset factory produced no results.<sup>17</sup>

The municipal council endeavoured in other ways to make Brantford an attractive location. Industry and wholesale merchandizing required access to an extensive distribution system and town boosters felt that a new strategy in railroad development was necessary for this purpose. In the commercial town railroads were promoted as means for transporting

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<sup>14</sup> Prov. of Ontario, Statutes, 34 Victoria C. 55; By-Law no. 219, Town of Brantford.

<sup>15</sup> EXP, 22 Mar. 1878; M. Denison, Harvest Triumphant: The Story of Massey-Harris (Toronto, 1949), 67.

<sup>16</sup> Prov. of Ontario, Statutes, 43 Victoria C. 39; Canadian Manufacturer, 3 Feb. 1882; By-Law no. 310, City of Brantford; Tom Naylor, The History of Canadian Business, II (2 vols., Toronto, 1975), 134.

<sup>17</sup> EXP, 1 Oct. 1880.

staple goods to export markets. But, in the industrializing and wholesaling city, rail trunk lines were less important. Instead, the concern was to get locally manufactured and foreign imported goods to domestic markets; the direction of trade was, in effect, reversed. Consequently, it seemed to Brantford's boosters desirable to integrate their city into a far reaching rail network. As in the 1850s the municipal corporation subsidized part of the construction cost of rail expansion. Rail promoters, once they had received assurance of municipal funds, could receive a provincial subsidy as well, under the provisions of the Railway Aid Act of 1871.<sup>18</sup> In 1870 the town granted \$75,000 to the Great Western Railroad for the construction and operation of the Brantford and Harrisburgh Railroad. This branch line gave businessmen access to the Great Western and to the St. Lawrence and ultimately markets in the Maritime Provinces. Also, it finally acknowledged Brantford's dependence on the Head of the Lake and the end of its commercial rivalry with Hamilton.<sup>19</sup> Another branch line, the Brantford, Norfolk and Port Burwell Railroad, was constructed in the mid-1870s with the benefit of a \$30,000 municipal grant. Despite its name, the railroad terminated at Tilsonburg where it intersected the third major trunk line in Western Ontario, the Canadian Southern Railroad.<sup>20</sup> One other railroad, the Brantford and Milton Railroad, was projected during this period. This scheme, it was argued, would open up a whole

<sup>18</sup> David F. Walker, "Transportation of Coal into Southern Ontario, 1871-1921," Ontario History 63 (Mar. 1971):20; W. G. Phillips, The Agricultural Implement Industry in Canada: A Study in Competition (Toronto, 1956), 41.

<sup>19</sup> Prov. of Ontario, Statutes, 34 Victoria C. 55; EXP, 7 Dec. 1866.

<sup>20</sup> Prov. of Ontario, Statutes, 36 Victoria C. 93, 42 Victoria C. 54, 37 Victoria C. 53, 32 Victoria C. 58; EXP, 24 Sept. 1874; F. D. Reville, History of the County of Brant, I (2 vols., Brantford, 1920), 186.



new hinterland in Wentworth and Halton Counties for Brantford businessmen, while gaining access at Milton, via the Credit Valley Railroad, to Toronto and to the Northern Railway, as well as connecting at Milton with the Hamilton and Northwestern Railroad. One attraction of this proposal was that from Toronto connections could be made with the Canadian Pacific Railway. Although this scheme was discussed, nothing materialized from it.<sup>21</sup>

The Waterous Engine Works Company was one Brantford industry that benefitted from improved transportation. By the mid-1870s the company had found customers for its steam-powered grist mills, saw mills and engines, as well as lighter equipment like stave, shingle and lath mills, from Manitoba to Nova Scotia, with occasional foreign sales as well. Just less than a third of the company's sales of major machinery came from outside the Province of Ontario, mainly from the Maritimes. (Table 11) The company's main market, however, was southern Ontario and, as expected, the largest concentration of customers was within Brantford's traditional hinterland of Brant, Norfolk and Oxford counties and along the line of the Buffalo and Lake Huron Railway from Fort Erie to Goderich. There were also three other clear pockets of purchasers of Waterous machinery in Ontario: in Essex County and along the Erie shore; in Ontario and Grey Counties; and east from a line drawn between Kingston and Ottawa. These were areas on the fringes of the hinterlands of the major metropolitan centres of London, Hamilton, and Toronto; closer to these cities, the Waterous Co. enjoyed little success in selling. The clustering of sales in eastern and western Ontario perhaps suggests the importance of local, word-of-mouth

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<sup>21</sup> EXP, 11 Mar. 1881.

TABLE 11

LOCATION OF CUSTOMERS OF WATEROUS ENGINE WORKS, CA. 1875  
(IN PER CENT)

Product	Ontario	Out of Prov.	N
Grist mills.....	95.0	5.0	40
Saw mills.....	64.2	35.8	187
Steam engines only...	50.0	50.0	16
Total.....	68.3	31.7	243

SOURCE: Illustrated Catalogue of Steam Engines (Brantford, 1875).

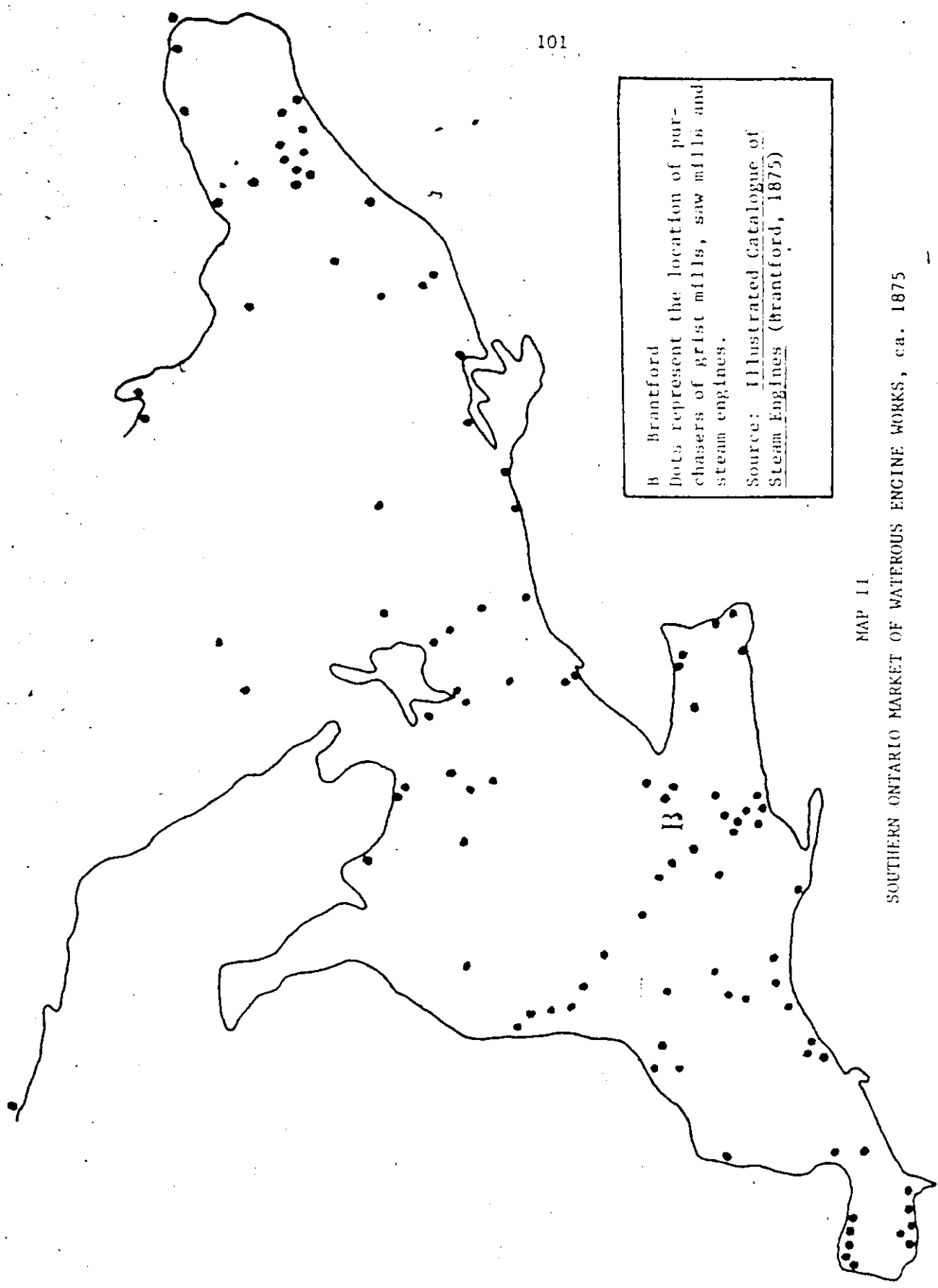
advertising in establishing the firm's reputation. Thus, in Mountain, Winchester and Osnabrock Townships of eastern Ontario, the company sold seven grist mills and six saw mills. One other notable feature appeared in the geographical distribution of customers: although a few saw mill sales were made in the Ottawa Valley, Lake Simcoe and southern Georgian Bay, for the most part the Waterous company did not find many buyers in the major lumbering areas of Ontario. Instead, the firm's stationary and portable, or "pony", mills were attractive to small scale seasonal operators cleaning out what remained of southwestern Ontario's forest, particularly in Essex which was the last Erie County to be harvested.<sup>22</sup> The same clustered pattern was evident in the Maritimes, as Waterous shipped milling

<sup>22</sup>C. Grant Head, "An Introduction to Forest Exploitation in Nineteenth-Century Ontario," in Perspectives on Landscape and Settlement in Nineteenth-Century Ontario, J. D. Wood, ed. (Toronto, 1975), 82, 90, 93; A. R. M. Lower, The North American Assault on the Canadian Forest: A History of the Lumber Trade between Canada and the United States (Toronto, 1938), 120-2.

equipment to buyers in the Annapolis Valley of Nova Scotia and the St. John River Valley of New Brunswick. For some reason, little impact was made in the lumbering regions of the Restigouche and Miramichi River systems of northeastern New Brunswick; only two saw mills were sold in this area, one in Bathurst and the other in Chatham. As a result of the rail transportation system, then, by the mid-1870s the Waterous Engine Works was able to service a market, largely based on the demand for saw-milling equipment, that was geographically dispersed through Ontario and extended into the Maritime Provinces. (Maps 2 and 3)

Besides promoting local rail lines, town government undertook to underwrite the cost of private enterprise through improvements in facilities for fire prevention. Fires devastated the business district repeatedly in the 1860s. Between 1860 and 1870, one hundred and twenty-two business establishments were burned out. Damage from fire in these years was in excess of \$325,000, only about one-half of which was covered by insurance.<sup>23</sup> Equally disturbing was the growing difficulty in getting volunteers to fight the fires. During a major fire in 1870 only by the use of threats were enough men persuaded to work the pumps. The protection of private property, it would seem, was a less popular public cause than had been the case in the commercial town where the volunteer fire brigades had been important social institutions. So serious was fire destruction that the Brantford Expositor feared the town was getting a bad reputation--no mean achievement at a time when urban centres were

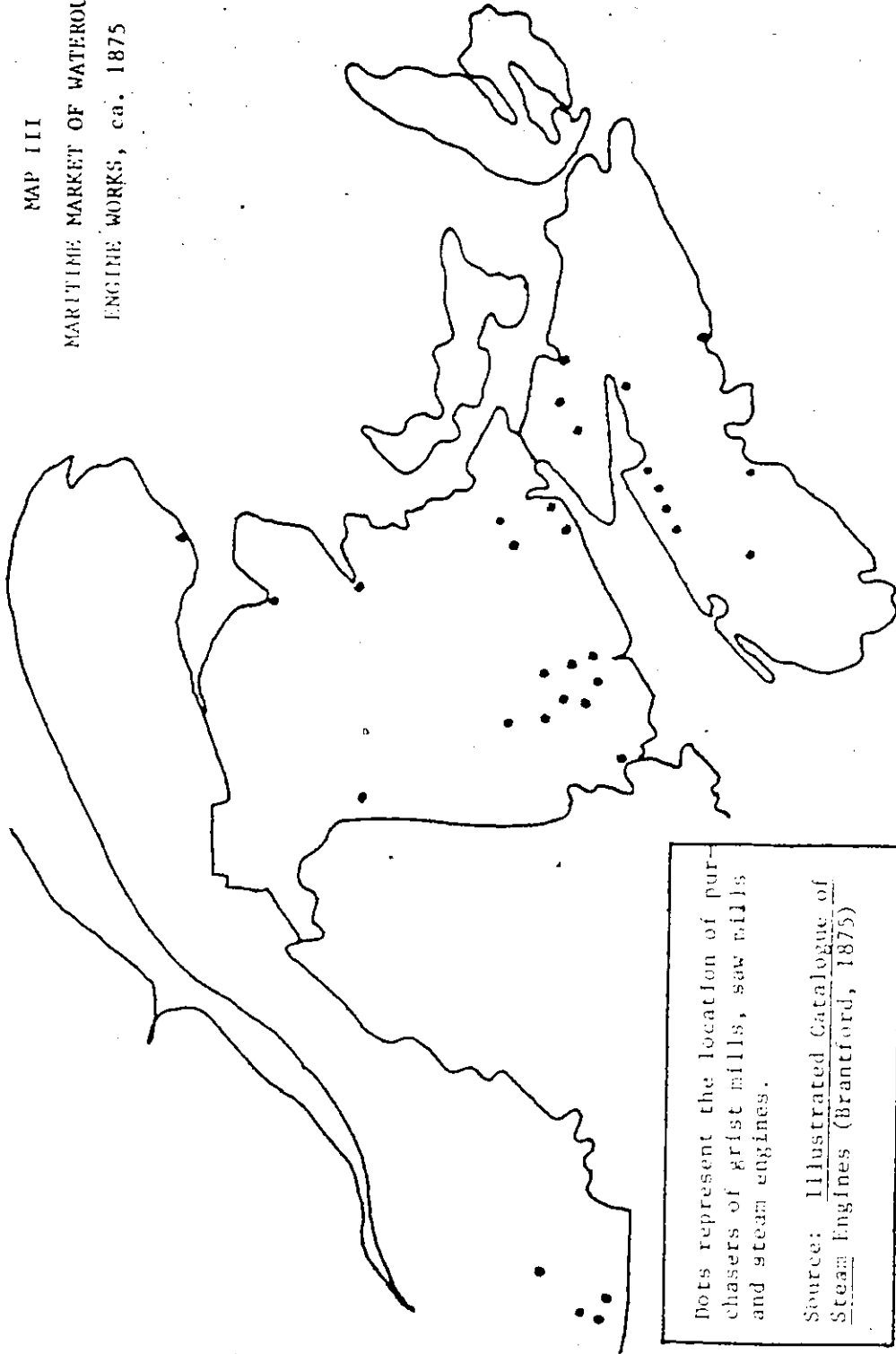
<sup>23</sup> The Brantford Expositor regularly reported any fires in the town. These reports were supplemented by the Monetary Times after 1867. Also see John C. Weaver and Peter De Lottinville, "The Conflagration and the City: Disaster and Progress in British North America during the Nineteenth Century," Histoire Sociale/Social History 13 (Nov. 1980):417-49.



B Brantford  
Dots represent the location of pur-  
chasers of grist mills, saw mills and  
steam engines.  
Source: Illustrated Catalogue of  
Steam Engines (Brantford, 1875)

MAP 14.  
SOUTHERN ONTARIO MARKET OF WATEROUS ENGINE WORKS, ca. 1875

MAP III  
MARITIME MARKET OF WATERBOUS  
ENGINE WORKS, ca. 1875



burning across Canada.<sup>24</sup> New measures had to be taken to protect capital already invested and, equally as important, to calm the fears of potential investors. In 1870 local businessmen formed a corporation to construct a waterworks. When completed, the system did not provide drinking water, despite the protestations of concerned citizens that contaminated water was a major health problem in Brantford,<sup>25</sup> nor did it extend fire protection to the whole city. Rather, service was limited to the central business district. Although the municipal government was entreated to invest in waterworks stock, as they had done for the gas company, they declined, feeling somewhat constrained no doubt by the financial burden of past railroad ventures and bonuses. Instead, the town did guarantee to pay eight per cent interest on privately invested capital. In this way the municipal government made fire protection not merely a precaution taken by property holders, but an investment paying a fair return as well.<sup>26</sup>

Encouraging municipal policies were responses to changes which had already started in the late 1860s. These years marked the beginning in Brantford of the transition from an industrial economy based on craft production to one based on factory production. Between 1861 and 1871 industry became more capital intensive. The proportion of industrial establishments based solely on skill and having no capital investment declined, the average capitalization of each firm increased markedly, and total capital investment in industry doubled. Change in the capital requirements and investment interest in industry was marked by a new form

<sup>24</sup> EXP, 28 Jan. 1870; Reville, History of Brant, I, 155-7.

<sup>25</sup> EXP, 28 May 1875, 23 Nov. 1877.

<sup>26</sup> EXP, 20 Jan. and 14 Jul. 1871; Reville, History of Brant, I, 222.

of business organization, the joint stock corporation which first appeared in Brantford in the 1870s. Recourse to incorporation had been taken in the promotion of earlier business ventures, the railroads, financial institutions and utilities, but not in manufacturing. In 1881 there were five incorporated industrial establishments and another projected. Four of these, the British American Starch Company, Waterous Engine Works Ltd., Alanson Harris, Son and Company, and J. O. Wisner, Son and Company, had been partnerships previously. As well, more producers hired more help. The average size of an industrial unit nearly tripled in the 1860s. More significant was the increase in the number of major industrial employers, defined arbitrarily as those having twenty or more workers on their payrolls. (Tables 12 and 13)

TABLE 12  
MANUFACTURING STATISTICS, 1861-1881

	1861	1871	1881
Capital invested (\$000).....	404	814	1,029
Average capital (\$000).....	2.7	5.4	7.4
Firms reporting no capital (%) <sup>a</sup> ..	49.8	37.1	...
Average no. of employees.....	2.9	8.4	9.3
Firms reporting no employees (%) <sup>a</sup>	63.9	44.2	...
Value of production (\$000).....	807	1,548	1,931

SOURCE: MS Census, 1861, 1871; Census of Canada, 1901, III (Ottawa, 1905), 327.

<sup>a</sup>This information cannot be calculated for 1881 from the published census.

TABLE 13

## MAJOR INDUSTRIAL EMPLOYERS IN BRANTFORD, 1852-1881

No. of Employees	1852	1857	1861	1869	1871	1875	1881
20-49.....	3	5	3	6	10	8	
50-99.....				1	1	3	
100 plus.....				1	3	4	
Total....	3	5	3	8	14	15	25 <sup>a</sup>

SOURCE: MS Census, Town of Brantford, 1851-2, 1861, 1871; EXP, 1, 5, 8, 12, 15, 26 May 1857; J. Sutherland, County of Brant Gazeteer and Directory for 1869-1870 (Toronto, 1869); W. W. Evans, Brantford Town Directory for 1875-76 (Brantford, 1875); W. H. Irwin and Co., City of Brantford and County of Brant Gazeteer and Directory for 1880-1881 (Brantford, 1880).

<sup>a</sup> Estimate made on the basis of newspaper reports and directory listings.

These changes in the organization of production resulted in greater industrial output. From 1861 to 1871 the value of industrial production doubled. In 1861 only one business, the Holmedale Flour Mills of Adam Ker and James Coleman, transacted more than \$100,000 worth of business. By 1871, as well as the Holmedale Flour Mills now owned by David Plewes, four more businesses produced more than \$100,000 in goods—the Brant Flour Mills of Alfred Watts, the Grand Trunk Railroad Car Works, the Dominion Starch Works of William J. Imlach, William W. Imlach, and Andrew Morton, and the Waterous Engine Works of Charles H. Waterous and George H. Wilkes. Three more firms, the Ontario Planing Mills of M. A. Burns, the Victoria Foundry of William Buck and John Builder's furniture factory, passed this benchmark



by 1875.<sup>27</sup> By 1881 a new pattern was emerging in Brantford's industrial sector. Craft production may not have been completely replaced but it was no longer the norm and large-scale factory production was increasingly visible.

A parallel and related development was the restructuring of commercial activity. Previously, the town's leading merchants who were able to operate extensively did so in a relatively small market geographically, by expanding into general retail merchandizing. But, in the 1860s, improved transportation facilities made it possible for the leading merchants to operate in fewer product lines but on a wider geographic scale through wholesale distributing. Before the 1870s few firms engaged in wholesale activity, only four in the 1850s and six in the 1860s, most of the latter commencing business in the closing years of the decade. Twenty-three wholesalers operated out of Brantford in the 1870s. Most engaged in the distribution of food and beverages: seven dealt in groceries, four in liquor, one in cured meats, and one in fruit. Four other firms supplied hardware, three dry goods, two drugs, two cigars, one boots and shoes, one harness and saddlery and one glassware and crockery.

Wholesaling developed in Brantford, as it did elsewhere in the last quarter of the nineteenth century, during what G. P. Glazebrook has termed "the golden age of wholesaling in Ontario" for a number of reasons.<sup>28</sup> This development marked the growing independence from Montreal mercantile houses.

<sup>27</sup> MS Census, 1861 and 1871; W. W. Evans, Brantford Town Directory for 1875-6 (Brantford, 1875).

<sup>28</sup> George P. de T. Glazebrook, Life in Ontario: A Social History (Toronto, 1968), 184-5.

The depression that stretched from 1857 into the mid-1860s took its toll upon the major merchants. The difficulties and failure of such firms as the various Buchanan businesses left a vacuum to be filled by smaller, localized wholesalers. As well, alternate sources of supply opened up domestically and internationally. British and American manufacturers confronted by problems of over-production were eager to find new buyers and were prepared to advance credit to Canadian wholesalers.<sup>29</sup> It was easy to find local suppliers too. Several of Brantford's manufacturers considered it more to their benefit to concentrate on production and allowed wholesalers or commission merchants to help distribute their goods.<sup>30</sup> As well, as Brant County farmers diversified their crops, wholesale grocers were supplied from an immediate source. Some successful wholesalers, especially grocers, extended their businesses into manufacturing to supplement their offerings to retailers. A broom factory, a winery, a spice mill and a cigar factory were established or purchased by wholesalers.

The second difference between the commercial town and the industrializing and wholesaling city was in class relations. Although there were some instances of tensions between capital and labour in the 1840s and 1850s, on the canal, road and railroad construction projects, Brantford's residents considered these to be the consequence of external forces brought to bear on their community by transient workers. No such attitude

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Dom. of Canada, House of Commons, Journals (1874), App. 3, "Report of the Select Committee on Manufacturing Interests," 3; Ibid. (1876), App. 3, "Report of the Select Committee on the Causes of the Present Depression," iv, 152, 218-21.

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EXP., 16 June 1871, 2 July 1880.

was possible in the late 1860s and 1870s, as both capital and labour became more self-conscious within the city.

Workers in Brantford became more conscious of their common interests in the 1860s. The way was led by those trades which were active elsewhere in North America. The cigar makers were the first to organize a union in the early 1860s, followed by the iron moulders in 1865 and the carpenters shortly thereafter.<sup>31</sup> In 1873 printers organized to strike against one newspaper, the Brantford Daily News, over non-payment of wages and poor working conditions.<sup>32</sup> The next year dry goods clerks joined together to protest their working conditions and to drum up public support for early closing.<sup>33</sup> In 1878 the cigar makers held a charity ball to raise money for their brother workers on strike in New York City.<sup>34</sup> But, labour organization in Brantford was difficult. Unions, if not broken by employers, were frustrated by the local police court. Membership drives by the cigar makers union in 1871 and the foundrymen in 1881 were resisted and organizers fined for harassing unwilling workers.<sup>35</sup> Workers themselves were divided in their attitudes toward unions. In 1872, D. Buchanan, an iron

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<sup>31</sup> EXP, 11 June 1861; Reville, History of Brant, II, 695; Bryan D. Palmer, A Culture in Conflict: Skilled Workers and Industrial Capitalism in Hamilton, Ontario, 1860-1914 (Montreal, 1979), 107; Gregory S. Kealey, Toronto's Workers Respond to Industrial Capitalism, 1867-1892 (Toronto, 1980), 48, 56-7.

<sup>32</sup> Ontario Workman, 16 Jan. 1873.

<sup>33</sup> EXP (Daily), 25 June 1875. In 1878 employees in a number of businesses formed the Brantford Early Closing Association. EXP, 5 July 1878.

<sup>34</sup> EXP, 4 Jan. 1878; Norman J. Ware, The Labour Movement in the United States, 1860-1895: A Study in Democracy (New York, 1929), 26. Later that year Brantford cigar makers themselves went on strike. EXP, 1 Nov. 1878.

<sup>35</sup> EXP, 28 July 1871, 5 Aug. 1881.

moulder, leader of the local Nine Hours Movement, and vice-president of the Canadian Labor Protective and Mutual Improvement Association, concluded that Brantford workers were not ready for the "conflict with capital."<sup>36</sup> The Nine Hours strike against the local foundries and engine works in May and early June of that year crumbled in worker disunity. The major employer, the engine works of Charles H. Waterous and George H. Wilkes, did concede to workers' demands on wage rates, credit extensions, and the reduction of the work week. However, they stipulated that they would lock out workers who refused to sign a "circular" disavowing union membership. The strike was effectively broken when a group of workers, led by the son of the town's major tinsmith, went back to work.<sup>37</sup>

Businessmen had their own ideas about the tensions between capital and labour and the best ways to reduce them. They felt that something was being lost between their employees and themselves. In the commercial town contact had been closer, more frequent and more personal and not just limited to the work place. Often providing room and board for their employees, businessmen felt a responsibility beyond that of employer and not unlike that of a father, especially in dealing with their apprentices. Apprenticeship agreement usually bound masters to provide sound moral education as well as manual training. Taking on two apprentices to train as machinists, Charles Waterous agreed to make sure that his charges not "play at any unlawful games such as dice or cards, ...not visit theatres or other places of amusement of the kind, but...attend church

<sup>36</sup> Ontario Workman, 1 Aug. 1872, 9 May 1872.

<sup>37</sup> Ibid., 30 May 1872, 13 June 1872.

at least once on the sabbath day...[ and ]...not use profane language."<sup>38</sup>

Businessmen sought to ease tensions in the 1870s by restoring some of this paternalism. In what became almost a ritual the city's major employers entertained their employees and their families in their homes at regular times through the year, usually at Christmas or New Year's and during the summer months. Behaviour on these occasions was predictable. The major role was played by the employer's wife who prepared and served the meal, and, with the children, entertained her guests with friendly chat, recitations or by leading the group in singing hymns. For their part, the employees thanked the hostess, sometimes with a gift, and commended their host for his able direction and sincere concern. Levi Fisher, a carriage maker, thanked his boss, Adam Spence, at one such gathering in 1877 "for the generous regard and thoughtful care you have at all times displayed towards those under you....We are sensible of your endeavours to have us feel an individual interest and concern in the respective departments of your business and appreciate your efforts to stimulate us to a useful and practical purpose in our employment."<sup>39</sup> To such effusions of good will, the employer usually responded by maintaining, as did Henry Leeming, a partner with William Paterson in the confectionery and cigar manufacturing business, that "the interest of employer and employee are identical."<sup>40</sup> In like temper, Adam Spence replied to his workers with the hope "that each of you will so prosper, that by and by you will all be

<sup>38</sup> Apprenticeship Agreement with David Webster, 14 Apr. 1860, and Apprenticeship Agreement with William Moses Gibson, 6 Feb. 1853, Brant County Historical Society Museum, Waterous Papers.

<sup>39</sup> EXP, 7 Dec. 1877.

<sup>40</sup> EXP, 1 Mar. 1878.

employers instead of employees."<sup>41</sup> The final act of the ritual was reading about it later in the pages of the Brantford Expositor.<sup>42</sup> Such demonstrations may have been overly formal and played up as public spectacles, and one can well imagine some workers scoffing at the sentimentality. But, these occasions seem to have struck a responsive chord among a few workers and businessmen.

Paternalism characterized other areas of employer/employee relations. Iron founders, Charles H. Waterous and George H. Wilkes, for example, might have resisted the unionization of their workers, but they liked to give them a day off every now and then during the busy summer season.<sup>43</sup> They also donated money to the Mechanics Institute so that their apprentices could use the facilities free and their journeymen at half-price.<sup>44</sup> Similarly, merchants might have reacted with displeasure to their clerks' pleas for early closing, but dry goods merchants in general and the occasional other merchant usually gave their employees one week's holiday in the summer. "The consequence is," the Expositor observed, "that they come back in good spirits, refreshed in body and mind, and more interested in farthering the prosperity of their employers."<sup>45</sup> Paternal concern for the moral welfare of their employees and the city's youth in general persuaded the leading businessmen to revitalize the local Young Men's

<sup>41</sup> EXP, 7 Dec. 1877.

<sup>42</sup> EXP, 1 Jan. 1869, 10 Aug. 1877, 4 Jan. 1878, 17 Oct. 1878, 1 Mar. 1878, 14 Jan. 1881, 18 Mar. 1881, 9 Dec. 1881.

<sup>43</sup> EXP, 11 Aug. 1871.

<sup>44</sup> EXP, 10 Nov. 1871.

<sup>45</sup> EXP, 18 Aug. 1871.

Christian Association in 1868, which had ceased operations in 1863 after only three years.<sup>46</sup> Such things, however, were only acceptable when initiated by businessmen themselves.

Local and provincial organization by Brantford's businessmen, appearing about the same time, went unimpeded. The Brantford Board of Trade was formed in 1866 "to promote just and equitable mercantile principles, to correct abuses in trade, to use their best endeavours to stop all illicit and contraband trade."<sup>47</sup> Two years later a large gathering of businessmen met to agree upon a common practice for the redemption of American silver.<sup>48</sup> Smaller groups of businessmen met to arrange matters pertaining to particular lines of endeavour. In 1867 licensed hotel and saloon keepers met to form a branch of the Canada Licensed Victuallers Association and to urge the local enforcement of liquor license restrictions against illegal vendors of alcohol.<sup>49</sup> Blacksmiths attempted to fix prices for horse-shoeing in 1869 and the livery stable keepers organized to prevent them.<sup>50</sup> The milk dealers in 1870 raised their price and tried to eliminate Sunday deliveries the next year.<sup>51</sup> Coal merchants fixed delivery prices in 1875.<sup>52</sup> Brantford foundrymen were considered by the

<sup>46</sup> Reville, History of Brant, II, 662-3.

<sup>47</sup> EXP, 12 Oct. 1866; George Hatley, "History of Brantford's Board of Trade," EXP, anniversary number, 1927.

<sup>48</sup> EXP, 21 Aug. 1868; Albert Faucher, "Some Aspects of the Financial Difficulties of the Province of Canada," Canadian Journal of Economics and Political Science 26 (Nov. 1960):623.

<sup>49</sup> EXP, 26 Apr. 1867.

<sup>50</sup> James Sutherland, County of Brant Gazeteer and Directory for 1869-1870 (Toronto, 1869), 68.

<sup>51</sup> EXP, 1 Sept. 1870, 28 Apr. 1871.

<sup>52</sup> EXP, 6 Aug. 1875.

leaders of the Nine Hours Movement to be better organized than those in Toronto, and since at least 1868 as members of the Iron Moulders Masters Association were part of a province wide price fixing agreement.<sup>53</sup> William E. Welding, owner of the largest pottery in Ontario, in 1871 was elected head of the Dominion Stone Ware Manufacturers, an association for the "mutual protection of the fraternity."<sup>54</sup> Hours of business, like prices, were another contentious issue requiring agreement among merchants. Employers may have expressed concern for the long hours their clerks and salespeople had to work, but they were more interested in preventing their competitors, especially those with gas lighting, from gaining an unfair advantage. Standard hours were difficult to set and only during the summer was it possible.<sup>55</sup> These examples of cooperation among businessmen were first indications of what Michael Bliss has termed "the protective impulse in economic life."<sup>56</sup> They strove to reach agreements among themselves, in their own mutual interests, to limit unfair competition and to control as many of the uncertain factors in business as they could.

The economy and society of Brantford during this third stage of development were different from that of the commercial town. Boosters seized on industrial development as the town's salvation after the collapse of commercial ambitions and industrial production became increasingly important as a driving force in the urban economy. Economic restructuring

<sup>53</sup> EXP, 20 Mar. 1868; Ontario Workman, 16 May 1872.

<sup>54</sup> EXP, 3 Mar. 1871.

<sup>55</sup> EXP, 6 Aug. 1869, 12 July 1872, 27 June 1873, 9 July 1880.

<sup>56</sup> M. Bliss, "The Protective Impulse: An Approach to the Social History of Oliver Mowat's Ontario," in Oliver Mowat's Ontario, Donald Swainson, ed., (Toronto, 1972), 174-5.



created tensions in Brantford society, as both workers and businessmen more frequently chose collective action for their own protection. The industrial city did not emerge fullblown in the mid-1860s, nor had it by 1881. But, some of its characteristics were developing in Brantford.

Despite the early years of recession during the mid-1860s, and the depression of the late 1870s, the industrializing and wholesaling city was in general more prosperous than the commercial town. There may not have been a boom comparable to that of the early and mid-1850s, but neither was there a collapse as severe as that following those halcyon years. Unlike the commercial economy, the industrial economy was less dependent on public expenditure, speculation and international conditions; because of the presence of a number of major industrial employers, the city's economic base was more diversified than it had been twenty years earlier. The construction industry in particular stimulated the city's growth. As well, Brantford was fortunate that its industrial base was not as seriously affected by the conditions of the depression of the late 1870s as were those of other communities. Consequently, Brantford enjoyed "steady growth in depression."<sup>57</sup>

A number of economic indicators support this contention of slow but consistent growth. Population growth was considerably slower in the industrial city. During the boom years from 1846 to 1858 the population had increased at the rate of 11.4 per cent per year; but, from 1866 to 1881 the average annual growth rate had slowed to only 2.9 per cent per annum. However, unlike the earlier period there was no long period of

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<sup>57</sup> This phrase from Alan Wilson, John Northway: A Blue Serge Canadian (Toronto, 1965), 28, typifies Brantford's economy in the 1870s.

of population decline; population loss from 1868 to 1869, 1872 to 1873, and 1878 to 1879 was soon regained. A similar pattern is presented in the changes in the prices of commodities on the Brantford market. From 1865 to 1881 prices were more stable than they had been previously; they were never so high as during the wheat boom of 1853-57, but neither were they so low as from 1858 to 1863. Likewise, two indicators of the currency in circulation, money leaving and money entering Brantford in the form of postal money orders, indicate more steady growth in the industrial city than previously experienced. (Table 14)

Within this overall pattern of growth a number of trends can be discerned. The mid- and late 1860s were years of restructuring and recovery. Economic indicators suggest that things were improving. Prices were rising. The supply of money, as indicated by money orders purchased and cashed, was expanding more quickly than at any other time for which data have been gathered. A "sudden expansion" in the circulation of bank notes was also noted by the Brantford Board of Trade in a submission in 1869 to a parliamentary committee on banking and currency.<sup>58</sup> Fourteen new factories opened in Brantford between 1865 and 1871, more than during any period of comparable length, and nine existing plants expanded their productive capacity.<sup>59</sup> Despite a slight downturn in 1870, indicated by a fall in prices on the Brantford market and by lay-offs and wage reductions on the Grand Trunk Railroad, industrial employment increased between

<sup>58</sup> Dom. of Canada, House of Commons, Journals (1869), App. 1, "First Report of the Committee on Banking and Currency," 22, 29, 33.

<sup>59</sup> The Expositor made careful note of the establishment or expansion of industries in Brantford.

TABLE 14

VALUE OF POSTAL MONEY ORDERS ISSUED AND REDEEMED  
AT THE BRANTFORD POST OFFICE, 1857-1881  
(IN \$000)

Year	Issued	Redeemed	Year	Issued	Redeemed
1857	11.2	16.9	1870	17.4	26.0
1858	11.3	25.0	1871	24.1	34.7
1859	8.7	14.1	1872	25.4	44.7
1860	9.0	12.0	1873	22.9	44.1
1861	6.7	12.5	1874	24.2	46.5
1862	5.4	8.4	1875	24.9	54.5
1863	6.3	8.9	1876	25.1	56.0
1864 <sup>a</sup>	4.9	7.6	1877	25.0	57.1
1865	7.8	11.3	1878	31.1	62.2
1866	8.8	14.5	1879	29.5	57.7
1867 <sup>b</sup>	. . .	. . .	1880	26.7	59.1
1868	13.9	32.8	1881	30.8	61.8
1869	16.4	30.0			

SOURCE: PCJ (1857-66), App., "Annual Reports of the Postmaster General;" Dom. of Canada, Sessional Papers (1868-82), "Annual Reports of the Postmaster General."

<sup>a</sup>For nine months only. In 1864 the fiscal year was changed to end on 30 June rather than 30 Sept. as had been the case previously.

<sup>b</sup>For some reason no returns were printed for 1867, perhaps because of the administrative change-over accompanying Confederation.

1869 and 1871.<sup>60</sup> Population growth, however, was slow. This troubled the Expositor which felt that Brantford was not growing as quickly as it should. It worried about emigration to the United States, blaming the housing shortage.<sup>61</sup> More likely, low wages in Brantford, generally lower than in other Ontario centres and much lower than across the border, was the determining factor.<sup>62</sup>

The construction industry struggled hard to keep up with the demand for residential and business accommodation and funds expended for this purpose provided a major stimulus to the local economy. In the commercial town the construction industry had been dependent on contracts for institutional (governmental and religious) facilities and major transportation projects. Private construction was relatively limited. In the industrializing city this was no longer the case. (Table 15) The building industry began to boom in 1870 largely because of the demand for housing. Although no details were given, the local newspaper claimed that 1871 was an even better year than 1870.<sup>63</sup> Two sources accounted for this demand. First, rental accommodation was again considered a good investment.<sup>64</sup> Second, the wealthy desired residences commensurate with their status. Dumfries Street, an elevated stretch of land overlooking the Grand River, became the home of the prosperous.<sup>65</sup> The quality of buildings in Brantford

<sup>60</sup> EXP, 2 Dec. 1870.

<sup>61</sup> EXP, 2 Apr. 1869, 4 Nov. 1870, 2 Dec. 1870.

<sup>62</sup> J. G. Snell, "The Cost of Living in Canada in 1870," Histoire Sociale/Social History 12 (May 1979):186-91.

<sup>63</sup> EXP, 18 Aug. 1871.

<sup>64</sup> EXP, 2 Dec. 1870, 18 Aug. 1871.

<sup>65</sup> EXP, 11 Nov. 1870.

TABLE 15

CONSTRUCTION IN BRANTFORD, 1870-1881  
(VALUES IN \$000'S)

Type of Construction	1870	1877	1878	1880	1881
<b>Institutional:</b>					
Value.....	20.5	38.4	63.5	0	24.0
% of total...	5.5	24.7	36.1		12.8
<b>Industrial:</b>					
Value.....	59.0	40.0	33.7	88.0	76.1
% of total...	15.7	2.6	19.2	10.3	40.6
<b>Commercial:</b>					
Value.....	58.2	28.9	24.0	28.1	37.1
% of total...	15.5	18.6	13.5	33.0	19.8
<b>Residential:</b>					
Value.....	237.8	84.1	54.8	48.4	50.3
% of total...	63.3	54.1	31.2	56.7	26.8
Total value..	375.5	155.4	176.1	85.3	187.5

SOURCE: EXP, 4 Nov. 1870, 11 Nov. 1870, 7 Dec. 1877, 15 Nov. 1878, 10 Dec. 1880, 9 Dec. 1881.

in general was upgraded from the mid-1860s. More solid brick structures replaced frame buildings, in middle-class neighbourhoods where brick connoted status and in the downtown where a by-law forbade wooden construction as a fire hazard.<sup>66</sup> From the early years of the 1870s Brantford's builders were active beyond the town's limits, receiving major contracts

<sup>66</sup> EXP, 5 Oct. 1866, 11 Nov. 1870; By-Law n. 183, Town of Brantford.

for public works in other parts of the province: Munson Hoyt and John Strickland won the contract for the Lunatic Asylum in London in 1869 and John Elliott for the Toronto Central Prison in 1871. Brantford, it seemed to the Expositor in 1870, "verily...is a paradise for builders."<sup>67</sup>

Brantford's economy remained buoyant through the first half of the seventies, despite the financial panic of 1873. Agricultural prices peaked in 1874 and remained high in 1875 before dropping in 1876. The value of money orders purchased and cashed increased steadily before levelling off after 1875. The industrial sector, especially the metal fabricating industries, expanded significantly from 1871 to 1875, apparently because of an increase in demand.<sup>68</sup> Despite nearly a six-fold increase in the importation to Canada of boilers and engines between 1872 and 1874, the Waterous Engine Works undertook major expansion, quadrupling its capital investment, hiring one-third more workers and nearly doubling its output from 1871 to 1875. Similarly, business improved for the stove and plough manufacturers. Industry, in general, prospered. In sixteen factories for which data can be compiled, employment increased by twenty-eight per cent between 1871 and 1875; and the value of production of ten factories for which figures are available doubled over the same period.<sup>69</sup> Commerce, too, expanded. The import trade through the port of Brantford

<sup>67</sup> EXP, 28 May 1869, 11 Nov. 1870; Construction Account Files, Central Prison, Toronto, 1871-1884, OA, RG 15, Department of Public Works, series v-2.

<sup>68</sup> "Report of the Select Committee on the Causes of the Present Depression," 188.

<sup>69</sup> EXP, 5 Oct. 1877; MS Census, 1871, Industrial Schedule; Evans, Brantford Town Directory; K. H. Taylor, "Statistics on Foreign Trade," Statistical Contributions to Canadian Economic History, II (2 vols., Toronto, 1931), 22-4.

increased more rapidly than the over-all Canadian import trade.<sup>70</sup> Although there is no way of knowing the composition of imports at Brantford, in general, dry goods, groceries, liquor and tobacco—articles distributed by Brantford wholesalers—increased more than other goods.

In the latter part of 1875 Brantford's economy began contracting. Agricultural prices fell, bottoming in 1879. The average annual value of imports from 1876 to 1881 was below the 1874-75 peak. The value of money orders purchased and cashed levelled off, despite the increasing population. Brantford's population did grow, justifying incorporation as a city in 1877, but by less in the last half of the seventies than in the first half. Not all of those attracted to the city could find gainful employment. Industry was forced to cut back. William Buck, a stove and plough manufacturer, reported to a parliamentary inquiry in 1876 that his sales for the year were down by more than forty per cent, forcing him to reduce his work force by half and to pay his remaining workers lower wages.<sup>71</sup> Employers were on occasion astounded by the number of applicants for job openings, and complaints about vagrants and idle youths, unheard for a number of years, became more frequent in the local newspaper. Perhaps the presence of more unemployed accounted for the increasing number of robberies reported in the paper and the consequent determination of downtown merchants to form a night watch.<sup>72</sup>

<sup>70</sup> From 1872 to 1878 the value of goods imported through Brantford increased by 71.7 per cent, while total imports to Canada declined by 13.9 per cent.

<sup>71</sup> "Report of the Select Committee on the Depression," 183.

<sup>72</sup> EXP, 2 Apr. 1875, 10 Jan. 1879, 5 Oct. 1877, 31 July 1874, 15 Mar. 1872.

Recovery began in 1880. The major agricultural implement manufacturers, Alanson Harris, Son and Co., J. O. Wisner, Son and Co. and James G. Cockshutt and Co., found that they were unable to fill all their orders that year and consequently undertook plant expansions. Similarly, the Waterous Engine Works began in 1880 to work around the clock for the first time.<sup>73</sup> Several other industries, however, found conditions less favourable. The Expositor, the Liberal voice of a Liberal riding, was highly critical of the new National Policy and published with glee complaints from city carriage and pottery manufacturers that the tariff increased their costs of production and hindered their operations.<sup>74</sup> Recovery, then, was uneven.

From the mid-1860s to 1881, four cyclical trends were apparent in the urban economy. The latter part of the sixties were years of recovery and restructuring as industrial development gained in prominence in the urban economy. Expansion, especially industrial, in the first half of the seventies built upon the development of the previous half decade. The recession which followed, lasting until the end of the decade, was not as serious as that from 1857 to 1864. At the end of the period of this study, recovery was beginning, led by expansion in the metal fabricating industry.<sup>75</sup>

<sup>73</sup> EXP, 14 May 1880, 2 July 1880, 10 Dec. 1880; Denison, Harvest Triumphant, 79-80.

<sup>74</sup> EXP, 27 June 1879, 2 May 1879, 2 Apr. 1880.

<sup>75</sup> Edward J. Chambers, "Late Nineteenth Century Business Cycles in Canada," Canadian Journal of Economics and Political Science 30 (Aug. 1964): 396-400; K. A. H. Buckley, "Urban Building and Real Estate Fluctuations in Canada," Ibid. 18 (Feb. 1952):46, 48-9, 52.



By 1881 industry figured more prominently in Brantford's economy. Improved transport facilitated production for and distribution in a more extensive market and stimulated larger scaled industrial and commercial enterprises. Although relations between employers and workers were by no means polarized, the transition to a new urban economy brought growing evidence of collective behaviour, or workingmen's organizations and businessmen's associations.

#### The National Policy in Brantford

The issue of the National Policy hangs like a pall over the closing years of this study. There is little doubt that after 1878 import substitution behind the protective tariff became the cornerstone of an industrial policy—if the catering to special interests by the Macdonald and subsequent Dominion governments does indeed warrant the dignity of such a title—and that the maintenance of the tariff became a test of the political deference and status commanded by Canadian manufacturers. But, originally, Macdonald was impressed by the electoral appeal of tariff protection. He confided to a correspondent in 1872 that "it really is astonishing the feeling that has grown up in the west [part of Ontario] in favour of home manufactures. I am sure to be able to make considerable capital out of this next summer."<sup>76</sup> Because of inadequate sources, it is difficult to say where this protectionist feeling rested in Brantford, although there was a change of opinion sufficient for the Conservative party to regain in 1878 the electoral majority in the city lost in the 1874 election. One

<sup>76</sup> Cited in Donald G. Creighton, John A. Macdonald: The Old Chief-tain (Toronto, 1955), 120.

thing is apparent, however, and that is that this voter strength did not come from those businessmen who were benefitting already from the restructuring of the urban economy, since most of the major industrialists and many of the wealthiest businessmen took a public stand against the National Policy.<sup>77</sup>

The politics of the late seventies are not easy to examine in Brantford since the commentary provided by The Expositor, the major source available, is one-sided in its commitment to the Liberal Party. Nevertheless, the opponents of the National Policy were clearly expressed. The Expositor carefully reported the protection issue and printed the names of three hundred and sixty-five convention delegates and campaign committee representatives of the South Brant Liberal Association.<sup>78</sup> If all of these men voted on election day, this group of public Liberals would have accounted for sixty-two per cent of the votes received by William Paterson in 1878.

The occupational status of rank and file Liberal Party supporters was established by reference to the City Directory for 1877.<sup>79</sup> From this source it was possible to find the occupations of three hundred and six Liberals, or about eighty-five per cent of all supporters identified in

<sup>77</sup> Certainly Brantford provides little evidence to support Greg Kealey's conclusion the "by 1879 Canadian industrial capitalists had come to dominate the state." Toronto industrial capitalists may have been strong supporters of the National Policy—although Kealey does not analyze the class background of the opponents of the protective tariff—but in Brantford this was not so. Toronto Workers Respond to Industrial Capitalism, 16-7.

<sup>78</sup> EXP, 7 June 1878, 23 Aug. 1878, 20 May 1879.

<sup>79</sup> W. W. Evans, Brant County Gazetteer and Business Directory for 1877 (Brantford, 1877).

The Expositor. These occupations were then grouped into four classes, a variation on the system of classification employed by Michael Katz: proprietors (including merchants and major manufacturers) and professionals; white collar workers and petty proprietors (including small shopkeepers and self-employed tradesmen; skilled labour; and semi-skilled and unskilled labour).<sup>80</sup> From the newspaper reports Liberalism had a distinctly bourgeois cast to it: twenty per cent of active Liberals were professionals or proprietors, while fifty per cent were white collar workers or petty proprietors. Among the latter, white collar workers (clerks, salesmen, bookkeepers and commercial travellers) were a distinct minority accounting for just sixteen of one hundred and sixty in the group. In all, one hundred and seventy-six businessmen, a number equal to forty-seven per cent of the business population in 1880, declared their party affiliation. Business support for the Liberal Party was not drawn from all occupational groupings in the business population. The commercial sector was under-represented, comprising fifty-two per cent of Liberal but sixty-one per cent of all businessmen in 1881. Probably this was due to the representation of industrialists who operated on a large scale: sixteen per cent of Liberals were factory operators, while ten per cent were builders. The remainder of Liberal businessmen were self-employed artisans and craft producers (eighteen per cent) and construction sub-contractors (five per cent). From newspaper reports it was readily apparent that Brantford's business elite, particularly the major industrialists, were outspoken opponents of the National Policy. Three of the four major iron founders--

<sup>80</sup> Michael B. Katz, "Occupational Classification in History," Journal of Interdisciplinary History 3 (Summer 1972):63-88.

William Buck, Charles H. Waterous and George H. Wilkes--campaigned against the National Policy, as did the major builder and planing mill owner, William Watt. The Liberals were supported by the agricultural implement manufacturers Alanson and John Harris along with their partner, James K. Osborne. Two men, who in 1881 were admitted into this firm as partners (and who both subsequently were presidents of Massey-Harris)--Lyman Melvin Jones, the western agent for Harris, and Joseph N. Shenstone, Deputy County Clerk--favoured the Liberals. So, too, did the second most important implement makers Jesse and Wareham Wisner and their future partner, E. L. Goold, a hardware merchant. The other major implement maker, James G. Cockshutt, did not take a stand publicly, although his brother, Frank, a clerk in his father's store, shared the family's traditional affiliation and campaigned for the Liberals. John Hext and Adam Spence, proprietors of two of Brantford's three major carriage manufacturing establishments, were members of Liberal campaign committees, while William Welding, the owner of the Brantford Pottery, and George Foster, president of the British American Starch Co., sided with Bernard Heyd, a grocer and pork packer, in supporting the Liberal candidate, William Paterson, a confectioner, cigar manufacturer and himself a member of the industrial elite. Less than a quarter of all supporters were skilled workers and just six per cent were semi-skilled or unskilled workers. The presence of just nine labourers suggests that, although the Liberals attempted to put together a representative campaign committee, their appeal weakened among the lower reaches of the working class.

Protection did not play a major role in the economic policies supported by Brantford's industrial elite because of their analysis of the

problems confronting the Canadian economy in the seventies, because of their own business ambitions, and because of their evaluation of the potential impact of tariff protection. This is not to say that Brantford manufacturers had no complaint about American competition. C. H. Waterous admitted that his line of goods had not been sufficiently protected from the dumping of American goods, while William Buck reported that, although his business had not been affected adversely by American competition, he was "disturbed" by the presence of American products in the Canadian market and was "not so strong a believer as some in our capacity to defy American competition."<sup>81</sup> But, there was general agreement that an upward tariff revision on all imports would create more difficulties than solutions. The imposition of duties on imported iron, coal and other materials, Brantford manufacturers agreed, would increase the cost of production beyond the level of protection afforded by duties on manufactured goods. In the end, Canadian manufacturers would be at a greater disadvantage vis-a-vis American producers. Commenting upon plant expansion during the election campaign, Alanson Harris declared that "if I thought Sir John would regain power and carry out his promise of putting a duty on coal and other raw material, we would not lay one brick of that building."<sup>82</sup>

Higher production costs would ultimately undermine consumer purchasing power and aggravate what William Buck considered already to be a serious problem. Called in 1876 as a witness by the House of Commons Select Committee on the Causes of the Present Depression, Buck reported

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<sup>81</sup> EXP, 2 May 1879; Dom. of Canada, House of Commons, Journal (1876) App. 3, "Report of the Select Committee on the Causes of the Present Depression," 185, 188.

<sup>82</sup> EXP, 30 Aug. 1878, 2 May 1879, 25 Apr. 1879.

that "the people were more economical and generally tried to make an article do for another year....There is no particular shortness of money....People have the money and are as capable of buying goods as they ever were, but I judge they are exceedingly economical." This was a result of the depression certainly, but for Buck it was also an indication of more sophisticated consumer tastes brought about by economic development and maturity. Goods that might have been satisfactory in pioneering days were no longer judged adequate in quality. Consumer preference, Buck claimed, gave American manufacturers who made "very nice stoves" an advantage over less advanced Canadian producers.<sup>83</sup> Protection could not solve this problem and would, in fact, make it worse by increasing the cost of living. The South Brant Liberal Association stated as much when at the nomination meeting in 1878 it declared "our entire want of confidence in the 'National Policy' of tariff protection....It would solely be in the interest of the manufacturing producer to the injury of the consumer, seven eights of whom are the farmers of the country."<sup>84</sup>

Concern for consumer purchasing power was one factor in the desire of Brantford manufacturers to build a market. The problem confronting Canadian producers was not one of production; Buck claimed that the cost of production for iron founders was no greater in Canada than in the United States. The difference and the problem was that the Canadian manufacturer could not produce and distribute on as large a scale as American competitors who benefitted from large concentrations of population close at hand and efficient, cheap transportation to service a market beyond

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<sup>83</sup>"Report...on the...Depression," 185.

<sup>84</sup>EXP, 7 June 1878.

the immediate locality. The result was, Buck said, that since "we can only reach comparatively few of our people," factories as large as those in the United States were not viable in Canada. However, changes in policy to open up new markets in the United States threatened to alter the existing structure of industry to the detriment of those operations dependent on small local markets. Buck himself was "theoretically in favour of reciprocity" and prepared to take a chance, although he did not expect to gain personally. Already he had attempted to expand his market by selling in the United States. He had shipped ploughs to Michigan and even Colorado, although he found the protective American tariff and the red-tape involved in clearing customs were serious obstacles. More promising was the West Indian market. Several shipments of ploughs sent to Jamaica convinced Buck that "to all appearances there is an excellent market for our goods" there, although transportation and customs problems in New York had to be surmounted first.<sup>85</sup> Other Brantford manufacturers were also attempting to find new markets overseas. The Waterous Engine Works shipped sawmilling machinery to Austria in 1879 and considered the European market promising enough to warrant the appointment of an agent.<sup>86</sup> John Hext, proprietor of the Brantford Carriage Works, sold carriages to customers in England and New Zealand.<sup>87</sup> None of these sales accounted for a significant part of the firms' business, but it did indicate a broadening

<sup>85</sup>"Report...on the...Depression," 185-8.

<sup>86</sup>EXP, 25 July 1879. By 1881 the Waterous Company had also made sales to England, Australia, Jamaica, Deperara, and Chile. EXP, 28 May 1880, 9 Dec. 1881.

<sup>87</sup>EXP, 31 Oct. 1879.

of horizons among members of the industrial elite. They did admit they were confronting difficulties, but in 1878 they did not think that protection was the answer.

Conservative supporters have proved more difficult to identify, although one ought not to conclude that all who did not support the Liberals<sup>88</sup> were Tories. Nevertheless, The Expositor did denounce a few Tories in passing. As well, the Hamilton Spectator carefully reported the 24th of May "monster meeting" in Brantford attended by John A. Macdonald which brought out the leading local Conservatives.<sup>88</sup> Brantford's most distinguished Tory was Alfred Watts, the second wealthiest man in the city, a merchant miller, soap manufacturer and wholesale grocer. Watts received the Conservative call in the Dominion elections of 1872, 1874 and 1878, although the first time he stepped aside to allow Francis Hincks to receive a drubbing from William Paterson in his first outing. There were several other prominent businessmen in the Tory camp, but not as many as on the Liberal side.

But, probably the most important Conservative politician in Brantford, the Tory whom local Grits loved to hate, was John J. Hawkins, a Canadian-born Catholic of Irish parentage who with his brothers ran a grocery and groggery in the working-class back section of Brantford. As president of the South Brant Liberal-Conservative Association, Hawkins not only co-ordinated Watts' campaign but also ran unsuccessfully against Arthur S. Hardy in a provincial by-election in 1873 and against David Mills in Bothwell in 1878. There was something about Hawkins' ambitions and power among the lower class that offended The Expositor and its readers,

<sup>88</sup> Hamilton Spectator, 25 May 1878.



presumably. The paper sneered when Hawkins, a Catholic, received the endorsement of the Orange Lodge and chuckled when "J. J." shared the platform on the 24th with Macdonald: "I tell you, John looked as important as a clerk in a seven story hotel."<sup>89</sup> This comedy had a hollow ring to it since Brantford was a Conservative city and Hawkins was in charge of getting the vote out. Unfortunately for the Tories their urban majority was not sufficient in 1878 to offset the traditional Liberal preference in the country polls of South Brant.<sup>90</sup>

This cursory analysis of the 1878 election in Brantford does not support the contention that the National Policy appealed to the city's business interests. The business elite which had survived the depression of the mid-1870s and the earlier re-structuring of the urban economy were committed to a different plan for industrial development, one which did not rely upon tariff protection. The major appeal of the National Policy in Brantford appears to have been to the working class who probably hoped for the creation of more jobs. To the extent that the National Policy had a business appeal, it is tempting to suggest that it addressed itself to the hopes and fears of the marginal businessman, the independent tradesmen and the small shopkeeper, along with all those others who aspired to self-employment. The elimination of foreign competition and the creation of a national market promised to re-create the protective isolation of the commercial village of the 1840s and 1850s which had provided the best opportunities in the mid-nineteenth century for self-employment.

<sup>89</sup> EXP, 7 June 1878.

<sup>90</sup> Dom. of Canada, Sessional Papers (1867-79), "Return on the... General Elections."

In fifty years the urban economy of Brantford went through three stages: the frontier village, lasting until the early 1840s; the commercial town, from the early forties to the mid-1860s; and thereafter, the small industrializing city. The structure of the economy and the business opportunities in it differed from one stage to the next. Although business in the frontier village benefitted from trade with the Six Nations Indians, the economy was tentative and dependent for growth upon agricultural settlement. Once the surrounding township had been taken up and the farm land brought into production, Brantford grew as a commercial town, handling the exchange of agricultural surpluses and providing goods and services for its immediate hinterland. Transportation improvements, principally rail but also canal and road systems, although promoted to enhance Brantford's position as a commercial metropolis in the staple trade, made possible structural changes in the industrializing city. Larger scale factory production and wholesale distributing were permitted by the integration of the urban economy into a national and provincial market.

Business conditions within these three stages were affected by cyclical expansions and contractions. The frontier was probably the least prosperous stage. The boom from 1834 to 1836 was preceded by a lengthy period of stagnation and collapsed in depression and rebellion from 1836 to 1838. Recovery was slow since new factors, agricultural production and settlement, promoted growth. The economy of the commercial town was volatile and the height of expansion contracted with the depth of depression. The boom years from 1844 to 1847 and from 1851 to 1857 contracted in recession from 1847 to 1850 and in deep depression from 1857 to 1863. The business cycle seems to have been less extreme in the industrializing

city. The latter part of the 1860s witnessed recovery. Expansion in the first half of the seventies grew from the industrial development of the previous decade. Recession, milder than that following the collapse of 1857, lasted from 1875 to 1879. Recovery led by the industrial sector was beginning by the end of this study in 1881.

## CHAPTER IV

### BUSINESS OPPORTUNITIES IN BRANTFORD

Each of the three stages in the urban economy presented different sorts of business opportunities and demanded different organizational forms for their exploitation. Changes in these opportunities and requirements clearly affected business as a social activity by restricting the number of men who could become self-employed. The transition from the commercial town to the industrializing city diminished the relative number of business opportunities in Brantford by about forty per cent, so that self-employment, which had seemed a goal well within the reach of many men in the 1840s and 1850s, had receded as a possibility by the late 1860s and seventies. Larger scale businesses in the industrializing city, rather than more businesses, as had been the case in the commercial town, met increases in demand. At the same time local production became less important for the satisfaction of local needs as specialized mercantile businesses retailed a wider range of consumer goods. Retailing was the most important growth area in the urban economy in terms of the number of firms engaged in it after the mid-1860s and new businesses in this area slowed down the shrinkage of the business population caused by business discontinuations among independent tradesmen and craft producers. Attrition among this latter group was the immediate cause of the declining size of the business population.

### Frontier Business

Discussion of frontier business opportunities, unfortunately, can only be brief and vague. The sources for such a study simply do not exist. It is impossible, for example, to establish the size, let alone the occupational structure, of the work force in either 1830 or 1842. Thus, the following comments are tentative.

Frontier Brantford could support few business services. Businessmen were attracted by the lack of competition, but once in the village many found little demand for their goods and services. Some, especially tradesmen, were clearly out of place and marginal. Only by diversifying into other areas of endeavour could viable businesses be conducted.

Of the twenty-six businessmen resident in Brantford in 1830, fourteen were self-employed artisans plying a variety of trades. Many were premature. The frontier community could not support the variety of crafts which were available in Brantford. The gunsmith, baker, watchmaker, tailor and hatter simply were not needed. The two shoemakers could not find enough work in their trade alone and undertook additional ventures, one acting as an auctioneer, the other as a leather merchant and grocer. The tanner and the miller also farmed. Perhaps only the blacksmiths and carpenters could occupy themselves in their trades, since of all artisans they were able best to partake of the business generated by the settlement of the frontier. The marginal role of the trades in the urban economy was reflected by the relatively recent arrival of artisans to Brantford. Seventy-five per cent of the tradesmen in 1830 had resided in the village for less than two years, while seventy per cent of the merchants had been there more than three years and thirty per

cent more than five years.

Men in commerce were more secure in the frontier economy, although most of them too had to diversify their interests. Diversification took two forms. The lesser merchants and the innkeepers divided their time between their businesses and farming. Farming held little attraction for the major merchants. Instead they expanded into other areas of the frontier economy. They were men with financial resources, metropolitan connections, and commercial experience. Some, like John A. Wilkes and James Cockshutt, had been well-established as merchants in York before opening stores in Brantford. Others, like James Muirhead, who was associated with Colin C. Ferrie and Co. of Hamilton, were up-country junior partners in branches of metropolitan trading firms. The interests of the major merchants were diversified. Besides their businesses, they speculated in land, owned grist and saw mills, carding and fulling mills, asheries and distilleries, as well as contracting for mail transport and construction projects. This general entrepreneurship was symptomatic of the limited opportunities and the ability of men with a little capital to corner the economy.

#### Business in the Commercial Town

Domination of business opportunities by a few merchants was not possible in the late 1840s and 1850s. The urban economy grew too quickly for this. Moreover, Brantford's imperfect integration into a larger trading system in the 1840s and 1850s protected small scale enterprises and encouraged the satisfaction of increases in demand by roughly proportionate increases in the size of the business population. Thus, easy entrance into business was afforded to a remarkably large proportion

of the adult male population. The business population consequently kept pace with Brantford's growth in the 1850's. From 1852 to 1861 the town's population grew at an average annual rate of 5.4 per cent. Over the same period the number of businessmen increased from 238 to 356, an average growth rate which, at 4.6 per cent per year, was only slightly slower. Put another way, in 1852 there was one businessman for every 16.3 residents of the town and in 1861 one for every 17.6 residents. The rate of self-employment among the adult male work force was constant. In 1852 one in 4.2 and in 1861 one in 4.1 males over the age of 16 who gave an occupation to the census enumerator were self-employed. Moreover, nearly one third of all adult males over the age of sixteen who resided in Brantford in 1852 had been, were, or would be in business in Brantford in one of the six cross-section years from 1830 to 1881 examined in this study. Were it possible to examine every year from 1830 to 1881, self-employment would probably appear even more pervasive.<sup>1</sup>

Entry into business was facilitated by the obstacles that confronted the organization of large scale enterprises. In the commercial town other ventures such as speculations in land, wheat, and timber, as well as rail promotion, seemed more lucrative than investment in industrial production. As a result, partnerships, the form of large scale organization in the

<sup>1</sup>The pattern of growth in the business population of Brantford was similar to that in Poughkeepsie, New York, where the number of firms increased faster than population growth from 1859 to 1870 but increased at a slower rate than the city's population from 1870 to 1900. The difference between Brantford and Poughkeepsie was that in the Ontario town the decline began earlier. This may have been due to the higher rate of self-employment in Brantford, although this cannot be stated with certainty since the rate of self-employment was not calculated by the authors of the Poughkeepsie study. Clyde and Sally Griffen, Natives and Newcomers: The Ordering of Opportunity in Mid-Nineteenth Century Poughkeepsie (Cambridge, Mass., 1978), 104.

commercial town, proved unstable. Continual changes in membership and the diversion of the attention of partners to other ventures indicated that those involved were not overly sanguine about the ability of industry to offer a comparable return on their capital.

The rather complicated history of Brantford's foundries, which, as elsewhere, were the largest factories in town in the 1850s,<sup>2</sup> indicates the difficulties confronting big business. Until the mid-1860s Brantford's foundries were organized by a complex and clumsy succession of partnerships which marked the continuing search for new partners with new capital. The first foundry was started in 1841 by Philip C. Van Brocklin, a New Yorker who in 1820 had been a junior partner in Van Norman and Co., which operated the Long Point Furnace and later in 1838 a partner with Elijah Leonard in a foundry in St. Thomas.<sup>3</sup> In Brantford he received financial backing from one of the town's original businessmen, Arunah Huntington, a Vermont shoemaker turned general merchant. P. C. Van Brocklin and Co. reported to the census enumerator in 1842 that ten employees worked for them. When Huntington dropped out of the business in 1844, Van Brocklin found another partner in Franklin P. Goold, a former Rochester, New York, grain merchant.<sup>4</sup> The firm of Goold, Van Brocklin and Co. did not last much longer than its

<sup>2</sup>Jacob Spelt, Urban Development in South-Central Ontario (Toronto, 1972), 74; Gregory S. Kealey, Toronto Workers Respond to Industrial Capitalism, 1867-1892 (Toronto, 1980), 20-1.

<sup>3</sup>W. J. Patterson, "The Long Point Furnace," Canadian Mining Journal 60 (Sept. 1939):548.

<sup>4</sup>Canada Gazette, 23 Mar. 1844; The History of the County of Brant... (Toronto, 1883), 507.



predecessor. It dissolved in 1848 after Van Brocklin turned down Goold's offer to buy him out for \$16,000.<sup>5</sup> Van Brocklin then entered a partnership agreement with Thomas Winter, an English immigrant who arrived in Brantford by way of the West Indies, and Charles H. Waterous, a native of Vermont who had failed in several machine shop businesses in New York and Ohio. Waterous' contribution to Van Brocklin, Winter and Co. was crucial; his technical expertise and innovative ability transformed the business from a country foundry into a factory producing steam engines. Although he probably brought little or no capital to the business, Waterous was made a partner and received a salary and a quarter share in the profits.<sup>6</sup> But Van Brocklin was a "boomer", who was seduced by Brantford's commercial promise and who sought profit from it. As Mayor of Brantford in 1850 he was involved in railroad promotion and invested heavily in the Buffalo, Brantford and Goderich Railway. In return he received the contract to produce cars for that road and formed a partnership with James Miller Williams, the Hamilton carriage manufacturer who also held the contract to build cars for the Great Western, and Matthew Butler, a former employee of Williams. In 1853 Van Brocklin dropped out of this company, probably to concentrate on his many other interests which included grain and land speculation, rail and mining schemes, as well as private banking.<sup>7</sup> These activities must have appeared

<sup>5</sup>DUN, 55.

<sup>6</sup>"Autobiographical Sketch of C. H. Waterous," OA; In Memoriam: Charles H. Waterous Sr. (Brantford, 1892), 10.

<sup>7</sup>Norman R. Ball and Edward Phelps, "Williams, James Miller," Dictionary of Canadian Biography (Toronto, 1982)11:929; EXP, 25 Oct. 1853, 4 Jan. 1856, 20 Feb. 1857; F.N. Walker, "Birth of the Buffalo and Brantford Railway," Ontario History 47 (Spr. 1955):83-4; Canada Gazette, 22 Oct. 1853.

more lucrative to him since in 1854 he closed up his foundry and settled his affairs with his partners. Winter devoted his time to the Buffalo, Brantford and Goderich Railroad as treasurer, while also backing a grocery business. Waterous attempted to arrange financing to purchase what remained of the business.<sup>8</sup>

Waterous was able to work out a deal with the other major foundry operating in Brantford, Goold, Bennett and Co. After Van Brocklin's refusal to sell in 1848, Goold organized a new partnership to undertake a foundry business in Brantford. Goold and another New Yorker, Adolphus Bogardus Bennett, were the Brantford members of an international company also involving Joseph Ganson, Holester Lathrop, and Ralph W. Goold, who had been established for some time in a foundry business in Brockport, New York, as Ganson and Co. By 1851 the Brantford branch was doing well enough for Goold, Bennett and Co. to become partners in B. G. Tisdale and Co., a retail stove and tinware outlet.<sup>9</sup> Bradford Tisdale, a Canadian of Loyalist extraction, left the partnership in 1853 and in 1857 started his own foundry.<sup>10</sup> Upon the severance of their connection with Tisdale, Goold, Bennett and Co. sponsored the tinsmithing business of Landon, Buck and Co. W. E. Landon, another American, had been a self-employed tinsmith in Brantford for some time, while William Buck, from a Loyalist family, had been employed as an apprentice and journeyman tinsmith in Brantford for ten years and had saved a thousand dollars to

<sup>8</sup>DUN, 55, 56.

<sup>9</sup>DUN, 55, 24.

<sup>10</sup>EXP, 20 Feb. 1857; History of the County of Brant, 539.

contribute to the new business.<sup>11</sup> In 1855 Goold, Bennett and Co. went into partnership with C. H. Waterous to operate the old Van Brocklin foundry and machine works under the name Ganson, Waterous and Co. This was not a complete merger, since Goold, Bennett and Co. continued to operate their foundry until 1857 when they rented it to Landon and Buck.<sup>12</sup> With this transaction, the foundry business of Ganson, Waterous and Co. became the major business involvement of Goold, Bennett and Co.

Ganson, Waterous and Co., however, suffered during and after the commercial crisis of 1857 from economic hard times and from continuing instability in partnership arrangements. Although the partners were generally considered wealthy, their assets in the business were tied up in overdue accounts owed by customers unable to make remittances. Previously their cash flow had been sufficient to finance purchases of raw materials, payrolls and customer sales during the expansionary years of the early and mid-fifties; this was no longer adequate during economic contraction. Their cash flow problem impaired their credit standing and in 1859 they began winding down their affairs to quit business. In early 1860 their creditors granted a last minute reprieve; Ganson, Waterous and Co. assigned their assets to their creditors in return for a four year extension of their obligations.<sup>13</sup> These problems contributed to

<sup>11</sup> Canada Gazette, 17 May 1851; DUN, 54; History of the County of Brant, 496; Rev. William Cochrane, ed., The Canadian Album. Men of Canada or Success by Example (Brantford, 1891), 1:232.

<sup>12</sup> DUN, 108; EXP, 8 May 1857; David L. Newlands, "The Brantford Pottery: The Early Years, 1849-1867," The Canadian Collector, Jan./Feb. 1977, 24.

<sup>13</sup> DUN, 56. Like other large manufacturers, their problem was inadequate operating capital. DUN, 55, 67.

alterations in the partnership. Two of the Americans, H. Lathrop and R. W. Goold, had withdrawn by 1857 when A. B. Bennett sold his interest in the business. Bennett had pursued other ventures for some time. From 1856 to 1857 he was a partner in Morton and Bennett which operated the Brantford Pottery. As well, he continued to finance the foundry business of William Buck, who operated the Union Foundry on his own after Landon fled to the United States in 1859 to escape debts arising from various speculations.<sup>14</sup> Bennett's replacement in Ganson, Waterous and Co., William Mellish, brought little strength to the company. He had been a contractor for the Buffalo, Brantford and Goderich Railway and his affairs were hopelessly compromised by the railroad's failure and his own continuing real estate speculation. Shortly after his admission to the firm, Mellish found it convenient to leave town to escape the embarrassment of his financial problems. In 1862 Ganson dissolved his connection, although, to maintain public confidence, the name remained the same until 1864 when F. P. Goold withdrew.<sup>15</sup> Goold may have felt that the business lacked a future. All along he had qualified his commitment to the foundry business by cultivating other businesses. In 1854 he provided capital for the expansion of a shoemaking business, Haydon and Goold. He even had some interest in oil refining. As well, from 1859 to 1867, he operated the Brantford Pottery with Waterous under the name of F. P. Goold and Co.<sup>16</sup>

<sup>14</sup> Canada Gazette, 1 Aug. 1857; DUN, 108; David S. Newlands, "The Brantford Pottery: The Early Years, 1849-1867," Canadian Collector, Jan./Feb. 1977, 24.

<sup>15</sup> DUN, 83.

<sup>16</sup> EXP, 8 Sept. 1871; Newlands, "Brantford Pottery," 25-7; D. B. Webster, The Brantford Pottery, 1849-1907: History and Assessment of the Stoneware Pottery at Brantford Ontario (Toronto, 1968), 8; DUN, 57.

Confronted with financial and partnership problems, Waterous sought a new associate. In 1864 George H. Wilkes accepted a long standing offer to enter the business as an equal partner. Although Wilkes brought little capital with him, just \$3,600 in the form of lathes, patterns and other foundry equipment, he did have what the business needed, accounting ability and managerial experience. Wilkes had worked as an accountant in the foundry established by his uncle, George S. Wilkes, in 1856. When the business failed in 1859 because of problems of inadequate capitalization, George H. Wilkes took over its management for the benefit of the creditors until it was sold in 1864 to William Buck.<sup>17</sup> Waterous and Wilkes proved a lasting and successful partnership and in 1874 was transformed into a joint stock corporation. The cement that held the partners together until Wilkes' retirement from active participation in the business in 1880 was the new profitability of industrial investment.<sup>18</sup>

The organizational limits imposed upward limits on the scale of industrial production. In 1861 there were more foundries, six in all, plus a number of small mould and machine shops, than the two in 1851. However, none of the six employed as many workers as the largest in 1851. The increase in number but not in scale reflected greater specialization as a way of meeting increased demand within existing production limits.

<sup>17</sup> Agreement between C. H. Waterous and F. P. Goold and G. S. Wilkes, Waterous Papers; History of the County of Brant, 547.

<sup>18</sup> The unprofitable nature of industrial investment has been identified as one factor contributing to the instability of another Brantford manufacturing business, the Brantford Pottery. Founded in 1849, only in the late 1860's was permanence achieved in its ownership. Newlands, "Brantford Pottery," 24, 27 and "The Brantford Pottery: The Later Years, 1867-1906," Canadian Collector, Mar./Apr. 1977, 22, 24; also Webster, The Brantford Pottery, 5-9.

Despite rising farm incomes, the demand for agricultural implements was not sufficient to permit any of Brantford's foundries to specialize in that line. Threshing machines had been manufactured in Brantford as early as 1843 and reapers had been introduced to Canada about 1846.<sup>19</sup> But, the average value of agricultural implements owned by Brantford Township farmers was just \$204, a considerable investment by the standards of the day, but, still less than the cost of one threshing machine.<sup>20</sup> Farming in 1861 remained dependent on family labour. Thus, foundries specialized in one or two lines while continuing to produce miscellaneous castings. For example, Ganson, Waterous and Co.'s Brantford Foundry and Steam Engine Works produced steam engines and threshing and mowing machines, as did the Brantford Iron Works of George S. Wilkes; the Union Foundry of Landon and Buck, like B. G. Tisdale's Foundry, concentrated on stoves, ploughs and tinware; Butler and Jackson's Depot Foundry made castings for the railroad as well as more general work.<sup>21</sup>

Also, it was possible in the 1850s for men with small amounts of capital to establish craft workshops, particularly if they kept their

<sup>19</sup> EXP, 13 Mar. 1855; R. S. Jones, History of Agriculture in Ontario, 1663-1880 (Toronto, 1946); 96-9. Also see, Richard Pomfret, "The Mechanization of Reaping in Nineteenth-Century Ontario: A Case Study of the Pace and Causes of the Diffusion of Embodied Technical Change," Journal of Economic History 36 (June 1976):399-445.

<sup>20</sup> The average value of agricultural implements owned by farmers in a few selected locations is as follows: Brant County, \$145; York Township, \$204; Etobicoke Township, \$237; York County, \$179. Census of the Canadas, 1860-61 (Quebec, 1864)2:7, 55, 85, 91. Also see, H. S. Innis and A. R. M. Lower, eds., Selected Documents in Canadian Economic History, II (2 vols., Toronto, 1933), 541-5 and David P. Gagan, Hopeful Travellers: Families, Land and Social Change in Mid-Victorian Peel County (Toronto, 1981), 145.

<sup>21</sup> EXP, 1 May 1857, 5 May 1857, 8 May 1857.

fixed capital investment low by renting their premises. Even in metal fabricating, the most capital intensive industry, tradesmen could start their own businesses. Of the eleven independent metal tradesmen, including machinists, moulders, stove fitters, tinsmiths and blacksmiths, who gave information about their businesses to the census enumerator in 1861, only two had more than a thousand dollars invested in their operations. One of these two was the only one who owned his shop, while the other, Thomas W. Hall, a machinist, was a major subcontractor for Ganson, Waterous and Co. Born in Leeds, England, Hall had worked in Toronto, Niagara and Buffalo before Waterous invited him to locate in Brantford.<sup>22</sup> While Hall had four thousand dollars invested in his business, smaller machine shops existed with less than four hundred dollars in equipment, consisting perhaps of a short lathe and grinder, with miscellaneous small tools.<sup>23</sup> Similar opportunities were presented in Brantford for carriage makers. Eight of nine carriage makers rented their premises in 1861 and capital invested in their businesses varied from three to twelve hundred dollars. With large scale production limited by organizational instability and operating capital problems, a wide berth was given to men with skill seeking self-employment.

#### Re-organization in the Industrializing City

Improved transportation in the 1860s and 1870s made it possible

<sup>22</sup>Walter Burrage, A Pioneer History of South Brant and Adjacent Townships (n.p., n.d.), 94-5.

<sup>23</sup>For a good description of early machine shops, see Anthony F. C. Wallace, Rockdale: The Growth of an American Village in the Early Industrial Revolution (New York, 1978), 147-52.

for businesses to serve a wider market and thereby operate on a more extensive scale. Moreover, the ranks of business had been thinned by the failure of the most unsound operators and those businessmen who had weathered the crisis of the late fifties and early sixties had demonstrated their resilience and credit worthiness and were in a position to benefit from the general economic recovery. Consequently, in the industrializing city larger enterprises met increases in demand. The population growth of Brantford in the 1860s slowed to about one half of its former rate, to 2.6 per cent per year. Although the 1870s were years of recovery, the population growth rate of 3.3 per cent per year was still less than that of the 1850s. The business population did not even keep pace with this reduced rate of growth. In 1871 there were 385 businessmen, an average annual increase of only 0.8 per cent from 1861. By 1880 the number of businessmen had actually declined to 372. Relatively fewer men were in business, one for every 21.1 residents in 1871 and one for every 29.2 residents in 1880. Of course, the rate of self-employment dropped to one in 5.4 employed adult males in 1871 and to one in seven in 1880. In comparison with the commercial town, the business population of the industrializing city had shrunk by roughly forty per cent, suggesting that the business opportunities of the 1870s demanded new organizational forms for their exploitation.

Re-organization within the industrial sector varied from manufacturing group to manufacturing group, as well as among lines of production within groups. Some, such as iron founding and agricultural implement manufacturing, became more complex in response to expanding markets, while others, including shoemaking and tailoring, contracted in



reaction to external competition. New organizational forms were reflected in changing rates of self-employment, value of production, and size of productive unit in terms of capitalization and employment. These data are presented in Tables 16 to 19 and provided the basis for the following discussion.

The metal fabricating industry experienced the most profound re-organization. By 1881 the rate of self-employment was about one quarter of what it had been in 1852 because of the growth of factories. (Table 16) Brantford's foundries, always among the largest employers, conformed to the general pattern of industrial growth in the mid-nineteenth century, that is, an increase in number in the commercial town, but an increase in size in the industrializing city. The total amount of capital invested in iron foundries remained constant from 1861 to 1871 but, because the number of foundries fell to three in number, the average capital invested rose by two thirds. As well, as a group, foundry owners had at their command operating capital far greater than that of other producer groups. The three foundries, those of Waterous and Wilkes, William Buck, and B. G. Tidale, had operating capital equal to two thirds of their annual wage bill plus raw material purchases, probably making them less dependent on cash flow for financing. (Table 17) As well, the average foundry employed about two and a half times as many workers in 1871 as in 1861. (Table 18) This expanding scale of operations made it possible for foundries to push the average value of production to more than twice its 1861 level. (Table 19) Although this approximated the average value of production of the town's flour mills, the foundries exceeded the average

TABLE 16

OCCUPATIONAL STRUCTURE OF BUSINESS POPULATION AND RATES OF SELF-EMPLOYMENT BY OCCUPATIONAL GROUP,  
1852-1881 (IN PER CENT)

Occupational Group	1852		1861		1871		1881	
	% of Total	Rate	% of Total	Rate	% of Total	Rate	% of Total	Rate
Industry								
Construction....	14.3	17.6	17.0	26.6	15.3	16.3	14.4	13.7
Manufacturing:								
Food products.	5.7	36.8	6.6	47.7	7.3	46.8	5.8	14.7
Apparel.....	14.3	24.6	9.8	19.4	8.1	23.1	3.5	11.6
Metal fab.....	7.3	19.1	7.6	13.0	4.7	6.8	5.8	5.2
Woodworking...	6.9	29.3	6.6	29.6	4.9	24.4	3.5	14.3
Other.....	3.7	27.5	4.4	33.3	5.4	20.3	6.3	16.7
Commerce.....	47.8	66.8	48.0	77.7	52.9	59.3	60.7	44.1
	100.0		100.0		100.0		100.0	

NOTE: Railroad workers and labourers have not been included in any calculations of rates of self-employment in this table.

TABLE 17

AVERAGE FIXED AND OPERATING CAPITAL INVESTMENT PER FIRM BY INDUSTRY,  
1861 AND 1871

Industrial Group	Fixed Capital(\$00)		Operating Capital(\$00)
	1861	1871	1871 <sup>a</sup>
<b>Metal fabricating:</b>			
Foundries.....	224	373	300
Other.....	14	11	10
All.....	73	95	77
<b>Food processing:</b>			
Bakeries..... <sup>b</sup>	3	13	56
Mills.....	173	72	72
Other.....	35	29	46
All.....	66	43	57
<b>Apparel making:</b>			
Shoemaking.....	22	7	10
Tailoring.....	42	36	79
Hat making.....	27	20	17
Harness making.....	29	47	33
All.....	28	25	41
<b>Woodworking:</b>			
Carriage making.....	6	28	63
Cabinet making.....	19	6	10
Cooperages.....	9	10	26
Other.....	..	10	40
All.....	10	14	30
<b>Construction materials<sup>c</sup></b>			
Other.....	70	24	22
Other.....	89	54	62

<sup>a</sup>Operating capital was not a category contained in the 1861 census. The assumption is that "capital invested in business" in 1861 meant fixed capital.

<sup>b</sup>Includes confectioneries.

<sup>c</sup>Includes planing mills in 1871 only, since the 1861 census did not distinguish between capital invested in a construction company and a planing mill when a builder engaged in both enterprises.

TABLE 18

## TOTAL AND AVERAGE VALUE OF PRODUCTION BY INDUSTRY, 1861 AND 1871

Industrial Group	Total Value(\$000)		Average Value(\$00)	
	1861	1871	1861	1871
<b>Metal fabricating:</b>				
Foundries.....	212	253	424	964
Other.....	17	36	13	12
All.....	229	289	127	222
<b>Food processing:</b>				
Bakeries.....	30	76	17	152
Mills.....	250	487	625	974 <sup>b</sup>
Other.....	32	126	81	250 <sup>b</sup>
All.....	312	689	239	459
<b>Apparel making:</b>				
Shoemaking.....	42	26	37	22
Tailoring.....	27	186	67	116
Hat making.....	8	34	40	28
Harness making.....	25	14	61	85
All.....	102	260	48	70
<b>Woodworking:</b>				
Carriage making.....	4	39	4	97
Cabinet making.....	11	13	23	26
Cooperages.....	4	14	21	47
Other.....	..	5	..	7
All.....	19	67	11	51
Construction materials <sup>c</sup>	22	70	108	64
Other.....	123	173	122	192

<sup>a</sup>Includes confectioneries.

<sup>b</sup>The great increase in total and average value was due to the inclusion of a starch factory in this category in 1871.

<sup>c</sup>Includes planing mills in 1871 only.

TABLE 19

AVERAGE NUMBER OF EMPLOYEES PER FIRM BY INDUSTRY, 1861 AND 1871

Industrial Group	1861	1871
<b>Metal fabricating:</b>		
Foundries.....	30.2	84.0
Other.....	0.8	2.9
All.....	8.9	27.7
<b>Food processing:</b>		
Bakeries..... <sup>a</sup>	3.4	5.8
Mills.....	4.3	5.8
Other.....	3.3	6.0
All.....	3.6	5.9
<b>Apparel making:</b>		
Shoemaking.....	5.2	3.7
Tailoring.....	11.3	13.8
Hat making.....	3.5	3.0
Harness making.....	5.0	7.0
All.....	6.1	8.3
<b>Woodworking:</b>		
Carriage making.....	0.2	12.8
Cabinet making.....	2.6	5.2
Cooperages.....	3.5	5.7
Other.....	...	4.0
All.....	1.3	7.5
<b>Construction materials<sup>b</sup></b>		
Other.....	4.5	8.8

<sup>a</sup>Includes confectioneries<sup>b</sup>Includes planing mills in 1871 only.

value added per mill by three and a half times.<sup>24</sup>

This sort of performance made investment in metal fabricating, and large scale manufacturing in general, more attractive than it had been in the 1850s, especially in the absence of grand speculations. This interest was reflected in the re-organization of metal fabricating in the 1870s by the introduction of the joint stock corporation as a means of mobilizing capital. Four of the five industrial corporations existing in Brantford in this period were in metal fabricating, one machine works and three agricultural implement factories. The industrial corporation provided for greater flexibility in financing and a smoother transition when direction changed than had been possible under the earlier partnership arrangements. The termination of a partnership legally ended a business and entailed a balancing of accounts. The sale or transfer of stock had no such effect. Brantford's first industrial corporation was the Waterous Engine Works Co. Ltd., chartered in 1874 with capital of \$250,000 to re-organize the business of Waterous and Wilkes. Mercantile interests were conspicuous among the company's officers. President was James G. Cockshutt, son of Brantford's leading merchant, while one director was Henry W. Brethour, the town's major dry goods merchant. The former partners continued the actual operation and management, Waterous as mechanical engineer and Wilkes as secretary-treasurer.<sup>25</sup> James Cockshutt resigned to start his own company in 1877, the Cockshutt Plough Co. Ltd.

<sup>24</sup> Average value added per flour mill in 1871 was \$18,000, while average value added per foundry was \$63,000.

<sup>25</sup> Waterous Engine Works Co. Ltd., Illustrated Catalogue of Steam Engines (Brantford, 1875)

His father, Ignatius, participated in other industrial corporations and was for a short time the president of the Craven Cotton Co. Ltd. which located in Brantford in 1880.<sup>26</sup> In 1881 Alanson Harris, Son and Co. sought a Dominion charter for two reasons. First, it acknowledged the importance of the capital resources of Joseph N. Shenstone, son of Thomas Shenstone, Registrar of Brant County from its inception and private banker and mortgage lender since the 1850s. Second, the corporate form recognized the national scale of the business and rewarded Lyman Melvin Jones, who had opened the Winnipeg agency of the firm in 1879, with an interest in the business. Brantford's third major agricultural implement manufacturer, J. O. Wisner, Son and Co., also incorporated in 1881 to make way for a new participant, Edward L. Goold. Goold was cut from the same cloth as his father, Franklin, and was always on the look-out for new opportunities. In partnership with James Agnew, he operated a hardware store which was also the local retail outlet for William Buck's stoves. As well, Goold manufactured refrigerators and caskets.<sup>27</sup> The interest of a man with a number of irons in the fire was more easily accommodated by a joint stock corporation than by a complicated partnership arrangement. Incorporation, then, afforded a way for Brantford's leading industries to attract new men and capital, while avoiding the complications and disruptions of partnership arrangements. It also marked the growing scale and sophistication of Brantford's major manufacturing enterprises.

<sup>26</sup> Memoirs of Ignatius Cockshutt (Brantford, 1903), 33-4.

<sup>27</sup> Merrill Denison, Harvest Triumphant: The Story of Massey-Harris (Toronto, 1949), 79, 82, 88; W. H. Irwin and Co., City of Brantford and County of Brant Gazetteer for the Year 1880-1 (Brantford, 1880).

A similar trend, though on a smaller scale, affected woodworkers. Carriage making actually became a smaller industry between 1852 and 1861. The largest carriage factory in 1852 employed twenty workers, while the second largest employed twelve. But, these were really only very large craft work shops in which the traditional crafts of the carriage maker, trimmer, wheelwright and blacksmith were plied. Production remained skill rather than capital intensive; the largest carriage factory had only \$250 invested in it. With the failure of both these firms, the manufacturing process became more decentralized. Different stages of production were different businesses, the proprietors of each often sharing a yard and contracting to do work for each other. The average capital investment in carriage making in 1861 was only \$620 and only two of the ten carriage makers hired any help, two men each. In 1871, however, two carriage factories hired more than twenty workers and all six hired at least one, averaging 12.8 workers per establishment. Five of the six firms transacted business in 1871 equal to or in excess of the total for the whole industry in 1861.<sup>28</sup>

Changes in the methods of production and organization made coopering and cabinet making larger scale industries. Coopering in Brantford, as elsewhere, was seldom a healthy trade. The two major flour mills had their own cooperage departments from the late 1850s.

<sup>28</sup> Joseph R. Craig v. Oscar R. Brown and James Payne, Bill of Complaint, 23 Aug. 1851, OA, RG 25, Government Records Section, series 5, Chancery Court, Brant County, Case Files; DUN, 50, 51; EXP, 2 Feb. 1858. For a discussion of technical changes in carriage making, see Edward P. Duggan, "Machines, Markets and Labor: The Carriage and Wagon Industry in Late Nineteenth-Century Cincinnati," Business History Review 51 (Aut. 1977):310.



There were never more than the three self-employed coopers in 1871. Still, the average number of employees rose from 3.5 in 1861 and 5.7 in 1871. One of the coopers, Henry Reid, provoked labour discord when he attempted to cut his costs by altering the traditional method of production and discharging those who protested this change. Labour problems may have been one reason for Reid going out of business before 1876 although his attempt to alter craft production methods suggests existing problems. By 1876 only one barrel factory, which employed thirteen men, was still in business.<sup>29</sup> The craft workshops of Brantford's cabinet makers expanded between 1861 and 1871 in terms of the number of workers employed. However, less capital was invested in each workshop as more cabinet makers rented their premises and the average value of goods produced was but a third of its 1861 amount. In the 1860s cabinet makers found competition difficult with fine quality factory made goods and some began to supplement their custom work by retailing goods produced by such firms as Jacques and Hay of Toronto. When a furniture factory was opened in Brantford in 1872, the situation worsened. John Builder and Co. employed 112 workers and claimed to have transacted two hundred thousand dollars in business in 1875. Although outside of Brantford this business was wholesale, Brantford sales, which constituted ninety per cent of the total, were retail. Cabinet makers were forced to rely more heavily on repair work, to retail goods produced elsewhere, to develop their traditional side-line of undertaking, and even to do

<sup>29</sup> EXP, 15 May 1857, 25 Nov. 1870; Gregory S. Kealey, ed., Canada Investigates Industrialism: The Royal Commission on the Relations of Labor and Capital, 1889 (Toronto, 1973), 115; Kealey, Toronto Workers, 56, 59-60.

custom work for Builder on a contractual basis.<sup>30</sup>

The higher than average rate of self-employment which persisted among apparel producers in 1871 was deceptive and masked the decline of these trades. Apparel production, principally shoemaking and tailoring, had been the largest occupational group in the manufacturing sector in 1852. Thereafter, employment in this group declined relatively and absolutely. High self-employment reflected the small scale on which these businesses came to be conducted in the industrializing city. During the 1850s shoemaking grew rapidly and even attracted investment capital. In the mid-1850s three master cordwainers entered partnerships with businessmen who had no previous experience with the trade but were willing to invest capital. The trade slumped in the mid-1860s as shoe dealers who purchased their inventories in Montreal or Toronto opened stores in Brantford. By 1878 there was even a retail outlet of a Toronto factory which operated a chain of stores in Port Hope, St. Catharines, Chatham, Peterborough, Barrie and Belleville.<sup>31</sup> As a result, shoemaking declined. The credit reporter for Dun and Co. communicated in the mid-1860s that "I don't believe that half of the shoemakers are paying expenses."<sup>32</sup> The average shoemaker hired fewer workers (5.2 in 1861; 3.7 in 1871), paid them lower wages (\$24.84 a month in 1861; \$21.26 a month in 1871), had less capital invested in his business (\$2,268 in 1861; \$677 in 1871), and

<sup>30</sup> John Builder v. H. C. Allen, Account of John Builder as Interim Receiver, 14 June 1873 to 30 June 1873, and Exhibit C - Statement of Goods Sold, 3 Aug. 1872 to 11 Jan. 1873, Chancery Court, Case files; DUN, 70.

<sup>31</sup> EXP, 23 Aug. 1878; Kealey, Toronto Workers, 23.

<sup>32</sup> DUN, 52A, 68.

conducted less business (\$3,763 in 1861; \$2,202 in 1871). The decline in shoemaking arose from the withdrawal of capital from the largest concerns. Of the six businesses that reported between \$2,000 and \$6,000 capital investment in 1861, only two still continued in 1871. Both of them suffered a severe reduction in capital, in one case a drop from \$2,000 to \$300, in the other from \$2,500 to \$600; naturally, their employment and value of production declined as well. The fate of the other four large shoemaking businesses indicated the flight of capital from that enterprise. Two of the four had involved masons who had backed independent tradesmen in the late fifties; one mason went back into contracting while the other left town. The other two former shoemakers remained in the area. One gave up his trade after thirty years to become Brantford's Police Magistrate.<sup>33</sup> The other shoemaker sold his business of twenty years to purchase a farm in Brantford Township. The difficulties faced by the larger businesses opened up opportunities for smaller operators who repaired factory-made shoes and did a little custom work. Four of the five shoemakers with less than \$1,000 in their businesses in 1861 not only were still in business in 1871, but had expanded their operations by investing a little more capital or hiring more journeymen; one shop with just \$800 invested in it in 1871 gave work to ten shoemakers. These cobbler shops were still smaller than the largest had been in 1861, but they did indicate that some shoemakers could eke out a living by picking up the pieces of a declining trade. By 1881 this was less possible in Brantford, and, as elsewhere, a number of those who endeavoured to practice their trade were compelled to

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<sup>33</sup>History of the County of Brant, 545.

supplement this business with other activities, such as running a boarding house or keeping a small stock of groceries for sale.<sup>34</sup>

Tailors suffered competition from clothing produced cheaply in Brantford by female and child labour. In 1861 only one dry goods merchant operated a tailoring department. By 1871 the largest dry goods firms had a fairly tight grasp on the custom tailoring and dress-making business. The two largest merchants employed sixty-eight and forty-four tailors and seamstresses respectively. Three other merchants gave employment to a total of fifty-six people in their tailoring departments.<sup>35</sup> The town's eight tailor shops employed only forty-nine workers. Female employment in apparel production increased phenomenally in the industrializing city. In 1852 only twenty-seven and in 1861 eighty-one women worked in this industry. But female employment rose to 110 in 1871 and 257 in 1881. This pool of cheap labour allowed the dry goods houses to break down the stages of production. They hired a large number of women as seamstresses who could be laid off during the slack months and a smaller number of skilled male cutters and tailors who were retained all year.<sup>36</sup> This created a division of labour and flexibility impossible in the small tailor shop. Dry goods merchants also commanded the capital to invest in a large operation. The decline in the average amount of capital invested in tailoring businesses from 1861 to 1871 is deceptive and reflects the meagre assets of

<sup>34</sup> This was a similar response to that by Toronto shoemakers. Kealey, Toronto Workers, 44.

<sup>35</sup> Ibid., 28; EXP, 12 May 1871.

<sup>36</sup> EXP, 2 Apr. 1875.

self-employed tailors. The two largest tailoring departments of dry goods establishments had a combined investment of \$40,000 fixed capital and \$80,000 operating capital.

With the exception of the flour mills, the food and beverage producers of Brantford ran small scale operations concerned for the most part with the local market. The butcher stalls were most often one or two man concerns. Even the two pork packing and meat curing plants operated by German grocers, though more ambitious, employed only two or three men on a seasonal basis in the 1870s. The bakeries and confectioneries, despite a four fold increase in average capital investment, still averaged under \$1,500. Yet, as the two largest establishments indicated, a little could go a long way. John Taylor, with \$2,000 in fixed capital, did \$20,000 in business. This was probably pushing his assets to their limit, since his operating capital was just \$1,000 and his workforce four in number. The confectionery business of H. L. Leeming and William Paterson proved to be one with a better future. Although they skimped on their fixed capital investment of just \$3,500, they held \$30,000 in reserve as operating capital and employed nineteen workers. After Leeming dropped out of the firm, it was Paterson who oversaw the expansion of the business into cigar manufacturing and wholesaling on a national scale. In 1881 Paterson employed about seventy-five workers in the cigar and confection branches of his factory. Flour milling, on the other hand, became a smaller scale industry because of the construction of two small flour mills between 1861 and 1871 and, although there was a marked increase in the value of production over these ten years, the peak attained in 1856 was hardly

surpassed. In 1856 Bunnell's Merchant Mills employed more men (thirty) and milled flour just slightly less in value than the four flour mills in 1871.<sup>37</sup>

Self-employment in the construction trades dropped abruptly among construction tradesmen in the 1860s. During the rapid growth of the commercial town the distinction between working for oneself and working for another was not clearly drawn. Few building firms employed on a regular basis and most construction was undertaken by contractors who hired in response to current demand. The tradesman was a sub-contractor, either signing on with a contractor for a particular job or accepting contracts to build houses or shops on his own. Building firms which hired on a more or less regular basis started business in the late 1850s.<sup>38</sup> The largest firms diversified into the production of construction materials, including stone cutting yards, lumber yards, brick yards, planing mills, and sash and door factories. Seldom did one builder construct an entire edifice, since firms specialized in either carpentry or masonry work, probably because of the greater skill required in the latter phase of construction. A few tradesmen appear to have built one or two houses on speculation on land adjacent to their own homes, but most firms were not interested in real estate development. Enough contract work was available, especially in the private real estate construction boom of

<sup>37</sup> EXP, 15 May 1857. On the baking and confectionery industry see, Ian McKay, "Capital and Labour in the Halifax Baking and Confectionery Industry during the Last Half of the Nineteenth Century," Labour/Le Travailleur 3 (1978):63-108.

<sup>38</sup> F. D. Reville, History of the County of Brant, II (2 vols., Brantford, 1920), 671.

the early 1870s.

The scale of commercial enterprise increased, too, from 1852 to 1881, as commerce in general became more important in the urban economy. In relation to larger urban centres, Brantford's commercial sector was underdeveloped in the 1850s and 1860s. For example, in 1852, 26.8 per cent of the male work force of Hamilton was employed in commercial activity, compared with only 15.9 per cent in Brantford.<sup>39</sup> Over the next three decades this gap was closed and by 1881 20.6 per cent found commercial employment. (Table 20)

Until 1871 more than half of all businessmen were engaged in some form of industrial production. Thereafter, the service sector attracted the efforts of more and more businessmen until almost sixty per cent participated in commercial activity in 1880. In the industrializing city the service sector grew more rapidly than Brantford's population. Between 1852 and 1861 self-employment in commerce grew at a slower rate, 2.9 per cent per annum, than the town's population. The increase in the rate of self-employment over the same period indicates that on the average commercial enterprises became smaller in the 1850s. That relatively fewer clerks and bookkeepers were employed in 1861 than in 1852 might be attributed to either of two factors. First, former employees desired to set up shop on their own account, or, second, employers found it necessary to pare their expenses to the minimum in reaction to the downturn in the business cycle. During the 1860s and 1870s, however, the commercial sector grew more rapidly than the town's population. The number of businessmen

<sup>39</sup> Michael B. Katz, The People of Hamilton, Canada West: Family and Class in a Mid-Nineteenth-Century City (Cambridge, Mass., 1975), 52.

TABLE 20

OCCUPATIONAL STRUCTURE OF THE ADULT MALE WORK FORCE,  
1852-1881 (IN PER CENT)

Occupational Group	1852	1861	1871	1881
Agriculture.....	1.5	0.3	1.7	3.4
Industry:				
Construction.....	18.9	14.0	17.5	15.8
Manufacturing:				
Food products.....	3.7	3.0	2.9	5.9
Apparel.....	14.3	11.0	6.5	4.6
Metal fab.....	9.2	12.8	12.7	17.0
Woodworking.....	5.7	4.9	3.8	3.7
Other.....	3.6	3.0	5.4	5.7
Labouring.....	17.7	22.7	18.3	14.6
Commerce and service:				
Commerce.....	15.9	14.3	15.9	20.6
Transportation.....	4.0	4.8	7.4	4.9
Professions/ Public service..	5.5	9.3	7.9	3.7
	100.0	100.0	100.0	100.0

in commerce increased at a rate of 4.8 per cent per year in the 1860s and 3.9 per cent per year in the 1870s. Accompanying this was an abrupt decline in the rate of self-employment from seventy-eight per cent in 1861 to sixty per cent in 1871, to only forty per cent in 1880.<sup>40</sup> Commercial

<sup>40</sup> For a discussion of the expansion of commercial activity and the development of retailing in particular, see Stuart M. Blumin, "Black Coats to White Collars: Economic Change, Non-manual Work, and the Social Structure of Industrializing America," in Small Business in American Life, Stuart Bruchey, ed. (New York, 1980), 106, 108, 111.



expansion also opened up employment opportunities for women. In 1861 only two women were employed as sales clerks, but by 1881 twenty-seven women held positions in Brantford shops. (Table 21)

TABLE 21  
OCCUPATIONAL STRUCTURE OF THE FEMALE WORK FORCE,  
1852-1881 (IN PER CENT)

	1852	1861	1871	1881
Apparel making.....	17.4	24.6	39.2	45.0
Factory production (textiles).....	. . .	. . .	. . .	3.9
Clerical.....	. . .	2.5	2.9	4.7
Domestic service.....	79.4	69.6	48.4	35.6
Teaching.....	3.2	4.3	9.2	8.9
Other.....	. . .	4.0	0.3	1.9
	100.0	100.0	100.0	100.0
N=	155	329	281	574

The transition from a commercial town to an industrializing city entailed two changes in the ways in which business was structured in Brantford. First was the relative decline in self-employment and the concomitant increase in the scale of enterprise. Second, commercial activity provided relatively more opportunities for self-employment than did industrial production.

New Businesses, 1861-1880

The shrinkage of the business population, of course, was relative and new opportunities were opened by the absolute growth of the urban economy and by the replacement of those who went out of business. One of the constant features of business in Brantford was the low rate of persistence. Over the decennial interval more than one-half of the business population went out of business. Although this created a large number of potential openings, never were all vacancies refilled. After 1861 the business population shrank by attrition. Although the decline was slowed down by the initiation of new forms of commercial enterprise, the failure to replace those independent tradesmen who went out of business in the 1860s and 1870s resulted in the decline in self-employment. (Table 22)

TABLE 22

CLASSIFICATION OF NEW BUSINESSMEN BY ECONOMIC SECTOR,  
1861-1880 (IN PER CENT)

	1861		1871		1880	
	Industry	Commerce	Industry	Commerce	Industry	Commerce
Those filling vacancies.....	45.6	24.8	31.6	43.5	48.7	37.8
Those increasing existing bus- inesses.....	36.6	45.0	41.0	44.5	38.2	37.0
Those starting new businesses	17.8	30.2	27.4	12.0	13.1	25.2

The importance of craft production in the economy of the 1850s demanded that those independent artisans who went out of business be replaced. Eighty per cent of the business functions or occupations in the

industrial sector that were vacated after 1852 were refilled by 1861. But, only forty-two per cent of those who went out of business after 1861 and forty-seven per cent of those after 1871 had been replaced ten years later. In the industrializing city, craft producers were increasingly redundant.

Of the new businessmen in the industrial sector in 1861, forty-six per cent filled vacancies left by those who went out of business. All those who provided the basic necessities of food, clothing, and shelter were replaced. Indeed, construction tradesmen and food and beverage producers increased in number, accounting for nearly two-thirds of the expansion of existing business functions. This continued to be the case in the 1860s. However, stress was revealed already in two occupational groupings, metal fabricating and woodworking. Vacancies left by the exit of the smallest scale producers went unfilled. Fewer blacksmiths and gunsmiths were in business in 1861 than in 1852. The development of more specialized metal fabricating businesses eliminated much of the demand for goods formerly produced by blacksmiths, such as ploughs and stoves. Rather than the jacks of all trades they had been in the frontier and rural village, blacksmiths were more and more limited to their role as farriers. Coopers and sash makers declined in numbers during the 1850s as their trades were integrated into the operations of other businesses. Fewer cabinet makers were in business in 1861 than in 1851. Like others producing non-essential goods, they suffered most during the depression of the late 1850s and early 1860s. In 1858 the credit reporter for the Dun Co. warned potential lenders about one, saying that "like most of the craft just now, he is lightly pushed for

money."<sup>41</sup>

In the 1860s the assault on the independent tradesmen reduced the percentage of new businessmen who filled vacancies left by those quitting business. The re-organization of the construction industry accounted for the greatest amount of attrition and expansion in the secondary sector. An increase in the number of building firms from 1861 to 1871 forced out independent carpenters, joiners, painters and plasterers. Their exit accounted for forty per cent of the unfilled positions. But, because builders seldom did the foundation and brick work and because brick construction was increasingly in demand, the number of bricklayers and masons increased. Apparel producers were also hard pressed. The tailoring trade in the 1860s was "overdone", according to Dun's credit rater.<sup>42</sup> Only one of four tailors who left was replaced. No one replaced the three tailors who left during the 1870s. Shoemakers were more stubborn and hung on in the face of adversity. In 1862 the credit reporter communicated that the boot and shoe business "is overdone in this town;...some must go shortly."<sup>43</sup> Five of sixteen shoemakers did quit in the 1860s, but by 1871 four of their positions had been taken up by new men. It was the 1870s which brought the anticipated failure of the trade. Twelve of the fifteen in 1871 gave up and only three new shoemakers were in business in 1880.<sup>44</sup>

<sup>41</sup>DUN, 81.

<sup>42</sup>DUN, 114.

<sup>43</sup>DUN, 52A, 68.

<sup>44</sup>The problems in shoemaking were evident in year-to-year fluctuations in the number of businesses. In 1881 thirteen shoemakers were self-employed, twice as many as the previous year. Insecurity forced self-employment on some shoemakers as a last resort.

Other occupational groupings in the industrial sector also shrank in the 1870s. Four of five bakers, two of three carriage makers, and one of three saddlers who went out of business were not replaced. Similarly none of the vacancies opened by the exit of two confectioners, three millers, three tanners, one starch maker, and one gas fitter were refilled. Weaving, dying, and spice milling were no longer separate businesses in 1880.

Given this decline, the large proportion of new businessmen who took up vacated positions is deceptive. What it does suggest is that fewer new businesses were started and fewer existing businesses were expanding in number. Some trades had stabilized and the number of blacksmiths, tinmiths, coopers, fanning mill makers, and construction businesses remained constant from 1871 to 1880. Expansion took place among those businesses producing non-essentials—jewelers and photographers—and in metal fabricating. The latter marked the leading position of foundries and agricultural implement factories in the local economy. Four more machinists were in business and one new agricultural implement manufacturer, Alanson Harris, Son and Co.

New types of industries were only a significant factor in the 1860s. The previous decade, the fifties, only eight new occupations appeared among businessmen. Five of these—machinist, mechanical engineer, moulder, millwright, wireworker—were in metal fabricating. All were trades which, presumably, required more skill and precision than were possible for the average blacksmith, but which the larger foundries and machine works were unable to incorporate completely within their operations. In the 1860s a mixed and novel lot of businesses, few of which related

to traditional forms of craft production, were initiated. These included a spice miller, an organ builder, a starch manufacturer, a soda water manufacturer, a paper box manufacturer, two photographers, a gas fitter, and an umbrella and cutlery manufacturer. One common feature was their size. Nearly all were small, specialty, one of a kind operations. In the 1870s a few more specialty trades—broom making, picture framing, silver smithing, and slating—were plied. But, the major development was the establishment of a large scale textile industry with the opening of a flax mill, a woolen mill and a cotton mill.

The rate of replacement was more stable in the commercial sector than in the industrial sector. Sixty-three per cent of those who went out of business in the 1850s and sixty-six per cent of those in the 1860s and 1870s were replaced. However, replacements comprised a smaller proportion of new businessmen in the 1850s than in subsequent decades. New types of commercial enterprise were more important in the fifties.

The trend in commerce was to greater specialization. Beginning in the 1850s general merchandizing declined. In a larger urban centre it was possible for merchants to concentrate on satisfying relatively fewer needs for a larger clientele rather than the many needs of fewer customers. Few general merchants had the capital necessary to maintain the extensive inventories in competition with more specialized traders. Half of the thirty general merchants in 1852 were gone in ten years and half of those who remained specialized in fewer retail lines. By 1880 the only old-style general merchant was Ignatius Cockshutt, the wealthiest

man in the city.

Thirty per cent of the new businessmen in the commercial sector in 1861 were engaged in new types of business. There were twelve new varieties of merchants in 1861, most of whom were active in lines of retail merchandizing formerly within the sphere of the general merchant. Occasionally, an ambitious employee took over a particular department of a general merchant who wished to concentrate on fewer product lines.<sup>45</sup> Two new businesses, those of a shoe dealer and a clothier, were the first signs of retailing competing with craft production. The smaller scale of commerce in 1861 created opportunities for another type of self-employment. Bookkeepers and accountants provided services for smaller stores who could not afford to employ someone full time in this capacity and for firms that desired professional accounting records. As well, about half of those business functions which expanded in number were commercial endeavours which were already specialized--hardware, books and stationery, and groceries. Services closely related to population growth--hotel, inn, tavern, saloon and livery keeping--expanded throughout the period under study.

Most of the specialized lines of commercial activity had been defined by 1861. As a result, eighty-eight per cent of all new businessmen in this sector in the 1860s embarked in well established areas. Nevertheless, some of these areas, in the opinion of Dun's credit rater, were "overdone."<sup>46</sup> Groceries was one such area. Only two-thirds of the grocers who went out of business in the sixties had been replaced by 1871.

<sup>45</sup> EXP, 27 Feb. 1855

<sup>46</sup> DUN, 54.

Dry goods, the most prestigious business in Brantford, was similarly overdone.<sup>47</sup> Still, new dry goods merchants had filled four of five vacancies by 1871. Brantford's tendency to burn in the 1860s created opportunities for insurance agencies. In 1861 only two insurance agents were in business. Most policies were written by merchants or brokers who included insurance as another product line. But, by 1871 six agents dealt exclusively in insurance.<sup>48</sup> Other expanding commercial activities included hardware, glass and crockery, auctioneering, and boots and shoes.

New types of commercial activity contributed less to the growth of the business population in the sixties than in the fifties. None of the seven new businesses were retail merchants. More than half filled functions associated with the diversification of agriculture. Produce merchants, horse dealers, cattle dealers and seedsmen began business in the late 1860s. The remainder, two agents and two brokers, were scramblers, wheeling and dealing in a number of small ventures: they lent money, dealt in second-hand goods, bought and sold notes and old debts, sold steamship tickets, and acted as assignees for insolvents.

Specialization continued through the 1870s, but in even more particular areas. Fancy goods and millinery were no longer adjuncts of dry goods. Undertaking, complete with brand new body freezers and elaborate

<sup>47</sup> DUN, 94; Tom Naylor, The History of Canadian Business, 1867-1914 I (2 vols., Toronto, 1975), 80.

<sup>48</sup> Insurance companies, in an attempt to provide better service, began in the 1870s to promote more training and supervision of their agents. Agents dealing mainly or exclusively in insurance reflected not only the greater viability of the trade but probably, too, greater organizational direction. Joseph Schull, The Century of the Sun: The First Hundred Years of the Sun Life Assurance Company of Canada (Toronto, 1971), 15, 18.



hearses, became a business separate from cabinet making or barbering. Similarly, tobacconists, sewing machine dealers, a music dealer, a florist, a billiard room keeper, and a restaurateur provided services formerly filled by other businesses. New businesses were more important than previously in the sixties and occupied the interests of one quarter of all new businessmen in 1880.

Most of those commercial activities that declined in number in the seventies were among dealers in primary products. But, although fewer horse and cattle dealers, leather merchants and lumber merchants were in business in 1880 than in 1871, more grain merchants operated out of Brantford, suggesting the revival of the grain trade in response to improved east-west transportation. Among retail merchants, only one hardware and one dry goods merchant were not replaced. All others were stable or increased. The increase in the number of clothiers from three in 1871 to five in 1880 and shoe dealers from two in 1871 to eight in 1880 made apparel retailers more numerous than apparel producers.

The transition from the commercial town to the industrializing city produced two trends in the nature of business opportunities presented by the urban economy. First was the increasing redundancy of craft production, which was the major area of shrinkage in the business population. Fewer and fewer of the discontinued businesses of independent tradesmen and artisans were replaced by new businessmen. To some degree, this process of attrition was offset by the second trend, the expansion of the commercial sector. In the 1870s, new retail outlets, more specialized than the general stores of the 1850s, became the main form of mercantile endeavours. Despite this new form of opportunity,

there were fewer opportunities for self-employment in the 1870s than in the 1850s.

## CHAPTER V

### WHO WAS IN BUSINESS IN BRANTFORD?

The decline in self-employment indicated that business was not in 1881 the open activity that it had been in 1852. As it became more difficult to embark upon a business career, advantage and connection took on greater importance and altered the social meaning of self-employment. No longer could a mature man realistically expect to demonstrate his independence by working for himself, even if only in a small way. The shrinkage in the relative size of the business population that accompanied the transition to an industrializing urban economy, then, called into question widely held aspirations.

In the late 1840s and 1850s the lack of entrenched business interests made Brantford an attractive location for ambitious immigrants intent on independence through self-employment. Business in the commercial town was very much an affair of immigrants, who not only were more numerous than native-born Canadians but were also over-represented among businessmen. But, the more rigorous economic conditions of the 1860s and 1870s demanded that aspiring businessmen possess some advantage. As a result the second generation of businessmen in Brantford was more frequently recruited from the Canadian-born population and increasingly from those possessing a lengthy association with the community. The more demanding circumstances also contributed to an over-representation in the business population of men belonging to evangelical Protestant denominations. The congregational solidarity of such bodies constituted a valuable resource for businessmen

who could draw upon the financial, consumer and spiritual support of co-religionists. Because of the necessity to form connections and accumulate advantage, by 1881, business had ceased to be what it had been earlier, a stage in a man's life, to be embarked upon at full maturity along with other responsibilities. More and more businessmen were members of older age groups, reflecting both the presence of well-established interests and the delay in becoming self-employed.

#### Self-employment and Immigration

The opportunities for self-employment presented by the commercial economy in the 1840s and 1850s attracted British and American immigrants to Brantford at a time when such careers were becoming ever more unlikely at home. Brantford and Ontario, then, were on a particular sort of economic frontier, the cutting edge of which afforded chances that were no longer present in more developed economies. For this reason, business was dominated by newcomers, who contributed the largest numbers to the ranks of the business community and demonstrated a greater desire for self-employment than native-born Canadians.

Immigrants from the British Isles were attracted to Brantford by a desire to re-establish a life style that was increasingly difficult to sustain in more developed economies.<sup>1</sup> From the 1830s, commercial and industrial

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<sup>1</sup> Like recent labour historians, such as Gregory S. Kealey and Bryan D. Palmer, this study rejects the contention of H. C. Pentland that "English artisans were committed to lifetime employment at their crafts" and had already accommodated themselves to factory employment. Pentland, Labour and Capital in Canada, 1650-1860, Paul Phillips, ed., (Toronto, 1981), 71. Such an interpretation rests on an exaggeration of the progress of British industrialization. In the 1840s the scale of enterprise was clearly increasing but there was variation from sector to sector and region to region. For example, see George Dodd, Days at the Factories, or the Manufacturing

reorganization threatened the livelihoods of the petite bourgeoisie of shopkeepers and tradesmen and limited the opportunities for self-employment for those who aspired to these positions.<sup>2</sup> Joseph Pickering, contrasting the British situation with that of Canada in 1832, pinpointed

the chief source of evils complained of, ...the accumulating of immense wealth into large masses, virtually monopolizing (since the introduction of steam power and other modern machinery) the means and sources of the middle and lower classes, like large globules of quicksilver swallowing up small ones within their sphere of attraction. 3

At stake was not merely a way of earning a living, but also a whole set of social values, of ways to organize lives.

Self-employment marked most clearly and most completely that goal which men in the nineteenth-century coveted most deeply, independence, to call no man master.<sup>4</sup> Being his own master distinguished the mature and manly individual who had mastered his own trade and who could maintain his family decently through his own endeavours. Self-employment, the ability

Industry of Great Britain Described...Series I-London (London, 1843; reprint ed., New York, 1967), 2-15.

<sup>2</sup>On changes in the organization of business in Britain, see John Burnett, ed., Useful Toil: Autobiographies of Working People from the 1820's to the 1920's (London, 1974), 26, 269; J. H. Clapham, An Economic History of Modern Britain, vol. 1: The Early Railway Age, 1820-1850 (Cambridge, 1939), 54, 70; Eileen Yeo and E. P. Thompson, The Unknown Mayhew (New York, 1971), 196, 200, 207, 231, 241, 337, 350-1, 440; W. F. Adams, Ireland and Irish Emigration to the New World from 1815 to the Famine (New Haven, 1932), 49, 55; J. A. McIntyre, "The Scot as Farmer and Artisan," in The Scottish Tradition in Canada, W. Stanford Reid, ed., (Toronto, 1976), 163.

<sup>3</sup>Joseph Pickering, Inquiries of an Immigrant... (London, 1832), 2.

<sup>4</sup>John Vincent, The Formation of the British Liberal Party, 1857-1868 (Hammondsworth, 1972), 13; Ian Levitt and Christopher Smout, The State of the Scottish Working Class in 1843: A Statistical and Spatial Enquiry Based on the Data from the Poor Law Commission Report of 1844 (Edinburgh, 1979), 161.

to partake of the fruits of one's labour, was considered almost a right and a legitimate aspiration. Respectable businessmen did not infringe on each other's rights by cut-throat competition or unfair advertising. Instead, they favoured the stability of modest livings for all over large profits for a few and failure for many.<sup>5</sup>

The opportunity for independence in British North America at a time when it seemed less possible in Britain was a major theme of immigration literature.<sup>6</sup> Joseph M. Cobbet wrote in 1832 that Canada "is a country for an industrious person; he may live well and be more independent than in England."<sup>7</sup> Since there was a shortage of skilled labour, even those whose command of their trade was incomplete could be self-employed.<sup>8</sup> An 1859 pamphlet maintained that "the opportunity for taking job-work and setting up on his own account is much greater."<sup>9</sup> Men with modest funds were warned about their future in England and advised of the greater remuneration given to small business in Canada.<sup>10</sup> An anonymous publicist who claimed a long experience in commerce concluded:

Commerce is doubling itself with men of bulk, to the great privation

<sup>5</sup> Yeo and Thompson, Unknown Mayhew, 196, 239, 338; Burnet, Useful Toil, 250-2, 256.

<sup>6</sup> Levitt and Smout, Scottish Working Class, 247.

<sup>7</sup> Joseph M. Cobbet, The Picture of Canada for Emigrators (London, 1832), 12; Charles Foy, Canada, the Land of Homes. Facts for Emigrants (Belfast, 1874), 41; [John R. McCleary], Emigration. Letters from Canada (Belfast, 1874), 5; Pickering, Inquiries, 3.

<sup>8</sup> [William Fraser], The Emigrant's Guide (Glasgow, 1867), 51.

<sup>9</sup> Canada: The Land of Hope (London, 1857), 8.

<sup>10</sup> Letters from Settlers in Upper Canada (London, 1833), 8; Fraser, Emigrant's Guide, 64.

of the middle order of trades, and I have no doubt that the time is fast approaching when they will be as mere tools or engines, in the hands of grand monopolies....Commerce is winging its flight, and is rapidly transporting itself to the shores of the Atlantic. 11

The advantages in Canada for the small businessman resulted from the lack of development and shortage of capital. This was especially the case in the small towns and villages, where, as one author wrote of Guelph in the 1830s, there "are no long-established interests to contend with."<sup>12</sup> The immigrant was advised that "he would get paid more regularly in cash in large towns, but he will not get the same opportunities of accumulating capital" as in "a rising village."<sup>13</sup> As one author observed after visiting Brantford in 1828, "villages in this country are mostly embryos of towns, full of trade and business, and some of them increasing fast."<sup>14</sup> But, because of the lack of development, capital once invested was not easily liquidated. Nor were enterprises "on too large a scale for the resources of the country to compensate" recommended.<sup>15</sup> While these last caveats may have given pause to wealthy prospective immigrants, they afforded the small businessman a certain protection and a chance to prosper as the country developed.

<sup>11</sup> The Emigrant's Informant (London, 1834), vi-vii. See also Adams, Ireland and Irish Immigration, 209.

<sup>12</sup> Letters from Settlers, 8; Alex Rivington, In the Track of Our Emigrants (London, 1872), 7.

<sup>13</sup> Canada: The Land of Hope, 8.

<sup>14</sup> Pickering, Inquiries, 12.

<sup>15</sup> Joseph Neilson, Observations upon Emigration to Upper Canada (Kingston, 1837), 26; Notes upon Canada and the United States in the Year 1835 (Toronto, 1835), 85.

The desire of American immigrants for self-employment was founded in a shop culture similar to that of British artisans. As in the British context, the whole process of learning the skills and traditions of a trade had as its logical conclusion for the initiate the possibility of becoming a master. Such aspirations were fostered by the intimacy of the craft workshop and in close contact with his employer the journeyman came to accept many of the petit bourgeois values of success through hard work and self-improvement.<sup>16</sup> Among masters, acceptance of upward mobility through a trade acted as a check upon unbridled competition and led those already established in business to encourage worthy proteges and associates.<sup>17</sup> American machinists and mechanical engineers, for example, considered the expansion of knowledge a responsibility of their craft and therefore willingly publicized their own innovative practices and procedures as contributions to a common store of knowledge and technique to be shared with associates, even if competitive advantage was lost in the process.<sup>18</sup> Not only did this attitude reveal a sense of brotherhood in a trade, but it also reflected the attitude common in the early stages of industrial

<sup>16</sup> Anthony F. C. Wallace, Rockdale: The Growth of an American Village in the Early Industrial Revolution (New York, 1978), 412; Michael B. Katz, Michael J. Doucet, and Mark J. Stern, The Social Organization of Early Industrial Capitalism (Cambridge, Mass., 1982), 16; Susan E. Hersh, "From Artisans to Manufacturers: Industrialization and the Small Producer in New-ark" in Small Business in American Life, Stuart Bruchey, ed., (New York, 1980), 83-9; Margaret Walsh, The Manufacturing Frontier: Pioneer Industry in Antebellum Wisconsin, 1830-1860 (Madison, 1972), 59-60, 65.

<sup>17</sup> Wallace, Rockdale, 51, 55; Clyde and Sally Griffen, Natives and Newcomers: The Ordering of Opportunity in Mid-Nineteenth-Century Poughkeepsie (Cambridge, Mass., 1978), 35.

<sup>18</sup> Wallace, Rockdale, 212, 214, 216-9, 228ff; Monte A. Calvert, The Mechanical Engineer in America, 1830-1910: Professional Culture in Conflict (Baltimore, 1967), 6-7, 13.



capitalism that the principal threat to business longevity was not competition but a "capricious environment" of natural disasters and unfavourable economic conditions.<sup>19</sup>

However, unlike British immigrants who sought in British North America an alternative to the growing economic complexity at home, ambitious Americans migrated through Upper Canada pursuing a frontier of entrepreneurial activity. Upper Canada and the lower Great Lakes region was one step in the westward advancement of enterprise from New England and New York along the Mohawk Valley and Erie Canal.<sup>20</sup>

The only way to identify immigrant businessmen, by their birth place, presents a problem since the age at which a man immigrated cannot be determined. The manuscript census does provide a partial answer. Fathers of children born outside of Canada did immigrate as mature men. About one quarter of all foreign-born businessmen are in this category. Because the move north and west was less arduous and dislocating for Americans, men with families were more likely to emigrate from the United States than from the British Isles. Although nearly as large a proportion of the English immigrants were family men, a considerably smaller percentage of the ever prudent Scots and a less than average number of Irish had children when they arrived in Canada. (Table 23) Probably some immigrated to Canada shortly after marriage but prior to having children, although it is impossible from the sources examined to conclude how many. Charlotte Erickson, however, has postulated in her study of English and Scottish artisan

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<sup>19</sup>Wallace, Rockdale, 49, 50.

<sup>20</sup>Fred Landon, Western Ontario and the American Frontier (Toronto, 1967), 47-53; Pentland, Labour and Capital, 78.

TABLE 23

IMMIGRATION OF BUSINESSMEN WITH WIVES AND CHILDREN,  
1852-1881 (IN PER CENT)<sup>a</sup>

Birthplace	Per Cent Immigrating with Wives and Children
United States.....	25.5
England.....	24.8
Scotland.....	13.9
Ireland.....	20.3
All immigrants....	22.0

<sup>a</sup>This table was compiled from the manuscript census schedules from 1852 to 1881. Those businessmen with resident children born outside Canada were considered to have immigrated in family units.

immigrants that most were young, single men for whom immigration was one more step in the artisan's "tramp", an extension of the journeyman's search for work, experience, adventure and a future.<sup>21</sup> Indeed, proponents of immigration to Canada informed the artisan that he "may perambulate the country and find work in almost every part, and may thus become acquainted with the manners and habits of the people."<sup>22</sup> That this was common in Brantford is suggested by the age difference between immigrants and natives starting businesses. As is discussed later in more detail, immigrants were on

<sup>21</sup>Charlotte Erickson, Invisible Immigrants (Coral Gables, 1972), 236, 239, 242, 248. See also Eric Hobsbawm, "The Tramping Artisan," Economic History Review series 2, 3 (1950):313.

<sup>22</sup>Neilson, Observations upon Emigration, 27.

the average older than their Canadian counterparts. If the immigrant had arrived in infancy or early childhood, one would expect little difference in the age at which he became self-employed; growing up in Canada, he had already been naturalized. Thus, the older average age of new immigrant businessmen suggests the presence of more recent arrivals who needed extra time to become acclimatized.

Immigrants predominated in business in Brantford's commercial economy. Numerically they comprised a growing element until 1861, and, although declining in numbers from the 1860s, they still outnumbered Canadians in 1881. The Canadian contingent among businessmen declined in proportion from twenty-one per cent in 1842 to fourteen per cent in 1861, as British immigrants, especially the English and the Irish, established themselves in business. The English, the largest national group in the commercial town increased their presence steadily by three per cent in the forties and the fifties, while the Irish grew more rapidly in relative size in the forties and were stable in the fifties. This stability was deceptive and a consequence of considering Irish Catholics and Protestants as one group. In fact, the relative size of the Irish Protestants declined in the 1850s from nineteen per cent of all businessmen in 1852 to fifteen per cent in 1861 and from seventy-five per cent of businessmen born in Ireland to fifty-nine per cent. It took time, it seems, for Irish Catholics, to overcome their disadvantage of impoverished immigration. The rate of self-employment among Irish Catholics jumped from thirteen per cent in 1852 to twenty-one per cent in 1861. Unlike the British, American businessmen declined in number after 1852. Attractive to American businessmen in the 1830s and 1840s, Canada West could not compare with California in the 1850s,

for example, as a frontier of economic opportunity. (Tables 24, 25, 26)

TABLE 24

## BIRTHPLACE OF BUSINESSMEN, 1842-1881 (IN PER CENT)

Birthplace	1842	1852	1861	1871	1881
Canada.....	21.1	13.8	15.4	26.0	44.3
United States...	17.5	16.0	9.0	8.8	6.2
England.....	29.8	32.8	36.0	30.4	26.5
Scotland.....	15.8	10.9	11.5	13.9	8.4
Ireland.....	15.8	26.1	25.6	18.2	12.7
Other.....	0	0.4	2.5	2.7	2.5
Total.....	100.0	100.0	100.0	100.0	100.0
N.....	57	238	356	375	404

TABLE 25

BIRTHPLACE OF ADULT MALE WORK FORCE, 1852-1881  
(IN PER CENT)

Birthplace	1852	1861	1871	1881
Canada.....	20.2	18.0	36.0	54.4
United States.....	10.1	10.1	5.9	4.7
England.....	27.7	32.5	29.8	20.8
Scotland.....	11.5	10.9	10.3	7.2
Ireland.....	29.9	24.8	16.8	11.1
Other.....	0.6	3.6	1.2	1.8
Total.....	100.0	100.0	100.0	100.0
N.....	948	1425	1960	2416

TABLE 26

RELIGION OF IRISH BUSINESSMEN AND ALL EMPLOYED  
IRISH ADULT MALES, 1852-1881

Year	Religion	Businessmen		All Males	
		N	%	N	%
1852	Protestant.....	46	75.2	161	56.9
	Roman Catholic.....	16	24.8	122	43.1
	All.....	62		283	
1861	Protestant.....	54	59.3	177	50.0
	Roman Catholic.....	37	40.7	177	50.0
	All.....	91		354	
1871	Protestant.....	59	86.8	170	51.7
	Roman Catholic.....	9	13.2	159	48.3
	All.....	68		329	
1881	Protestant.....	38	77.5	138	51.5
	Roman Catholic.....	11	22.5	130	48.5
	All.....	49		268	

In 1852 immigrants were over-represented in business, comprising eighty per cent of the adult male work force and eighty-six per cent of the self-employed. Not all immigrant groups were equally advantaged, however. The Scots and the Irish were not as well represented proportionately

as were the English and the Americans, although Scots did improve their representation up to 1870. This lower rate of self-employment was not, in 1852, related to the younger age structure of the Canadian male work force, seventy-five per cent of which was under thirty years old. Even if Canadians had attained the same rate of self-employment as immigrants in the 16 to 29 year old group, they still would have been under-represented among businessmen because of their lower rate of self-employment in the 40 to 59 year old group, the years during which immigrants attained their greatest self-employment. The skewness of the age distribution of the Canadian adult male working population and its lower rate of self-employment among middle-aged men raises the possibility that some other occupation, perhaps farming, was preferred by mature Upper-Canadians and urban employment may have been considered a stopgap until sufficient capital could be accumulated to purchase a farm. Conversely, it may have marked the greater relative difficulty experienced by immigrants in procuring farms in an economy suffering increasing population pressure on the land. (Table 27)

The under-representation of the native population in business in 1852 distinguished Brantford from several other communities recently examined by social historians. In Hamilton, according to Michael Katz, Michael Doucet and Mark Stern, Canadians appear to have been over-represented among the business class in 1851-2 and, although "native Canadians slipped from a particularly favoured to a more or less representative position" among industrial capitalists in 1871, they still were the most likely group to belong to the business class as a whole. The implicit explanation offered by the authors for this favoured position rests upon the contention, which

TABLE 27

RATES OF SELF-EMPLOYMENT BY BIRTHPLACE BY AGE GROUP,  
1852 (IN PER CENT)

Birthplace	Age Group (Years)						All
	16-19	20-9	30-9	40-9	50-9	60plus	
Canada.....	4.2	15.1	46.7	28.6	0	33.3	17.3
United States.....	0	17.1	50.0	62.5	64.3	33.3	39.6
England.....	6.3	21.5	27.9	43.5	33.3	42.9	29.7
Scotland.....	0	15.2	29.5	35.3	11.1	25.0	23.9
Ireland.....	5.3	21.2	19.5	28.3	5.3	15.4	22.3
All.....	4.5	18.3	32.0	38.8	25.0	22.6	25.1

merits further investigation, that "most probably these young people who moved upward were disproportionately sons of men already in the business class."<sup>23</sup> In other words, Hamilton differed from Brantford in that entrance to the business class as early as the 1850s was restricted by the influence of inheritance. Similar disadvantages confronted newcomers to Poughkeepsie, New York, who were under-represented among that city's proprietors in the 1850s and 1860s. In the opinion of Clyde and Sally Griffen, the longer residence of natives bestowed upon them a number of advantages, including the chance of a clerkship as training for business, easier access to credit and the opportunity to accumulate capital.<sup>24</sup> Unlike Poughkeepsie, San

<sup>23</sup> Katz, Doucet and Stern, Social Organization, 27, 32, 44, 50-1, 53. It ought to be noted that Katz et al. have used a questionable method of defining class which includes white collar employees in the business class. The influence of this methodological peculiarity is uncertain.

<sup>24</sup> Griffen, Natives and Newcomers, 25, 119, 120, 124.

Francisco in 1852 was a city with a majority immigrant population. But, even in this booming, instant city, where the very rapidity of growth from a population of 800 in 1848 to nearly 35,000 in 1852 precluded significant entrenched business interests, immigrants were under-represented among the city's merchants.<sup>25</sup> Certainly, a simple comparison of the representation of immigrant and native groups in business in small town Brantford and the larger cities of Hamilton, Poughkeepsie and San Francisco ignores the vast difference in the sorts of business opportunities and rewards offered by each place. To state the obvious, Brantford was a much smaller community with much more limited horizons, despite its pretensions. Yet, this contrast reveals something about the locale in which immigrants could best exploit the opportunities for self-employment. Places like Brantford were sources of self-employment for immigrants because business in large centres was locked up by earlier arrivals and newcomers could not break in.

The ability of immigrants to seize opportunities for self-employment in Brantford was curtailed by the severe business conditions in the late 1850s and the consequent advantage of connection held by Canadians. The apparent over-representation of immigrants in business in 1861 was due entirely to the presence of young Canadians in the adult male work force. If employed males under the age of twenty are excluded, then the rate of self-employment for Canadians (26.3 per cent) approximates that of British immigrants (27.3 per cent) and surpasses that of Americans (23.1 per cent). For men aged thirty and over, Canadians, though not numerous

<sup>25</sup> Peter R. Decker, Fortunes and Failures: White Collar Mobility in Nineteenth Century San Francisco (Cambridge, Mass., 1978), 5, 81, 277, 278.



in the work force, were much more likely to be self-employed. Of Canadians in this group 40.2 per cent were in business, compared with 32.5 per cent of the British and 31.6 per cent of the Americans. This was a severe reduction for immigrants, since about half of the newcomers to Canada in their thirties or older had been businessmen in 1852. The opportunities for immigrants, apparently, lasted a short time and were dependent upon a fortuitous combination of circumstances which supported vigorous economic growth in a business environment subject to few entrenched interests. (Table 28)

TABLE 28  
RATES OF SELF-EMPLOYMENT BY BIRTHPLACE BY AGE GROUP,  
1861 (IN PER CENT)

Birthplace	Age Group (Years)						All
	16-19	20-9	30-9	40-9	50-9	60plus	
Canada.....	0	17.3	47.5	42.3	12.5	25.0	21.4
United States.....	10.0	10.9	28.0	33.3	27.3	60.0	22.2
England.....	0	8.3	32.4	41.6	37.0	39.1	27.6
Scotland.....	0	10.3	34.5	33.3	33.3	0	32.0
Ireland.....	0	17.6	27.3	38.6	24.4	40.0	25.7
All.....	0.9	13.3	32.2	38.9	29.5	32.4	25.0

Such conditions ceased to exist in Brantford in the 1860s and 1870s and opportunities for immigrants did not seem so cheery. "The workshop system," advised one author in 1870, "is fully as bad as in England."<sup>26</sup> Another

<sup>26</sup>Malcolm MacLeod, Practical Guide for Emigrants to the United States and Canada (Manchester, 1870), 31.

warned that Canadian cities and towns were glutted with tradesmen.<sup>27</sup> In an 1873 pamphlet outlining the labour needs of the country, the Canadian Department of Agriculture stated that "the chief demand is for agricultural and other labourers and female domestic servants." In Brant County over eight hundred labourers were required, but only about fifty skilled workers. Professional men, clerks, bookkeepers and tradesmen were discouraged in general from immigrating to Canada. Still, "small capitalists may in many cases do well."<sup>28</sup>

By the 1860s, however, small capitalists may have been less interested in coming to Canada. British emigration in general dropped after 1854, as the British economy improved markedly through the 1860s and 1870s. A number of factors on both sides of the Atlantic, then, may have contributed to the declining number of immigrants in business in Brantford in the period of early industrialization.<sup>29</sup> Their number declined eight per cent in the 1860s and another nineteen per cent in the next decade. Of all groups, the Irish suffered the greatest diminution, largely through the elimination of Catholics whose number in 1871 was but a quarter of that in 1861 and no greater than the number of continental Europeans. Slightly more Irish Protestants were in business in 1871 than in 1861, but they, too, declined in the seventies, by about one third between 1871 and 1881. Their decrease was only a little less than that experienced by the Scots

<sup>27</sup> Edward Roper, What Emigration Really Is (London, 1870), 7-8.

<sup>28</sup> Labour Wants of Canada (Ottawa, 1873), 4, 7.

<sup>29</sup> Helen I. Cowan, British Emigration to British North America: The First Hundred Years (Toronto, 1961), 288; Norman Macdonald, Canada: Immigration and Colonization (Toronto, 1968), 85, 115.

whose relative size had been fairly constant from 1852 to 1871. Of all British immigrants the English declined the least, just about ten per cent from 1861 to 1881.

Fewer immigrants were self-employed in Brantford as roots in Ontario society in general and the local community in particular became a valuable asset in business. The proportion of new businessmen drawn from Canadians doubled in the 1860s and by 1881 sixty per cent of new businessmen were Canadians by birth. As well, more new businessmen were recruited from men who had a lengthy association with the community. By 1871, thirty-seven per cent of all new businessmen had resided in Brantford or Brantford Township ten years earlier. Naturally, it took immigrants a longer time to develop this community membership, one factor in explaining why new immigrant businessmen were drawn from an older age group than Canadians. Nearly eighty per cent of Canadians first identified as businessmen in 1881 were under the age of forty, whereas fifty-five per cent of immigrants were over the age of forty. (Tables 29 and 30) Among Canadians, too, local or regional connections became increasingly important. Unlike the situation in 1852, when one of every four Canadians had been born outside Ontario, in 1881 only one in fourteen came from outside the province. This raises the question of either declining internal migration or, what is more likely, a re-orientation of migration in some other direction. Ambitious Maritime or Quebec entrepreneurs probably sought their fortunes elsewhere.

The composition of the business population was altered most in the industrializing city by the increasing participation of Canadians. About five times as many Canadians were in business in 1881 as in 1852

TABLE 29  
AGE STRUCTURE OF NEW BUSINESS POPULATION BY ORIGIN,  
1881 (IN PER CENT)

Age Group	Canadian	Immigrant
16-19 years.....	2.5	...
20-9.....	28.9	12.8
30-9.....	47.9	32.1
40-9.....	11.6	28.2
50-9.....	6.6	17.9
60 plus.....	2.6	9.0
N=	121	78

TABLE 30  
BIRTHPLACE OF NEW BUSINESSMEN, 1852-1881 (IN PER CENT)

Birthplace	1852	1861	1871	1881
Canada.....	13.8	17.2	34.4	59.6
United States.....	15.2	8.9	9.7	5.4
England.....	31.9	34.2	26.1	20.2
Scotland.....	10.5	12.5	11.5	5.9
Ireland.....	28.1	23.7	15.5	6.9
Other.....	0.5	3.5	2.8	2.0
	100.0	100.0	100.0	100.0

and the native contingent was more than three times as large in relative size. Nevertheless, Canadians remained slightly under-represented in business. Rather than indicating a greater proclivity on the part of natives for self-employment, greater Canadian participation reflected

changes in the work force. Canadians increased fivefold in number from 1861 to 1881 to comprise more than half of the work force in the latter year. On the other hand, immigrants just were not interested in Brantford and remained roughly constant in number from 1861 to 1881. Since the work force was not being renewed by immigration, newcomers comprised not only a smaller but an older group. Whereas one-third of all employed adult male immigrants in 1861 were less than thirty years old, only one sixth were in this age group twenty years later. Immigrants, then, retained an over-representation in business because their presence declined less rapidly in that class.

The increasing number of natives and the decreasing number of newcomers in business occurred within the context of over-all shrinkage of the relative size of the business population that was involved in the transition to the industrializing city from the commercial town. This shrinkage weighed more heavily upon the Canadian-born. Although rates of self-employment for the two groups were approximately the same in 1871 for men thirty years and over--28.3 per cent for natives and 27.3 per cent for immigrants--the former rate was twelve percentage points lower and the latter six percentage points lower than ten years earlier. Similarly, if all men twenty years old and over in each group are considered, the group born in Canada still appears to have suffered a greater reduction in self-employment in the 1860s, from 26.3 to 17.2 per cent compared with a slide from 27.0 to 22.7 per cent for immigrants. These differences in self-employment rates suggest two different responses to the expansive economic conditions of the late sixties and early seventies. Canadians were more willing to accept employment in some large scale enterprise, while immigrants

relieved to some extent from the influence of connection by the optimistic conditions, sought to exploit the return to prosperity through self-employment. (Table 31)

TABLE 31

RATES OF SELF-EMPLOYMENT BY BIRTHPLACE BY AGE GROUP,  
1871 (IN PER CENT)

Birthplace	16-19	20-9	30-9	40-9	50-9	60plus	All
Canada.....	1.9	7.7	26.0	38.1	25.0	15.4	13.9
United States...	0	14.8	33.3	9.1	52.9	53.8	28.7
England.....	0	3.7	17.9	24.0	40.2	25.7	19.5
Scotland.....	0	7.4	33.3	41.3	34.5	6.3	25.6
Ireland.....	20.0	13.6	25.8	22.5	30.6	10.4	20.7
All.....	2.1	7.6	24.2	29.0	18.4	18.4	19.1

To some degree this over-representation of immigrants is to be expected. Having left home in pursuit of independence, they may have been more highly motivated to attain this goal than their Canadian counterparts. Charlotte Erickson, in her collection of letters written by English and Scottish immigrants, concluded that the immigrant felt compelled to set up on his own account and guilty if he failed to do so. Perhaps, too, deprived of opportunities at home, he was more eager than the native to seize the initiative in his adopted country.<sup>30</sup>

<sup>30</sup> Charlotte Erickson, Invisible Immigrants, 276; Letters from Settlers, 9-10; W. S. Fox, ed., Letters of William Davies, Toronto, 1854-1861 (Toronto, 1945), 128.

Motivation alone was not enough for immigrants in the 1870s who bore the brunt of the tightened business conditions caused by the recession of mid-decade. The rate of self-employment among mature immigrants, men in their thirties and older, dropped from 33.2 per cent in 1871 to 23.5 per cent in 1881. Overall, the immigrant rate of self-employment exceeded the Canadian, but this was solely a consequence of the concentration of the native work force in the younger age groups with low rates of self-employment. When considered age group by age group, the Canadian rate surpassed the immigrant in every instance. Moreover, in the thirty years and over age group, for the first time, proportionately more Canadians, 28.6 per cent—the same rate of self-employment as ten years before—were in business. Considering only this older segment of the adult male work force, then, Canadians were over- and immigrants under-represented. (Table 32)

TABLE 32  
RATES OF SELF-EMPLOYMENT BY BIRTHPLACE BY AGE GROUP,  
1881 (IN PER CENT)

Birthplace	16-19	20-9	30-9	40-9	50-9	60plus	All
Canada.....	1.2	6.8	29.5	23.1	34.7	43.8	13.6
United States....	0	7.0	23.5	62.5	21.1	33.3	21.9
England.....	0	6.5	14.2	23.8	31.2	48.6	19.5
Scotland.....	0	11.1	11.4	10.8	29.3	43.5	19.5
Ireland.....	0	4.3	18.2	16.0	28.8	16.7	18.3
All.....	1.1	6.9	22.7	22.1	30.9	30.9	16.4

Not only did the transition to an industrializing urban economy reduce the opportunities for independence through self-employment, it also affected the ability of newcomers to exploit those opportunities that

remained. Despite the immigrants' motivation, advantage shifted to native Canadians who possessed deeper and stronger connections. Involved with industrialization, then, was a process of Canadianization of the business population.

#### Birthplace and Sector of Self-employment

With the passing of the commercial town, birthplace became less significant in determining whether a man was self-employed in industry or commerce.<sup>31</sup> Although this association between ethnicity and economic sector was weaker in the industrializing city, the general pattern of the over-representation of ethnic groups in either industry or commerce, and among occupational groupings within these sectors, remained fairly constant throughout the mid-nineteenth century. Canadians and the Irish were over-represented in commerce, while the Scots, Americans, and English were over-represented in industry. (Tables 33 and 34)

Throughout the period under examination, industrial enterprise was imported into Brantford's economy and Canadians were always the most under-represented group in the industrial sector. Presumably, in the forties and fifties they did not possess the skills with which to compete with immigrant tradesmen and artisans. So implied the editor of the Brantford Expositor when in 1855 he urged Canadian youths to learn trades rather than be attracted to commerce or the professions.<sup>32</sup> Only in those industrial

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<sup>31</sup>The strength of the association between ethnicity and economic sector of self-employment, as measured by  $\eta^2$ , weakened from 0.29 in 1852 to 0.27 in 1861 to 0.14 in 1871 and to 0.16 in 1881. On  $\eta^2$ , see Charles M. Dollar and Richard M. Jensen, Historian's Guide to Statistics: Quantitative Analysis and Historical Research (New York, 1971), 73-9.

<sup>32</sup>EXP, 6 Feb. 1855, 10 Apr. 1855.





TABLE 34  
 COMPOSITION OF OCCUPATIONAL GROUPS BY PLACE OF BIRTH,  
 1852-1881 (IN PER CENT)

Birthplace	1852	1861	1871	1881
<b>A. Construction:</b>				
Canada.....	8.3	16.7	30.6	35.7
United States.....	8.3	3.7	6.5	7.1
England.....	45.9	44.4	32.3	30.4
Scotland.....	. . . .	16.7	17.7	17.9
Ireland.....	37.5	18.5	12.9	8.9
Other.....	. . . .	. . . .	. . . .	. . . .
	100.0	100.0	100.0	100.0
<b>B. Food Processing:</b>				
Canada.....	20.0	14.3	4.0	30.4
United States.....	10.0	4.8	4.0	. . . .
England.....	60.0	52.3	64.0	52.1
Scotland.....	. . . .	23.8	16.0	4.4
Ireland.....	10.0	4.8	. . . .	8.7
Other.....	. . . .	. . . .	12.0	4.4
	100.0	100.0	100.0	100.0
<b>C. Metal Fabricating:</b>				
Canada.....	. . . .	12.0	38.9	36.4
United States.....	38.9	28.0	26.7	18.2
England.....	44.4	44.0	38.9	36.4
Scotland.....	. . . .	4.0	. . . .	4.5
Ireland.....	16.7	12.0	5.5	4.5
Other.....	. . . .	. . . .	. . . .	. . . .
	100.0	100.0	100.0	100.0

TABLE 34-Continued

Birthplace	1852	1861	1871	1881
<b>D. Apparel Making:</b>				
Canada.....			24.1	35.9
United States.....	14.7	13.3	3.5	
England.....	32.4	40.0	44.8	14.3
Scotland.....	20.5	13.3	10.3	21.4
Ireland.....	32.4	30.0	17.3	28.6
Other.....				
	100.0	100.0	100.0	100.0
<b>E. Woodworking:</b>				
Canada.....	5.9	20.0	18.8	30.7
United States.....	23.5	30.0	31.2	15.4
England.....	23.5	25.0	18.8	23.1
Scotland.....	11.8	10.0	6.2	7.7
Ireland.....	23.5	10.0	25.0	23.1
Other.....		5.0		
	100.0	100.0	100.0	100.0
<b>F. Other Manufacturing:</b>				
Canada.....		3.2	21.7	44.5
United States.....	25.0	6.4	17.4	
England.....		25.8	21.7	37.0
Scotland.....	50.0	9.6	13.1	7.4
Ireland.....	25.0	51.6	17.4	3.7
Other.....		6.4	8.7	7.4
	100.0	100.0	100.0	100.0

TABLE 34-Continued

Birthplace	1852	1861	1971	1881
<b>G. Staple Commerce:</b>				
Canada.....	36.4	22.2	38.9	42.8
United States.....	27.3	11.1	5.6	4.8
England.....	27.3	33.3	22.2	28.5
Scotland.....	9.1	22.2	33.3	14.3
Ireland.....	. . . .	11.1	. . . .	4.8
Other.....	. . . .	. . . .	. . . .	4.8
	100.0	100.0	100.0	100.0
<b>H. Food Sales:</b>				
Canada.....	3.0	13.3	10.3	44.8
United States.....	8.8	6.7	8.6	5.2
England.....	23.5	23.3	36.2	17.2
Scotland.....	11.8	5.0	5.2	1.7
Ireland.....	53.9	46.7	36.2	24.2
Other.....	. . . .	. . . .	3.5	6.9
	100.0	100.0	100.0	100.0
<b>I. Consumer Goods Merchandising:</b>				
Canada.....	12.8	17.1	28.6	57.3
United States.....	10.3	2.9	3.6	6.3
England.....	33.3	25.7	16.1	15.6
Scotland.....	15.4	25.7	30.0	12.5
Ireland.....	28.2	25.7	21.4	8.3
Other.....	. . . .	2.9	. . . .	. . . .
	100.0	100.0	100.0	100.0

TABLE 34-Continued

Birthplace	1852	1861	1871	1881
<b>J. Service and Accommodation:</b>				
Canada.....	28.0	23.8	36.5	42.3
United States.....	20.0	12.7	12.7	8.5
England.....	32.0	38.1	27.0	40.7
Scotland.....	4.0	1.6	7.9	. . .
Ireland.....	16.0	22.2	15.9	5.1
Other.....	. . . .	1.6	. . . .	3.4
	100.0	100.0	100.0	100.0

groupings in which skill was least important did Canadians make their presence felt. Their over-representation in food processing in 1852 and 1861 derived from a dominance in milling which was due to the pre-emption of the limited number of water sites by the early settlers. Canadians were also concentrated in the building trades, especially among carpenters. Building in the booming commercial town, particularly the building of tenements and common residences, did not require much skill. Practices were slipshod, careless and, in the opinion of Brantford's Christian Messenger, even immoral.<sup>33</sup>

Canadians increased their relative representation in the industrial sector by about fifty per cent in the industrializing city and were prominent in the construction and metal fabricating industries. Both these

<sup>33</sup>Christian Messenger, 15 Feb. 1855. The Griffens have noted a similar over-representation of self-employed natives in the building trades in Poughkeepsie. Griffen, Natives and Newcomers, 185.

industries were becoming more capital intensive and larger scale in organization. In 1871, for example, about forty per cent of the builders and contractors were Canadian by birth. Similarly, the iron founders and agricultural implement manufacturers were mostly Canadian, five of six in 1871 and six of nine in 1881. Canadians may have been under-represented in industry over-all, but they were more numerous in the leading sectors of the industrial economy.

Americans always comprised a larger part of the industrial economy than the commercial and some of them always participated in the major enterprises.<sup>34</sup> This was especially true in the commercial town, where the major industries—the iron foundries, a paper mill, a carriage factory, and a pottery—were run by Americans. Their leading position was facilitated by a unique willingness to enter into partnerships with men to whom they were not related. Not only did such action inhibit the independence of a businessman, prior to limited liability it made him responsible for his partner's affairs. Mutual trust was even more important since such partnerships involved major investments in fixed capital, which unlike commercial investments were not easily liquidated. There was almost a clannishness, an exclusiveness about American partnerships, but also an eagerness to get and to share a piece of the action. Seldom did Americans join with non-Americans and often new partnerships seemed to be an impatient re-shuffling of the same men. Because of their ability to co-operate, Americans were able to initiate the largest industrial undertakings in Brantford from the 1840s to the 1860s. (Table 35)

Unlike the Americans, the English over-representation in the

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<sup>34</sup> See Pentland, Labour and Capital, 79-80.

TABLE 35

## CHARACTERISTICS OF PARTNERSHIPS BY BIRTHPLACE, 1842-1881 (IN PER CENT)

Birthplace	Family Partnerships	Non-family Partnerships	Partnerships within Ethnic Group	Partnerships outside ethnic Group	N	% of Total
Canada.....	49.3	50.7	44.1	55.9	166	38.8
United States.	16.4	83.6	34.3	65.7	75	17.5
England.....	60.0	40.0	28.8	71.2	93	21.7
Scotland.....	35.5	64.5	41.9	59.1	42	9.8
Ireland.....	41.9	58.1	25.6	74.4	52	12.2
All.....	43.3	56.6	36.4	63.6	428	100.0

industrial sector was based on the small scale enterprise of trades and craft production. In metal fabricating, while Americans and Canadians ran factories, Englishmen predominated among self-employed blacksmiths and tinsmiths. On construction projects they were the sub-contractors, the carpenters and joiners, the masons, bricklayers and painters, and only infrequently the builders. At any time in the mid-nineteenth century more than half of the food processing industry was comprised of Englishmen. Again they were the solid, small operators, the butchers, bakers and confectioners. But, in the industrializing city most of the mills and breweries, moderate or large size undertakings all, were owned by Englishmen and constituted the one exception to the small scale of English enterprise. With these exceptions Englishmen were unable to or unwilling to exploit the opportunities of large scale industrial production.

The Scots, like the English, were over-represented in the industrial sector and were also independent artisans. They differed in their adaptability to the changing circumstances of the industrializing city.<sup>35</sup> In construction the Scots, who in 1861 had been mainly independent tradesmen, carpenters especially, were mainly builders by 1871 and 1881. One of their number, William Watt, was the major builder and the first to operate on a larger scale with a planing mill, sash and door factory and lumber yard as well. Similarly among apparel makers, the Scots were able to meet the challenge of large scale organization. The tailoring trade in Brantford was divided between the Scots and the English. The Scots, however, in the 1860s expanded into dry goods retailing and included tailoring as just one more service along with dressmaking, millinery, and ready-made

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<sup>35</sup>W. Stanford Reid, The Scottish Tradition in Canada, 13.



clothing. Unlike the English, then, the Scots were able to use their trades as the basis for new businesses in the industrializing city.

The Irish, though less so than the Canadians, were under-represented in the industrial sector, and, like the English, generally were independent tradesmen who did business on a small scale. The only occupational grouping in which they were consistently over-represented was apparel making. Irish Protestants predominated in the most insecure of trades, shoemaking. Although the number of Irish declined as the trade declined, they were still the most numerous group among shoemakers in 1881 as they had been in 1852.<sup>36</sup> In the construction trades, in which they were over-represented in 1852 and 1861, they were carpenters, painters and bricklayers and were, like the English, sub-contractors who might undertake one phase of construction, build a house on speculation, do repair work, renovations or additions, and even hire on with a large builder if the wages were high and the work plentiful. In the industrializing city the existence of large construction firms removed the necessity of self-employment for building tradesmen at the same time as it made competition more difficult for the individual tradesman with his one or two helpers. In the industrial sector, then, the Irish were probably the most marginal ethnic group.

The Irish were always more active in Brantford's commerce than in its industry. Although participating in most lines of merchandising, and in a large way in dry goods, the Irish specialized in groceries. Groceries was an easy branch of commerce for immigrants to enter since its

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<sup>36</sup>The Irish provided 7 of 17 shoemakers in 1852, 6 of 15 in 1861, 5 of 14 in 1871, and 3 of 4 in 1880.

capital and credit requirements were modest. Moreover, since groceries in Brantford, as in Poughkeepsie, was one of the first trades to interest wholesalers, credit could be obtained locally on a face-to-face basis which minimized connection and non-financial advantage.<sup>37</sup> It was a business of infinite gradations of status and scale, from the most respectable to the boldly illegal. In the commercial town, groceries was also a department of the general merchandising firms and often those who called themselves grocers were merely minor shopkeepers. The "low groceries", as they were disparagingly labelled, were frequently covers for illegal activities, such as bootlegging or the reception of stolen goods.<sup>38</sup> Despite this, the low groceries and the low grocers performed an important social function in working class and Irish Catholic culture. As had been common in Ireland, small businessmen played an important communal role: their shops provided a focus for neighbourhood activities, a place to meet and relax after work and on Sundays. They certainly were more congenial in the 1850s when a municipal by-law was passed declaring that "no apprentice, journeyman, or hired man shall be permitted to resort or frequent any bar-room."<sup>39</sup> The low grocer was a source of credit and, if successful, might become a landlord. These communal and financial roles provided a foundation for the most ambitious to enter politics. The most prominent was John J. Hawkins, the Canadian-born son of a successful Irish Catholic carpenter who settled in Brantford in the 1830s. The younger Hawkins worked first

<sup>37</sup> Griffen, Natives and Newcomers, 46, 129-131; Decker, Fortunes and Failures, 62, 172, 307.

<sup>38</sup> EXP, 17 Feb. 1871, 17 Oct. 1871, 16 Dec. 1870; 12 May 1871, 22 Mar. 1861.

<sup>39</sup> By-Law no. 136, Town of Brantford.

in the construction trades before opening "a small grocery and groggery in the back part of town."<sup>40</sup> This provided the base for his entry into municipal politics, first as alderman and then as reeve, as well as into the provincial and federal arena as chief local organizer for the Conservative Party. Other low grocers were less ambitious and neighbours might patronize the shop of an otherwise unemployed or disabled worker as a matter of obligation and in recognition of its proprietor's desire for independence. In any case, the "low grocer" throughout this period was near the bottom of the commercial order, just slightly above the market huckster and itinerant pedlar. With specialization of retail merchandising after the fifties and the subsequent development of wholesaling, groceries became a more legitimate venture. The Irish were involved throughout the whole spectrum of the trade. Irish Catholics constituted the core of the low grocers, while the major wholesalers of the 1870s were Irish Protestants.

Although the Scots were under-represented in the commercial sector over-all, they were over-represented in two of the most important occupational groupings, the staple trade and consumer merchandising, especially dry goods but most other lines as well. The clannishness of the Scots was a distinct advantage in these forms of commerce. Both trades demanded good connections with metropolitan trading firms. A common Scottish heritage helped to form these connections. A Scot could have confidence in Scottish trading partners, knowing their training, background, education and character.<sup>41</sup> More than any other immigrant group, Scots chose business partners

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<sup>40</sup> DUN, 82 o.

<sup>41</sup> Douglas McCalla, The Upper Canada Trade, 1834-1872: A Study of the Buchanans' Business (Toronto, 1979), 38-9.

from within their own ethnic group and only Americans went into relatively fewer partnerships with family members than the Scots. For Scots, confidence in and reliance on one's countrymen was a more important guarantee of good behaviour than family relationship.

The English in commerce, as in industry, were small time operators. They were disproportionately engaged in service and accommodation businesses as hotel, inn, tavern and saloon keepers. Similarly in other areas of commerce, English enterprises were not generally among the largest. Instead, they operated coal and wood yards, book and stationery stores, drug stores, barber shops and one horse groceries. Such businesses bespoke more of the English desire for independence, even on a modest scale, than their commercial dynamism.<sup>42</sup>

The American pattern of commercial activity was similar to the English: consistent over-representation in service and accommodation and occasional over-representation in other types of commerce. In service and accommodation, Americans were hoteliers and barbers. From the frontier years, the American hotel keeper was a social type, well described by and appalling to genteel observers who were offended by their lack of subservience and old-world hospitality. Most towns and villages had their American Hotels across the street from the Royal or Queen's Hotel run by an Englishman. By the 1870s, although their numbers had dwindled, the Americans who remained ran the finest establishments. Americans also became involved in the staple trades, in lumber and later in horses, as markets

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<sup>42</sup>The situation was somewhat different in San Francisco where Englishmen were over-represented among major merchants in 1852. Decker, Fortunes and Failures, 81.

developed for these in the United States.

Canadians were always over-represented in commerce and by 1881 formed the largest group in all occupational groupings in that sector. They were always attracted to the staple trades, grain and lumber in the 1840s and 1850s, and livestock and produce in the 1860s and 1870s. This presence reflected the greater ease with which Canadians established connections both with metropolitan merchants and in producing areas. Their over-representation in service and accommodation differed from that of the English by a lack of concentration in any single business. Canadians engaged in a variety of agencies—real estate, insurance, patent rights—and in auctioneering, all businesses which involved personality and contacts rather than overhead. However, the major development in commercial activity in the industrializing city was the over-representation and the doubling of the relative size of the Canadian contingent in consumer merchandising, both as retailers and wholesalers, from 1871 to 1881. Thus, to the extent that business was "Canadianized", it was achieved by growing Canadian participation in the most dynamic commercial area, consumer merchandising.

In the commercial town, immigrant over-representation among the self-employed resulted from their participation in the industrial sector. They provided goods and services through local production in an urban economy that was poorly integrated into a larger trading system. Such circumstances minimized the importance of connection beyond the immediate locale, an advantage resting more often with natives than newcomers. When business conditions changed, however, and it became possible and profitable to satisfy local consumer needs by merchandising, the Canadian advantage was demonstrated by their attraction to commercial enterprise.

Religion and Self-employment

Religious affiliation, to some degree, reinforced the national identities of the business population. The association between a man's birthplace and his religion was stronger in the commercial town. With the decline of immigration and the maturing of Canadian-born children of immigrants who drew upon all religious traditions, this association weakened. 43

With the exception of the Scots, who were almost exclusively Presbyterians, other national groups were usually divided between two or three denominations. The largest number of Englishmen were communicants of the Church of England, although they were also always represented in the Baptist Church. The religion of Irish Protestants reflected their forebears. The Scots-Irish were Presbyterians, the Anglo-Irish were Anglicans and Methodists, with a few German-Irish also among the latter. The balance among these groups of Irish was altered in the industrializing city, indicating that the diminution in the relative size of the Irish contingent did not result solely from the elimination of Irish Catholics, but of Irish Presbyterians and Anglicans as well. On the other hand, Irish Methodists, who probably claimed less genteel and comfortable origins, gained in number and proportion. The pattern of American religious affiliations changed with the transition to the industrializing city as well. In 1852 and 1861 Americans were generally evangelicals and Congregationalists in particular, reflecting perhaps their origins in the northeastern states. Although Americans were still over-represented among Congregationalists in 1871 and 1881, they were no longer over-represented in other evangelical religions.

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<sup>43</sup>The association between Protestant religious affiliation and place of birth as measured by Pearson's coefficient of contingency weakened from 0.66 in 1852, to 0.62 in 1861 and 1871, to 0.51 in 1881. On the contingency coefficient, see Dollar and Jenson, Historian's Guide, 80.

Because of this decline they were over-represented in the Church of England and might, thereby, have been considered a more respectable group. The Canadian pattern was just the reverse. While they were always over-represented among Baptists, in 1852 and 1861 the largest number were members of the Church of England. Thereafter Methodism claimed their affiliation. This change reflected the new character of Methodism which, as S. D. Clark has pointed out, became more clearly identified with the Canadian community in the 1860s.<sup>44</sup> Earlier Methodism had predominantly been a religion of immigrants, of Irish and English-businessmen. By 1881 it was clearly a denomination of Canadian businessmen, who comprised half of all self-employed Methodists. Despite this over-representation, Canadians by 1881, more than any other group, drew upon all religious traditions, and because of their numerical superiority weakened the association between birthplace and religious affiliation. (Table 36)

Business in Brantford was a Protestant affair; Roman Catholics were under-represented and nearly excluded. Probably this reflects the fact that Brantford was a Protestant town, its territory demarcated in the 1840s and 1850s by the ritual Orange parade and its defences vigilant in the 1860s against Fenian subversion. Such a place might suffer the Catholics, but its citizens would carefully avoid the Catholic enclaves of Whiskey Hollow and Vinegar Hill and group Catholics together with blacks and Indians as undesirable elements in the community. Nor would they patronize Catholic enterprises in preference to Protestant ones. This was a serious disadvantage since the Catholic population was declining in Brantford. Roman Catholics comprised nineteen per cent of the adult male work

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<sup>44</sup> S. D. Clark, Church and Sect in Canada (Toronto, 1948), 345.

TABLE 36  
 BIRTHPLACE OF SELF-EMPLOYED MEMBERS OF MAJOR PROTESTANT  
 DENOMINATIONS, 1852-1881 (IN PER CENT)

Religion	Birthplace				
	Can.	U.S.	Eng.	Scot.	Ire.
<u>1852</u>					
Church of England.....	44.8	21.2	56.6	7.7	54.3
Presbyterian.....	6.9	3.0	1.3	80.8	15.2
Methodist.....	13.8	27.3	19.7	11.5	28.3
Baptist.....	27.6	15.2	15.8		
Congregationalist.....	6.9	33.3	6.6		2.2
	100.0	100.0	100.0	100.0	100.0
<u>1861</u>					
Church of England.....	36.7	21.4	41.7	2.4	48.1
Presbyterian.....	8.2	14.3	1.7	87.8	20.4
Methodist.....	24.5	25.0	29.2	7.3	27.8
Baptist.....	28.6	17.9	22.5		1.9
Congregationalist.....	5.8	30.0	7.4	2.0	3.4
	100.0	100.0	100.0	100.0	100.0
<u>1871</u>					
Church of England.....	18.6	26.7	32.4	2.0	31.0
Presbyterian.....	9.3	10.0	2.8	74.0	22.4
Methodist.....	45.3	16.7	33.3	16.0	36.2
Baptist.....	20.9	16.7	24.1	6.0	6.9
Congregationalist.....	5.8	30.0	7.4	2.0	3.4
	100.0	100.0	100.0	100.0	100.0



TABLE 36-Continued

Religion	Birthplace				
	Can.	U.S.	Eng.	Scot.	Ire.
<u>1881</u>					
Church of England.....	21.4	29.2	39.0	3.2	36.8
Presbyterian.....	19.0	25.0	2.9	80.6	15.8
Methodist.....	28.0	16.7	22.9	.. . .	47.4
Baptist.....	27.4	8.3	28.6	16.1	.. . .
Congregationalist.....	4.2	20.8	6.7	.. . .	.. . .
	100.0	100.0	100.0	100.0	100.0

force in 1861 but only fourteen per cent in 1871. Moreover, as the poorest group in Brantford they could support only a few of their number in business.

Among Protestants one trend appeared with the transition from the commercial town to the industrializing city. Members of evangelical denominations—Presbyterians, Congregationalists and Baptists—became more likely to be self-employed than Anglicans, thereby increasing their relative size among the business population. This was a result of a smaller reduction in the rates of self-employment among evangelical denominations at the same time as they were growing in size among the adult male population. After 1871 the Church of England was no longer the largest denomination in Brantford. That distinction was claimed by the Methodist Church, while the Baptist Church, increasing from the fifth largest in 1871 to third largest in 1881, was the fastest growing. Thus, although the major religious division among businessmen was between Protestants and Catholics, there was an increasing participation of Dissenting denominations, numerically and proportionately in business. (Tables 37 and 38)

TABLE 37

RATES OF SELF-EMPLOYMENT BY RELIGIOUS DENOMINATION,  
1852-1881 (IN PER CENT)

Religious Denomination	1852	1861	1871	1881
Church of England.....	32.1	24.1	14.5	19.0
Presbyterian.....	23.5	34.8	22.7	19.0
Methodist.....	35.6	22.5	24.9	15.6
Baptist.....	26.6	34.8	25.0	21.3
Congregationalist.....	38.0	42.5	31.9	29.3
Roman Catholic.....	10.7	16.8	5.6	6.1
Other.....	26.3	21.2	20.9	15.1
All.....	25.1	25.0	19.1	16.4

TABLE 38

RELIGIOUS COMPOSITION OF ADULT MALE WORK FORCE,  
1852-1881 (IN PER CENT)

Religious Denomination	1852	1861	1871	1881
Church of England.....	29.5	30.0	27.7	21.6
Presbyterian.....	14.3	11.5	15.1	15.9
Methodist.....	18.2	22.4	22.3	25.2
Baptist.....	9.9	9.5	11.4	16.3
Congregationalist.....	5.3	2.8	4.6	3.1
Roman Catholic.....	18.8	19.2	14.5	15.7
Other.....	4.0	4.6	4.4	2.2
All.....	100.0	100.0	100.0	100.0

To relate differences in business behaviour to religious factors is controversial and, in the end, not very satisfying. Nevertheless, in Brantford the evidence does suggest a greater relative proclivity for self-employment on the part of Congregationalists, Baptists and to a lesser degree Presbyterians during a time of restricted business opportunities. T. W. Acheson has maintained that "there is considerable evidence to suggest that a strong commitment to the Calvinist tradition can contribute to kinds of behaviour which promote high levels of vocational accomplishment in the business world."<sup>45</sup> One wishes that such "strong evidence" were readily available. Still, even if the question of the theological impact upon business behaviour is set aside, evangelical Protestant denominations, by encouraging self-denial and congregational unity, did provide useful supports for business.

Adherence to such religious belief made easier that re-investment of profits which promoted business expansion but which denied a family the full measure of comfort possible in the short term. Religious conviction removed the burden of worry from the businessman who feared his family suffered materially from his entrepreneurial commitments. As well, the evangelical congregation stood behind its members in business in a number of ways. First, a deserving young man might receive encouragement or even financial backing from his co-religionists to start his own business.<sup>46</sup> Second, once in business, a man could reasonably hope to enjoy the patronage and confidence of the members of his church. Should he not live up to

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<sup>45</sup>T. W. Acheson, "On the Study of Canadian Businessmen," Acadiensis 9 (Spring 1980):106-7.

<sup>46</sup>Letters of William Davies, 54, 82; DUN, 52C.

his moral responsibilities as a church member or be discovered to be dishonest in business, he risked expulsion from his church or the loss of its custom. Moreover, he, too, was expected to help his co-religionists by hiring deserving young members who were recommended by the minister.<sup>47</sup> Third, religion was important in cementing the tie that bound business partners together. Religion provided a useful sanction and guarantee of good behaviour. In denominations with a strong congregational structure, business behaviour and honourable fulfillment of partnership obligations were a matter of discussion and group criticism.<sup>48</sup> In Brantford members of evangelical denominations were more often engaged in partnerships than were Anglicans. While Methodists joined in partnerships in approximately equal proportion to their over-all number in the business population, Presbyterians, Baptists, and especially Congregationalists were more active than their representation in the business population would suggest. Congregationalism, of course, claimed the adherence of a disproportionate number of Americans, and for some Americans Congregationalism provided the basis for cooperation with non-Americans. When Anglicans did enter partnerships, they were more likely than evangelical church members to choose partners from within their own family. This suggests that church membership did not provide the same guarantee of behaviour for Anglicans as it did for evangelicals and, therefore, the former felt more secure in

<sup>47</sup> Letters of William Davies, 7, 41, 96-7; Clark, Canadian Community, 151; Sara Jeanette Duncan, The Imperialist (Toronto, 1971), 23; DUN, 99; Diary of Rev. William Cochrane (1870-85), 11-12 May 1870, OA, Rev. William Cochrane Papers; Mary B. Stedman, Farrington Church: Its History and Background from 1833 to 1977 (Brantford, 1977), 3, 7, 8, 13.

<sup>48</sup> Letters of William Davies, 96.

cooperating with family members, while the latter were more prepared to risk entering ventures with non-family members who belonged to their own church. (Table 39)

Religion served as a motivating force, a support and a guarantee of good behaviour for the businessman. Evangelical Protestantism filled these functions better than Roman Catholicism or Anglicanism. Consequently, members of evangelical denominations, their independence stimulated by spiritual tension but supported by congregational cohesion, maintained the highest rates of self-employment in face of changing business conditions.

#### Self-employment and Life Cycle

Self-employment was more than merely a way of earning a living; it was also an assertion of independence and a statement of personal identity. In the commercial town, embarking on a business career was one aspect of a man's full maturity, along with marriage, raising a family and heading a household. To a certain degree, then, the two-class system of the commercial economy of small-town Brantford conformed roughly to stages in the male life cycle. This demographic definition of class was undermined, however, by the shrinkage in the relative size of the business population in the industrializing economy of the 1870s. Most affected were men in their prime, between thirty and fifty years of age. Young men who in the 1840s and 1850s might have reasonably expected to be their own bosses by their mid-thirties found in the sixties and seventies that, not only were there fewer opportunities for self-employment, but also the age at which they might have become self-employed increased. Narrowed horizons must have had some psychological impact upon the ways in which men looked at themselves and explained their fates.

TABLE 39

## CHARACTERISTICS OF PARTNERSHIPS BY RELIGION, 1842-1881

Religion	Family Partnerships (%)	Non-family Partnerships (%)	Partnerships in Religious Group (%)	Partnerships outside Religious Group (%)	N	% of Total
Church of England..	43.5	56.5	58.0	42.0	89	23.5
Presbyterian.....	24.5	75.5	38.8	61.2	68	17.9
Methodist.....	36.9	63.1	47.7	52.3	90	23.8
Baptist.....	36.2	63.8	44.7	55.3	59	15.6
Congregationalist.	28.6	71.4	57.1	42.9	60	15.8
Roman Catholic....	36.4	63.6	27.3	73.7	13	3.4
All.....	34.7	65.3	49.2	50.8	379	100.0

Self-employment was exceptional at any time among those under twenty years of age and was dictated by exceptional circumstances. For example, Joseph Donovan, a seventeen year old Irish Catholic, ran the shop of his deceased father in order to support his mother and sister. Another youth, still living with his parents in 1881, supplemented his father's income as a carpenter by operating a small grocery store. But, most teen-aged businessmen were sons in partnership with their fathers. Generally a young businessman, even in his early twenties, was suspect, in the opinion of the credit rater, of being "rather too young to be his own master."<sup>49</sup>

Throughout the mid-nineteenth century, the majority of businessmen were in their thirties and forties. They were mature men with family responsibilities. Nearly all were or had been married, had children and were heads of their own households. They had begun the process of family formation. The dedicated and self-sacrificing ascetic businessman who forewent marriage and the expenses of his own household was rare in the commercial town.<sup>50</sup> Nevertheless, there is evidence that aspiring businessmen did make sacrifices by postponing marriage prior to achieving self-employment; and that sacrifice became more necessary over time. Delayed marriages were indicated by differentials between the number of children resident in the households of new and persistent business personnel in the same

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<sup>49</sup> DUN, 58, 124.

<sup>50</sup> A model of self-denial was John Macdonald, the successful Toronto dry goods merchant and wholesaler who opened shop in 1849. His biographer explained that Macdonald decided to marry only after stock taking and "as soon as possible after his books had been balanced....He had been looking forward to the prospect of having his own home. But he had determined that until his means would warrant the maintenance of a wife he would remain unmarried." Rev. Hugh Johnston, A Merchant Prince: Life of Hon. Senator John Macdonald (Toronto, 1893), 86-9.

age group. In 1852 and 1861 new businessmen in their thirties, the largest age group for new businessmen, had on the average sired fewer children than men in business for ten years. But, the reluctance to marry did not last long after the beginning of a business career, since only twelve per cent of new businessmen remained single in 1852. The doubling of the relative number of single new businessmen to twenty-two per cent in 1881 reflected the new and more restrictive conditions of the industrializing city. Greater sacrifice was required to get into business and in every age group in 1881 the family size of new businessmen was smaller than that of persistent businessmen and that of new businessmen in the same age groups at previous cross-sections. As well, the decline in the family size of persistent businessmen in their thirties in 1881 demonstrated the effect of delayed marriage throughout the business population.<sup>51</sup> (Tables 40, 41, 42)

The mature, manly and ambitious individual in Victorian Canada sought, even craved responsibility, the responsibilities of his own business, his own capital and his own family. The single businessman was, in some instances, thought to have too little responsibility and, therefore, to raise questions in the minds of customers and creditors about his reliability. To be responsible and to have responsibilities was part of the self-image of the independent man.

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<sup>51</sup> Katz, Doucet and Stern have discovered a decline in fertility among business employees (clerks, bookkeepers, etc.) in Hamilton from 1851 to 1871, which they have explained in terms of ambition for upward mobility. The greatest decline within this occupational grouping was among bookkeepers, accountants and salesmen, occupations which, they feel, were more attractive than clerkships to ambitious men. This latter contention is surely speculative and open to debate. Moreover, while ambition might explain lower relative fertility rates, it does not necessarily explain the change in declining fertility. Surely, changing and less optimistic perceptions of opportunities offer a better interpretation. Katz, Doucet, and Stern, Social Organization, 337, 340.



TABLE 40

## MARITAL STATUS OF BUSINESSMEN, 1852-1881 (IN PER CENT)

	1852	1861	1871	1881
Married.....	81.3	83.1	82.5	79.4
Previously married.....	5.9	7.1	7.5	6.5
Single.....	12.8	9.8	10.0	14.1
	100.0	100.0	100.0	100.0

TABLE 41

## HOUSEHOLD STATUS OF BUSINESSMEN, 1852-1881 (IN PER CENT)

	1852	1861	1871	1881
Household head.....	94.4	95.7	92.5	90.1
Family member.....	2.6	4.3	5.6	6.4
Boarder.....	3.0	0.8	1.9	3.5
	100.0	100.0	100.0	100.0

TABLE 42

AVERAGE NUMBER OF CHILDREN RESIDENT IN THE HOUSEHOLDS  
OF NEW AND PERSISTENT MARRIED BUSINESSMEN,  
BY AGE GROUP, 1852-1881

Age group	1852		1861		1871		1881	
	New	Pers.	New	Pers.	New	Pers.	New	Pers.
20-29 years.....	1.1	. . .	1.3	. . .	1.1	3.0	0.9	1.6
30-39.....	2.2	3.8	2.6	3.7	2.8	3.2	1.9	2.4
40-49.....	3.6	3.9	4.1	4.0	4.0	4.1	3.2	4.1
50-59.....	1.8	2.3	3.5	3.7	4.0	4.2	2.6	3.6
60 plus.....	1.6	1.0	2.7	1.6	2.0	2.0	1.8	3.0
All.....	2.3	3.9	2.8	3.7	3.1	3.8	2.2	3.4

For a man in business, a family could be an important resource providing capital and labour. A wife's connections or savings—and they need not be large savings—often provided the wherewithal to start an enterprise. In the relatively open economy of Upper Canada in the 1840s and 1850s, the labour of wives and children was particularly important.

Immigrants were warned, for example, that often employees worked only as long as it took to learn the business and then established themselves in business as competitors.<sup>52</sup> Although wives and children might help out in the family business, their role was clearly subordinate. Too creative a role, just as employment of wives or children outside the household, necessarily diminished the status of the head of the family by calling into question his ability to provide for his family. Thus, it was a devastating rebuke to comment, as did Dun's credit reporter, that "Mrs. W. is superior woman and his capacity is fair."<sup>53</sup> For the Victorian seeking to proclaim his independence, then, there was a close connection between his family and his business.

This connection was also manifested in the association of work place with residence in the commercial town. One half of all businessmen in 1851 combined their residences and places of business. As well, at least fourteen per cent provided lodging for their employees, on the average 2.7 employees each. In part this reflected the small scale of enterprise in the commercial town and the housing shortage in the booming fifties. But, even Ignatius Cockshutt, the leading merchant, lived over his store and boarded several of his clerks.

<sup>52</sup>Malcolm Ross, ed., Tiger Dunlop's Upper Canada (Toronto, 1967), 70.

<sup>53</sup>DUN, 126.

With the transition to the industrializing city, ~~more~~ private domestic arrangements were sought by businessmen. Residences separate and at some distance from places of business were deemed preferable and by 1880 only twenty-nine per cent of the city's businessmen lived at their place of business.<sup>54</sup> Relatively fewer businessmen, less than six per cent, took employees into their homes as boarders, and those who did lodged fewer, an average of 1.8 in 1881. Other forms of household extensions, relatives and boarders, were similarly reduced from 1852 to 1881. Even regarding domestic servants, households became more private. In 1881 only sixty per cent of domestic servants resided in their employers' households, whereas almost all did so in 1852. With the greater difficulty that arose from the mid-sixties in translating independence into self-employment, the equation of domestic and business life was broken and a man's family life became more private.

With the transition to the industrializing city, the business population aged. Men in their thirties and forties still comprised at least half of the business population in 1871 and 1881 as they had at the two earlier cross-sections. But, in 1881 one third of all businessmen were fifty years of age or older, three times as many in relative terms as in 1852. The average age increased from 36.4 years in 1852 to 40.1 years in 1861 to 41.9 years in 1871 and 43.4 years in 1881. (Table 43)

<sup>54</sup>Katz, Doucet and Stern found little change in the pattern of the separation of work place and residence from 1853 to 1871 in Hamilton. The reasons for this difference between Hamilton and Brantford are hard to pin down, although perhaps the disparity in the size of the two communities has some bearing. Separation might have entailed greater distance in Hamilton than in the smaller city of Brantford in 1881. Real estate values in Hamilton may have been higher and therefore residential separation may have involved a greater drain on capital available for business purposes. Katz, Doucet and Stern, Social Organization, 312.

TABLE 43

AGE STRUCTURE OF BUSINESS POPULATION, 1852-1881  
(IN PER CENT)

Age Group	1852	1861	<del>1871</del>	1881
16-19 years.....	1.7	0.3	1.0	0.7
20-9.....	25.2	16.6	11.7	12.9
30-9.....	34.5	35.1	28.6	29.0
40-9.....	27.7	29.5	31.8	22.5
50-9.....	8.0	12.3	20.8	22.3
60 plus.....	2.9	6.2	6.1	12.6
All.....	100.0	100.0	100.0	100.0

The aging was a consequence of two factors: one, the presence of more men who had persisted in business for longer than ten years; and two, the maintenance of high rates of self-employment among men born before 1830. The proportion of businessmen who had been self-employed for more than ten years increased with the declining opportunities for self-employment and, in some measure, accounted for that decline. In the boom years of the forties and fifties most men shared their recent arrival in Brantford and their youth. In 1852 only 17.6 per cent of all businessmen had been self-employed for at least ten years. Persistent businessmen rose in proportion to 27.5 per cent in 1861 and 40.1 per cent in 1871. By 1881 persistors comprised half of the business population and nearly one-quarter of the business population had been in business for twenty years. Not only larger, but an older component, persistent businessmen averaged forty-three years of age in 1852

and fifty in 1881. Their aging and their growth accounted in large part for the aging of the business population. (Tables 44, 45)

TABLE 44  
AVERAGE AGE OF NEW AND PERSISTENT BUSINESSMEN, 1852-1881  
(IN YEARS)

Birthplace	1852		1861		1871		1881	
	New	Pers.	New	Pers.	New	Pers.	New	Pers.
Canada.....	27.8	41.5	33.5	41.5	33.5	44.8	34.3	41.1
United States..	39.7	45.0	38.6	49.8	40.5	56.0	41.7	48.0
England.....	37.8	44.4	38.8	48.4	41.5	50.5	42.5	53.6
Scotland.....	36.3	40.0	38.2	43.9	39.2	46.2	42.4	55.6
Ireland.....	35.1	41.0	39.3	42.2	38.3	45.6	43.4	51.5
Other.....	40.0	. . .	37.7	. . .	41.3	46.0	37.0	53.3
All.....	35.9	43.1	37.9	45.4	37.8	48.2	37.5	49.5

TABLE 45  
PER CENT OF BUSINESS POPULATION SELF-EMPLOYED MORE  
THAN TEN YEARS, 1852-1881

Year	Per Cent in Business:	
	Ten Years	Twenty Years
1851.....	17.6	n.a.
1861.....	27.5	4.3
1871.....	40.1	13.4
1881.....	49.3	22.5

Little change was apparent in the average age of men who had been in business less than ten years, the nearest estimate of the age at which a man became self-employed. From 1861 to 1881 the age of men new to business in Brantford remained constant at about thirty-seven years. When new men are considered by birthplace, however, the aging process becomes clear among this population as well. Immigrants tended to become self-employed at a later age than natives. Canadians consistently started business at a younger age, about seven years, than did newcomers. The average age at which Canadians and immigrants became self-employed increased from 1852 to 1881 by roughly the same amount, five to six years. The over-all age of new businessmen remained the same because of the ever-larger relative size of the younger Canadian contingent.

The aging of the business population can also be examined in terms of changing rates of self-employment among different age groups. (Table 46) The greatest impact of the reduction in self-employment fell upon those for whom self-employment meant the most, mature men in their thirties and forties. Their rates of self-employment fell from between one third and two fifths in 1852 and 1861 to less than one quarter in 1881. Younger men, too, men in their twenties, were less likely to be in business in 1881 than in 1852, but their youth probably made it easier to accept and adapt to working for someone else either in a factory, on the railroad or in a large mercantile establishment. For others it was harder. It is tempting to interpret the concern for "manly" behaviour that was expressed by workers in the 1870s as a defense of masculinity by men no longer able to enjoy that form of livelihood—self-employment—previously associated with maturity.<sup>55</sup>

<sup>55</sup> Bryan D. Palmer, A Culture in Conflict: Skilled Workers and

TABLE 46

RATES OF SELF-EMPLOYMENT BY AGE GROUP, 1852-1881  
(IN PER CENT)

Age Group	1852	1861	1871	1881
16-19 years.....	4.5	0.9	2.1	1.1
20-9.....	18.3	13.3	7.6	6.9
30-9.....	32.0	32.2	24.2	22.7
40-9.....	38.8	38.9	29.0	22.1
50-9.....	25.0	29.5	36.6	30.9
60 plus.....	22.6	32.4	18.4	30.9
All.....	25.1	25.0	19.1	16.4

The other notable development was the persistence of high rates of self-employment among older men in the work force. In 1852 and 1861 self-employment had peaked in the middle age groups and fallen off among men in their fifties and sixties. By 1881 it was the two oldest age groups which enjoyed the highest rates of self-employment. This distinction resulted from the presence of a large number of men who had been in business for at least ten years; in 1881 77.3 per cent of the self-employed fifty or more years of age had been in business in Brantford since 1871 or earlier. This old guard of businessmen was comprised overwhelmingly of immigrants; 89.1 per cent, 96 of 109 men, had been born outside British North America, 78.9 per cent in the British Isles. Born prior to 1830, they were, perhaps,

Industrial Capitalism in Hamilton, Ontario, 1860-1914 (Montreal, 1979), 77, 127, 151; Gregory S. Kealey, Toronto Workers Respond to Industrial Capitalism, 1867-1892 (Toronto, 1980), 78.

the last generation of Britons for whom self-employment was a pervasive social value. They emigrated in hope of attaining this status which was becoming a more remote possibility by the 1840s and 1850s. There were enough of them entrenched in the business life of towns like Brantford in the 1870s to give credence to the myth of the self-made man at a time when success through hard work and self-employment was increasingly unlikely. One wonders whether this myth was less advice to the ambitious than an effort on the part of the successful to explain the contradiction between their personal achievements and their own belief in the ability and right of the deserving mature man to attain independence. Certainly, the myth of the self-made man was a more accurate historical evaluation than a prescription for success.

By 1881 a business career was no longer what it had been thirty years earlier, a stage of life. More and more through the late sixties and seventies, class became a historical phenomenon. Those men who had been in the right place at the right time enjoyed an opportunity to enter the business class. This was lost for later aspirants.

#### Minorities in Business

There were exceptions, not many though, to the description of the businessmen presented so far. Some of the self-employed did not fit into the business community. Women, of course, were genetically exceptional and, therefore, inferior; Afro-Americans were racially exceptional and, therefore, inferior; Jews were in many ways exceptional and, therefore, inferior. A few others were exceptional because they failed to conform to the standards of moral behaviour that businessmen set for themselves. Their experiences, by contrast, highlight the picture of the nineteenth-century



businessmen already set forth.

Women comprised a small minority, about four per cent, of the business community of Brantford.<sup>56</sup> Perhaps there were more, but only fifty-two women have been positively identified as self-employed. Like men, women sought independence in business. But, for them independence was compelling for more than the reason of a positive self-image. Self-employment was an effort to avoid financial dependency and destitution.

For the overwhelming majority of business women, for over eighty per cent, self-employment was a response to widowhood or separation from their husbands. Half were definitely residents of Brantford at the time of their husbands' death or flight, and a few, five in all, took over their husbands' businesses. As Michael Katz concluded about widows in Hamilton, they "apparently strove...to maintain their independence by retaining their own home as long as possible."<sup>57</sup> For Brantford's self-employed widows retaining their own homes was necessary to hold their families together, since, with only two exceptions all had children still living at home. Self-employment was usually attempted on or shortly after widowhood or separation; at least half were in business less than five years later, judging by the dates of their husbands' wills and by the age of their youngest children. But, for most it was a hard struggle. In large measure, their business, like

<sup>56</sup>The female presence in business was smaller in Brantford than in Poughkeepsie where women accounted for nine per cent of the business listings in the credit reports. Griffen, Natives and Newcomers, 242.

<sup>57</sup>Michael B. Katz, The People of Hamilton, Canada West: Family and Class in a Mid-Nineteenth Century City (Cambridge, Mass., 1975), 253; Stuart M. Blumin, "Black Coats to White Collars: Economic Change, Nonmanual Work and the Social Structure of Industrializing America," in Small Business in American Life, Stuart Bruchey, ed., (New York, 1980), 107-8.

that of the infirm and decrepit, depended upon their customers' sense of pity and moral obligation. To no surprise, nearly seventy per cent of Brantford's self-employed widows belonged to Protestant denominations with strong senses of congregational unity, the Methodist, the Presbyterian, and the Baptist Churches. Nevertheless, only three widows lasted for ten years in business. (Table 47)

TABLE 47

## SELECTED CHARACTERISTICS OF SELF-EMPLOYED WOMEN, 1842-1881

	N	%
A. Marital status:		
Married.....	4	9.3
Single.....	4	9.3
Separated.....	7	16.3
Widowed.....	28	65.1
Total.....	43	100.0
B. Age group:		
20-9 years.....	9	20.9
30-9.....	14	32.6
40-9.....	12	27.9
50-9.....	6	14.0
60 plus.....	2	4.6
Total.....	43	100.0

TABLE 47-Continued

	N	%
<b>C. Place of birth:</b>		
Canada.....	11	25.6
United States.....	1	2.3
England.....	9	20.9
Scotland.....	4	9.3
Ireland.....	17	39.6
Other.....	1	2.3
<b>Total.....</b>	<b>43</b>	<b>100.0</b>
<b>D. Religion:</b>		
Church of England.....	7	16.3
Presbyterian.....	8	18.6
Methodist.....	17	39.6
Baptist.....	5	11.6
Congregationalist.....	2	4.6
Roman Catholic.....	3	7.0
Other.....	1	2.3
<b>Total.....</b>	<b>43</b>	<b>100.0</b>
<b>E. Occupation:</b>		
<b>Apparel:</b>		
milliner.....	2	
weaver.....	1	
seamstress.....	10	
<b>Sub-total.....</b>	<b>13</b>	<b>25.0</b>

TABLE 47-Continued

	N	Z
Commerce:		
grocer.....	11	
second-hand dealer..	1	
bookseller.....	1	
storekeeper.....	2	
fancy goods dealer..	3	
market pedlar.....	2	
merchant.....	1	
confectionery and fruit dealer.....	1	
Sub-total.....	22	42.3
Accommodation:		
boarding house keeper.....	13	
inn/hotel keeper....	3	
restaurant keeper...	1	
Sub-total.....	17	32.7
Total.....	52	100.0

The alternatives to self-employment varied in attractiveness. The Brantford Widows' Home was a last resort. More and different opportunities for female employment were present in 1881 than in 1852 and, in the industrializing city, a widow might keep her family together by doing sewing at home. More likely, self-employment proved a stop-gap until one of the children reached maturity and could assume responsibility for his or her mother and siblings.

Fewer single and married women were self-employed in Brantford. Most single working women were employed as servants or in shops as clerks or seamstresses. Those in business can be classified in two ways: first, young women who operated a small shop to supplement the family income; and, second, women who would have been called, unkindly, old maids. Married women similarly can be divided into two groups. Some were in business to supplement their husbands' incomes, while others were partners with their husbands, like Eliza and "Second Hand" Smith who ran Brantford's largest pawnbroking business in the seventies.

Women most frequently ran small stores, mostly "low groceries," but also a number of specialty shops, selling books and stationery, millinery and fancy goods, and confectionery and fruit. A few engaged in the most vulnerable of businesses, market vending. Pedlars of sweets, soda pop and fruit on market days, like "old Mother Beggarlegs" of Sara Jeanette Duncan's novel about Brantford, The Imperialist, were subject to taunts and abuse, even assault from young local "roughs."<sup>58</sup> In other areas of endeavour women drew upon their domestic skills for support. In number, boardinghouse keepers constituted the largest single occupation, followed closely by seamstresses and dressmakers.

Women in business, women in a man's world, were an anomaly and, because they were out of place, they were not independent in the same terms as were men. For widows and old maids, self-employment was a means of survival with dignity. Yet, their independence was a matter of form and appearance only, since it depended upon the patronage of people touched by their

<sup>58</sup>Duncan, Imperialist, 11; EXP, 2 June 1865.

plight and their efforts. Married women and self-employed daughters were in a more ambiguous situation, since their endeavours could be construed as demonstrations of the inadequacies of their husbands and fathers in performing their roles as heads of the family.

Blacks and Jews, like women, were out of place in business. Afro-Americans were subject to racial prejudice in Brantford and in 1846 actually were asked to leave town. The few in business were tolerated as local characters as long as they toiled in stereotyped roles. For example, as barbers they enjoyed the patronage and kind solicitations of whites. When Hugo Tedball announced his intention to open a restaurant, his former customers protested so earnestly he relented and was persuaded to continue as a "tonorial artist." Other self-employed blacks included Henry Francis Bond, the septuagenarian street vendor, and old Doc Johnson, a cloth cleaner and "old beaver rejuvenator", a dry cleaner and hat blocker in other words. Isaac Foreman, the most successful black, saved enough money as a hotel porter to buy a small farm and a few cows and to become a milk dealer.<sup>59</sup>

White readers of the Expositor were entertained to read reports of the black painter who was sent to prison for three years for stealing a paint brush and some white lead, and by the exploits of Joe Ringo, alias John Henry Inglis. Ringo, a criminal of minor notoriety, posed, it was discovered later, as a good and deserving boy seeking credit to set up his own barber shop. He immediately pocketed the money and fled on the night

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<sup>59</sup>Michael B. Katz, "Blacks in Hamilton, 1851-1861," Canadian Social History Project, Report 5 (1973-4), working paper no. 5, 35; EXP, 11 May 1855, 11 Dec. 1857; Robin Winks, The Blacks in Canada: A History (Montreal, 1971), 146, 356, 367.

train to Buffalo. Self-employed blacks in Brantford appeared in the roles typecast for them by white society. They were either gentle and self-effacing "Uncle Toms" or "bad niggers", not to be trusted.<sup>60</sup>

Like Afro-Americans, Jews, of German origin in the fifties and of Polish and Russian origin in the seventies, wandered through but did not stay in Brantford. Only about ten in number, they, too, engaged in stereotypical occupations. Jews were rag collectors, second hand clothing dealers, tailors, cigar makers and pawnbrokers. The only Jews who remained in business for ten or more years were builders in the 1870s. They were, however, completely assimilated, belonging to the Baptist Church and claiming English ancestry.

Women, blacks and Jews were exceptional because they were neither male, nor white, nor Protestant. Others did not conform to the honourable code of business ethics. The ideal was well stated in an article published in 1857 in the Canadian Merchants Magazine and Commercial Review:

The true merchant is but the true man, illustrating a particular condition in life....The ethics and moralities, prevailing in, and governing all other relations, should be those which suggest his mercantile life and conduct. He should have no rule of right and wrong for the social circle and drawing room, and another for the counting house and busy marts of trade....His promises ring out like true gold - his contracts are never violated - his drafts are never dishonoured - he needs no endorser....His bank is integrity and his bank book shows always a large credit side to his account. He values equities above legalities, and moralities above advantages. He looks the sheriff and the constable full in the face, like an honest man; and lawyers and agencies he never invokes.... He who is diligent in business shall stand before kings.<sup>61</sup>

Probably few met the full measure of these standards. One could

<sup>60</sup> EXP, 25 Aug. 1871, 8 Sept. 1871, 15 Dec. 1871.

<sup>61</sup> Canadian Merchants Magazine and Commercial Review 2 (Oct. 1857 - Mar. 1858):9-11.

still remain respectable and even be elected to public office after being convicted of bootlegging, especially in the 1870s when Provincial whiskey detectives were charging nearly every hotel keeper and grocer with liquor infractions.<sup>62</sup> Smuggling was not unknown and one could return to a business career from debtors' prison. The fact that William Stubbs, a blacksmith, ran amuck hacking up beef carcasses when a butcher declared that his meat cleavers were no good, might provoke laughter, but he was still a stalwart of the Conservative Party in town.<sup>63</sup> Ralph Clench, a low grocer, thug, mob leader, and accused murderer, gained instant respect when he was made a special constable during the Fenian scare.<sup>64</sup> Such incidents--and there were many more--were titillating, humorous, and mildly shocking, but they were only colourful, not scandalous.

True scandal was rare, but its few instances rocked the business community. The most upsetting incident involved James Kerby, hotel proprietor, general merchant, insurance agent, candidate for the Legislative Council and former mayor, whose family had been in business in Brantford since the thirties. The construction of the Kerby House, at the time the largest hotel in Canada West, and its failure to pay expenses so indebted Kerby that he appropriated for his own use the insurance premiums paid him. In 1865 the business district was destroyed by fire and Kerby, pressed by angry policy holders for their damages, fled in the dark of the night.<sup>65</sup>

<sup>62</sup> EXP, 14 Sept. 1877.

<sup>63</sup> EXP, 26 Jan. 1866.

<sup>64</sup> EXP, 26 July 1867, 26 June 1868.

<sup>65</sup> EXP, 7 July 1865.



Another dark sheep was Seth Park, for more than fifteen years the town's leading photographer. In 1875 he quietly began buying watches and revolvers on credit and borrowing money from his friends. Soon, Park abandoned his wife and children and fled to the United States.<sup>66</sup>

The examples of Kerby and Park were disturbing because they were moral violations of the businessman's trust. An honourable man did not defraud his customers or creditors, and, when in difficulty, faced his obligations manfully. Kerby's flight from responsibility was as odious as his fraud. Park's flight was reprehensible because he abandoned his family as well as stole from friends. An occasional drunk or fight, a minor legal infraction, a shady business deal, even foreclosing a widow's mortgage might have been frowned upon, but were soon passed over. Irresponsibility, whether in flight, in a violation of trust or in marital relations, was too serious an affront to the image of the businessman to be forgiven.

Women, blacks, Jews and moral outcasts did not fit the mold and, consequently, generally did not remain in business for long. But, even those who accepted and conformed to the norms of good business behaviour found by the 1870s that the old values and lifestyle were difficult to sustain. For a time in the 1840s and 1850s Brantford had offered a second chance for immigrants with frustrated ambitions for independence through self-employment. But, the reduction in the size of the business population that began in the 1860s meant that business was no longer an activity associated with a stage of life, with being a fully mature man. Self-employment

<sup>66</sup> EXP, 30 April 1875.

required that a man have some sort of advantage and, as a result, new businessmen were less frequently drawn from the immigrant population and more often were men of Canadian birth or men who had resided in the community for some time. Such men probably had made their reputations, cultivated connections and possibly could draw upon the resources of a family already established in this country.

## CHAPTER VI

### CREDIT AND DEBT

The ideal of independence through self-employment was clearly expressed in the credit system of the commercial town which reinforced the social values defining the role of the businessman. Men might claim credit in recognition of their character without clear and direct reference to their wealth. The inability of creditors following the collapse of 1857 to recover loans granted on intangible security, however, promoted a contraction of credit through discrimination against the least wealthy. This contraction of credit and the insistence of creditors on more tangible security were factors contributing to the increasing value of mortgage debt in the industrializing city. The demand for greater credit or security forced businessmen to indenture their real estate. Mortgage debt grew most rapidly among the commercial sector, although industry always bore a disproportionately large share of business debt because of the large amounts of capital required to finance plant expansion. The demand for mortgage money that this entailed occurred at a time when other speculative investments, such as the grain and timber trades and the real estate market, had lost some of their appeal. Consequently there was a new interest on the part of local lenders in investment in industrial expansion. Consequently, and of great significance to the study of industrialization in Victorian Ontario, the old mercantile elite became one of the principal sources of industrial capital in Brantford.

### The Contraction of Credit

Credit made the economy run and businessmen who hoped to get ahead were dependent upon it. Goods and services were bought and sold on credit and, since inventories and raw materials were purchased on time, much of the wealth a businessman held, he held in trust. That trust rested on the opinion, confidence and esteem of his associates. Should a man lose that confidence and be pressed to settle his affairs, his wealth might quickly collapse, for only with time could he realize the full value of the accounts of customers to whom he had granted credit and, thereby, satisfy the claims of his own creditors. Good credit, then, sanctioned business behaviour, rewarding those businessmen possessed of positive qualities and punishing those with unacceptable characteristics.<sup>1</sup>

One important factor in the transition to the industrializing city was the contraction of the credit mechanism and the accompanying changes in the criteria determining credit worthiness. A man's good character, although always important, was no longer considered sufficient in itself after the crash of 1857. His wealth and his business prospects were given more weight by the credit reporter by 1871 and stereotypes, although not eliminated, were weakening.

The system of credit in the commercial town perhaps was described most succinctly by Thomas Gibbs Ridout, cashier of the Bank of Upper Canada. "Every farmer or person in trade or in respectable circumstances, who can

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<sup>1</sup>This study examines only one side of the credit mechanism, that of the local recipient of credit. Douglas McCalla has provided a more complete perspective in his study of the Buchanan businesses, noting that the metropolitan creditor was entangled in a web of debt and credit, dependent upon remittances from his clients to meet his own obligations to British or American suppliers. D. McCalla, The Upper Canada Trade, 1834-1872: A Study of the Buchanans' Business (Toronto, 1979).

give unexceptional personal security, has a right to secure from the public banks reasonable accommodation in proportion to his means."<sup>2</sup> Credit, then, was the prerogative of the respectable and responsible man. The intended purpose of credit advanced was not a matter of great concern since an honourable man fulfilled his obligations. Not only the banks but private lenders and endorsers gave credit on the basis of opinions and estimations. One hapless Brantford endorser, Allen Good, who, as a former cashier of the Bank of British North America in Montreal and the Secretary of the Gore District Mutual Fire Insurance Co., ought to have been more prudent, complained on being pressed to make good on a defaulter's note that "I was given to understand by parties who pretended they knew and who ought to have known the position in which he stood that I was safe in the matter."<sup>3</sup> When he himself could not meet his note to the Toronto private banker, E. F. Whittemore, Good argued that "mutual kind feelings and forbearance one toward the other" was the soundest basis for credit relations.<sup>4</sup>

In the exciting atmosphere of the mid-fifties' boom, enthusiasm was contagious and creditors often were swept away by the speculative promise of their clients' promotions. It would have been remarkable had they not been, since many were themselves speculators. Even in the chartered banks this was the case. There were few professional bankers, even among

<sup>2</sup>Cited in R. J. Burns, "Ridout, Thomas Gibbs," Dictionary of Canadian Biography (Toronto, 1976), 9:661-2. See also Max Magill, "The Failure of the Commercial Bank," in To Preserve and Defend: Essays on Kingston in the Nineteenth Century, G. Tulchinsky, ed., (Montreal, 1976), 178.

<sup>3</sup>Allen Good to James Coleman, 26 Oct. 1858, PAC, W. C. Good Papers, vol. 25, Letterbook (1856-61).

<sup>4</sup>Good to Whittemore, 19 Oct. 1857, Ibid.

the top management: T. G. Ridout was himself a real estate speculator. Branch managers, especially those of the Bank of Montreal, were often successful local businessmen. The Brantford branch of the Bank of Montreal was run by William Muirhead, a former general merchant, a private banker at the same time and a man tempted by land speculations.<sup>5</sup>

With the benefit of hindsight, it can be said that there was no surprise in the accumulation of bad paper by the chartered banks. Both the Commercial Bank of the Midland District and the Bank of Montreal lost about one million dollars each through bad debts from 1858 to 1860. In Brantford, however, if the registry book of court judgements is any indication, the biggest loser from 1855 to 1860 was the Bank of British North America, which did the largest discount business and also incurred the most bad debts, registering judgements against local citizens to the value of about forty-three thousand dollars. The Bank of Upper Canada, which did not even have an agency in Brantford, incurred the second highest losses, about thirty-five thousand dollars, followed closely by the Bank of Montreal with bad debts amounting to thirty-two thousand dollars. The other chartered banks were not especially active in Brantford. Although the Gore Bank registered judgements totaling thirteen thousand dollars in Brantford, more than twelve thousand were claims against the Buffalo, Brantford and Goderich Railroad. The Commercial Bank, the Bank of Toronto, and the City Bank all carried between one and two thousand dollars of bad debts in

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<sup>5</sup>"Reminiscences of Bankers," in Money and Banking in Canada: Historical Documents and Commentary, E. P. Neufeld, ed., (Toronto, 1964), 170; Burns, "Ridout," 662.

Brantford.<sup>6</sup>

The biggest holder of bad debts from Brantford businessmen was, in fact, a private lender, E. F. Whittemore, a Toronto broker and banker. He participated in the financing of most of the major enterprises of the commercial town—the building of the railroad, the grain trade, and real estate speculation. Like another private banker operating in Brantford, James Coleman, a merchant miller in Dundas, Whittemore probably employed a local agent to buy and sell commercial paper and personal notes. Rather than using their own money, private bankers employed their superior credit with the chartered banks to borrow funds which they lent at substantially higher rates.<sup>7</sup> In a credit contraction private bankers were in a dangerous position and were less accommodating to their debtors than were the chartered banks. E. F. Whittemore failed during the depression of 1857, having registered judgements in excess of one hundred thousand dollars against Brantford businessmen who did not meet their notes.

The large sums of bad debts mentioned above were just the tip of the iceberg, but they did reflect the failure of the existing credit system. The major problem with this system of credit was not simply, as some have suggested, that it was secured by real estate which was inflated or deflated in value by market conditions.<sup>8</sup> In fact, the security afforded by real estate was largely hypothetical. Not until 1851 could chartered banks even accept

<sup>6</sup>Judgement Book A (1853-7), OA, RG 22, Government Records Section, series 5, Court of Queen's Bench and Court of Common Pleas, Brant County.

<sup>7</sup>Allen Good to James Coleman, 11 Feb. 1856, W. C. Good Papers, vol. 25, Letterbook (1856-61).

<sup>8</sup>E.g. Magill, "Failure," 173-4.

mortgages as collateral security.<sup>9</sup> Creditors often felt secure because they could seize property through court action, but once taken to court a debtor's estate might become so encumbered by claims against it that creditors could not be fully satisfied. The problem was not simply that land was a poor security but that it was used poorly as a security: not all creditors placed their claims directly on the land through mortgages, a practice which necessarily limited the indebtedness that land could bear.

Creditors in the commercial town were satisfied with personal endorsements for security. Unfortunately, these were an even worse form of security than land, since endorsement multiplied indebtedness. Businessmen were not casual about co-signing their associates' notes: they tried to protect themselves by demanding collateral security for themselves in the form of either reciprocal endorsements, promissory notes equal in value to those endorsed, or mortgages. Many examples of this could be cited. William Mellish and John Russell, railroad contractors, endorsed for and were endorsed by Arthur Smith and John McNaught, carriagemakers. William Lines, a general merchant, endorsed notes for George S. Wilkes; in turn, Wilkes co-signed for Lines and recommended him for credit to E. F. Whittemore, a major creditor of Wilkes. Another endorser for Wilkes, P. C. Van Brocklin, the iron founder, held promissory notes as security from Wilkes totalling twenty-eight thousand dollars. Relatives made ideal co-signers since by multiplying indebtedness within the family it was possible to encumber one's estate to sympathetic creditors to such an extent that the claims of others would be low in priority and require years of litigation

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<sup>9</sup> Merrill Denison, Canada's First Bank: A History of the Bank of Montreal, I (2 vols., Toronto, 1966), 65.



to sort out.<sup>10</sup> For example, the Wilkes family, father John A. and sons, George S., James and Charles, endorsed for each other and held mortgages on each other's property; George's affairs were so complicated that, although his failure began in 1857 suits against him were not settled until 1866. Such practices may have been devious, even illegal, but they ought to be placed within the same context as incorporation. Both were means of limiting liability, the former in a system of family capitalism, the latter in a system of finance capitalism.<sup>11</sup> Nevertheless, the earlier practice of endorsation multiplied debt and entangled family members and friends. By endorsing, a co-signer doubled the debt since he obligated himself if the original debtor defaulted; if he required collateral for his endorsation, the co-signer doubled the debt again, obligating the debtor to the original creditor and to the co-signer for equal amounts.

The ten years following the crash of 1857 brought a painful end to the easy credit policies. The failures of the Bank of Upper Canada in 1866 and the Commercial Bank in 1867 and the new, more restrictive lending policies of the Bank of Montreal significantly reduced the banking capital at work in Upper Canada. Credits that were advanced were more closely related to the production and distribution of commodities and were secured by negotiable personal and real property.<sup>12</sup>

<sup>10</sup> DUN, 84.

<sup>11</sup> Peter Dobkin Hall, "Family Structure and Economic Organization: Massachusetts Merchants, 1700-1850," in Family and Kin in Urban Communities, 1700-1930, Tamara K. Hareven, ed., (New York, 1977), 40-1.

<sup>12</sup> Denison, Canada's First Bank I, 101, 138, 152-3; R. C. McIvor, Canadian Monetary, Banking and Fiscal Development (Toronto, 1961), 71; E. C. Guillet, "Pioneer Banking in Ontario: The Bank of Upper Canada, 1822-1866," The Canadian Banker 55 (Winter 1948), 130.

Even when banking facilities expanded again from 1867 to 1874, careful scrutiny was exercised in lending.<sup>13</sup> Changes in banking legislation which broadened the types of security that banks could demand when granting loans also promoted stability by defining the basis of credit. An act in 1859 allowed banks to accept bills of lading and warehouse receipts as collateral security. Further legislation in 1861 and 1865 extended the use of receipts as collateral to other classes of businesses. In 1866 banks were at last exempted from usury laws which, the Bank of Montreal claimed, had driven Canadian banking capital into the New York money market. Finally, legislation in 1871 permitted the renewal of notes or debts without affecting security; previously, renewal had cancelled security.<sup>14</sup>

Greater use was also made of the credit rating service provided by the Mercantile Agency of the R. G. Dun and Co. From 1854 the agency published an annual register of credit ratings of businessmen in British North America for the use of their subscribers, who included Canadian wholesalers as well as the chartered banks themselves.<sup>15</sup> This sped up

<sup>13</sup> Victor Ross, A History of the Canadian Bank of Commerce, II (2 vols., Toronto, 1920), 12; McIvor, Canadian Monetary, Banking and Fiscal Development, 71; R. M. Breckenridge, "Canadian Banking System, 1817-1890," Journal of the Canadian Banking Association 2 (1894-5):431.

<sup>14</sup> McIvor, Canadian Monetary, Banking and Fiscal Development, 55, 69; Denison, Canada's First Bank, I, 160; R. C. B. Risk, "The Golden Age: The Law about the Market in Nineteenth Century Ontario," University of Toronto Law Journal 26 (1976), 320.

<sup>15</sup> Copies of the published credit manuals bear the imprint of the Bank of Montreal and of the Brantford saddlery and harness manufacturers, Smith McKay and Co. See McCalla, The Upper Canada Trade, 112; J. H. Madison, "The Evolution of Commercial Credit Rating Agencies in Nineteenth-Century America," Business History Review 47 (1974), 171-3.

credit investigations, since previously potential creditors had to telegraph the Mercantile Agency and wait for a reply. From the mid-1840s the Agency had employed local representatives whose reports revealed those concerns determining access to credit in Brantford.

A man's wealth clearly determined the extent of credit he might receive. His character, more so in the commercial town than in the industrial city, decided whether or not he would receive any credit. Though wealthy, a man lacking in character was a poor risk. For example, potential creditors of one of Brantford's wealthiest general merchants, a "rather sharp and unscrupulous [man]...who will make money by hook or by crook," were forewarned in 1854 that "his word is of no moment or importance to him, if the observance of it stood between him and gain." They were consequently advised to have little to do with him.<sup>16</sup> On the other hand, a bookseller, "honest as the day is long," but whom the Dun reporter admitted would "never make more than a living...[since he] unfortunately can't get on in business," and whose creditors had been too hard on him, was considered deserving of better treatment. He received a good credit rating as encouragement.<sup>17</sup>

Creditors were impressed with those who conformed to the image of the ideal businessman: an independent, respectable, responsible family man who understood his business and was determined to succeed. The independent businessman did not seek credit lightly, since to assume indebtedness, even for trade purposes, compromised his freedom and independence of

<sup>16</sup> DUN, 45.

<sup>17</sup> DUN, 52C, 52D, 52H, 52F, 75, 119.

action. Thus, it was a compliment for businessmen's credit ratings to declare that they would "not owe a debt if it were possible to avoid it" or that they "buy exclusively for cash" or that "he would ask no credit he may not be entitled to" or that he "always pays up like a man."<sup>18</sup> Such men were careful of their credit because they valued their independence. But, their caution may have proved a liability as business conditions changed and as the scale of enterprise exceeded the capacity of all but the wealthiest to finance personally. The goal of independence, if taken to extremes, may have been a cultural liability in the transition to an industrial economy.

Of course, a man had to be respectable and of good character to be credited, or rather, if of bad character a man found great difficulty in credit. Comments on the honesty, industry and decency of businessmen were so frequent in the credit reports that they became cliches. Indeed, a businessman's decency was probably assumed, unless evidence to the contrary was found. One simply expected a businessman to deal fairly; thus, it was not honourable actions that impressed, but dishonourable ones. A man, taking advantage of his partner, breaking a business contract, betting on horses, speculating, gambling, cutting prices ruinously or simply having "not much heart" received a qualified credit rating.<sup>19</sup> A businessman's manners could impress the credit reporter adversely and hurt his reputation. A "crude and coarse", "off-handed, braggadocia kind of man", who was "too sanguine of anything", was not considered the best sort of

<sup>18</sup> DUN, 48, 66, 82, 82<sup>2</sup>, 119.

<sup>19</sup> DUN, 45, 52D, 67, 82I.

man with whom to deal. He lacked the proper appearance of balance and seriousness which inspired confidence in a man's command of his own situation.<sup>20</sup> As well, a man "too fond of the glass" jeopardized his credit. Even if he took the pledge, the shadow of his former dissipation darkened his reputation. In fact, one druggist's former drinking problem continued to be mentioned as his credit report was updated.<sup>21</sup> Yet, in some cases where it was consistent with ethnic stereotypes, drinking was no stigma. Thus, for an Irish Catholic or a German the consumption of intoxicants was considered part of his life style. The German grocer, one of Brantford's wealthiest men, who "eats, drinks, smokes and sleeps at a great rate," was just a colourful local character, as was the Irish Catholic grocer "who gets on a spree once in a long while which sharpens his wits."<sup>22</sup>

A businessman might be independent, his character might be good-- "a decent, honest man, hardworking, attentive"--but if he had "no responsibility," then he was a poor risk.<sup>23</sup> Responsibility was more than quality of character for the mid-Victorian, more than mere accountability for one's actions and behaviour. It was something quite tangible and included those things to which the mid-Victorian man was passionately committed, his property and his family. Real estate holdings demonstrated to creditors that a businessman had a stake in and had made a commitment to a town. It held a businessman in one place; he could not easily or quietly liquidate

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<sup>20</sup> DUN, 47, 48, 67.

<sup>21</sup> DUN, 46, 97, 134; 82/0.

<sup>22</sup> DUN, 47, 49, 136.

<sup>23</sup> DUN, 52A, 52D, 58, 73.

his holdings and leave on the night train for Buffalo. His creditors knew where he was since he was not, like one fanning mill maker, "in a position so that he could take up his traps and leave at five minutes notice."<sup>24</sup> Property was also a responsibility because it represented a patrimony to be husbanded for one's heirs.

A family and a wholesome family life were probably the most important factors in establishing a man's responsibility and his worthiness of credit. A single man, it was felt, lacked stability in his life and had less reason to be ambitious.<sup>25</sup> If he were head of his own household and supported his mother or other relations, a single man was to be respected for his efforts and rose somewhat in the estimation of his creditors, but still he was not the equal of a married man and father.<sup>26</sup> A family man who did not live up to his obligations was morally reprehensible. The fact that one German cabinet maker "keeps a woman and he and his wife fight and quarrel about it" made moot any report on his skill as a craftsman or his financial position.<sup>27</sup> Similarly, the Dun credit reporter was shocked and disgusted by a general merchant and former mayor who "has left for British Columbia and left nothing here but his wife and three children."<sup>28</sup> If a man would not fulfill his responsibilities as a family man, he was certainly not to be trusted with credit.

A man's family, were it not organized and disciplined properly, could prove a disadvantage in establishing good credit. An "industrious

<sup>24</sup> DUN, 52L.

<sup>26</sup> DUN, 52D.

<sup>28</sup> DUN, 84.

<sup>25</sup> DUN, 52Q.

<sup>27</sup> DUN, 81.

family", children, a wife and even parents working for the business was an asset: not only did it lower operating expenses, but it also demonstrated a man's ability to marshal his family's activities as head of the household.<sup>29</sup> Failure to maintain family discipline occasioned gossip and raised suspicions that an extravagant wife or wild sons were a drain on the profits of a business.<sup>30</sup> Creditors were even wary of a man with a large family which might gobble up all the fruits of his endeavours; one shoemaker, for example, was not considered better than a "fair risk for moderate amounts", because his "family is quite as expensive as his means will bear."<sup>31</sup> Preferable was a man with a small family, such as the "Scotch, stingy, close, hardworking" saddler whose "whole family expenses cannot possibly be over \$35 or \$40 per annum, unless oatmeal should rise and his cow die."<sup>32</sup> These, then, were the characteristics which influenced the decisions of potential creditors. A businessman ought to be honest, moral, hardworking, committed to independence and vested with responsibilities. Such qualities not only marked a trustworthy man but also one who had too much to lose should he fail to meet his obligations.

Whether or not they shared these characteristics, not every businessman in Brantford established a credit rating with the Mercantile Agency of R. G. Dun and Co. Certainly a man's reputation in the community provided a tacit rating for local businessmen. But only if he sought, or was considered likely to seek credit outside of Brantford was he subjected to

<sup>29</sup> DUN, 52A, 54, 77, 137.

<sup>30</sup> DUN, 49, 51, 53, 68, 82.

<sup>31</sup> DUN, 56.

<sup>32</sup> DUN, 82.

surveillance from Dun's reporter. Establishing a credit rating, then, carried a man's reputation beyond his own community and immediate business associates and, thereby, expanded his business horizons.

Credit reporting on Brantford's businessmen became more detailed during the commercial town in response to the depression of 1857. Thereafter a credit rating was essential and coverage by the Dun agents was even more intensive in the 1870s. Only forty businessmen in 1852 received reports. By 1861, 155 had established credit ratings, good or bad. Coverage was extended beyond the major businessmen, loosely defined as the wealthiest twenty per cent of the business population, who had previously attracted the most attention. Included were more of those in the least wealthy eighty percentiles.<sup>33</sup> (Table 48) As well greater attention was paid to independent artisans in all trades. For example, only one shoemaker received a rating in 1852, while ten did in 1861. No tailors or cabinet makers were reported in 1852, while four of each were in 1861. Nevertheless, the coverage was more complete in all occupational groupings in the industrial sector.

One of the indicators of the degree to which Brantford's economy was integrated into a larger North American economy in the 1870s was the scrutiny to which nearly all businessmen were subject. Moreover, with the publication of credit directories for Canada by Dun, Wiman and Co. from 1864, subscribers increasingly judged clients on the basis of wealth and the credit agency's evaluation of risk, with no direct reference to character. As Brantford's business community became smaller in relative size, credit

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<sup>33</sup> See Appendix III for a discussion of the calculation of an index of wealth.



TABLE 48

PER CENT OF BUSINESSMEN IN EACH ECONOMIC RANK  
RECEIVING CREDIT RATINGS, 1851-1881

Economic Rank	1851	1861	1871	1881
0-39 percentile.....	12.0	40.2	53.4	64.6
40-79.....	13.0	46.5	56.8	66.9
80-89.....	42.1	68.9	88.2	86.8
90-100.....	65.0	83.9	85.7	86.8

reporting became more complete. The Dun Co.'s manuals presented ratings on 250 Brantford businessmen in 1871 and 371 businessmen in 1881.

Obviously not all of those who received a credit rating received a good rating. Some were good, but many others were merely fair or even unfavourable. The credit rater's function, after all, was to evaluate the degree of risk involved in dealing with a client and to establish the extent of credit which could be advanced safely. Since the reporter passed judgement which was not merely positive or negative, but with gradations in between, these ratings can be quantified and treated as a ranked order. Credit ratings have been classified into three general ranks: no good or poor, fair, and good.

The meaning of the worst credit rating is clear; a man who was considered "no good" was either morally suspect, crooked or hopelessly indebted. A "poor" credit rating was given to men whose means were limited or who owned no real estate. He may have been honest and hard-working, but to the credit reporter he appeared marginal. Such opinions were freely

expressed in the manuscript ledger kept by the Mercantile Agency. Once manuals were published, however, the Agency became more circumspect, fearing libel suits from disgruntled businessmen. Instead of a "no good" or "poor"; the manuals in many cases left a blank, with an explanation that the affairs of such businesses were too involved to permit easy or simple evaluation. The implication seems clear and such ratings have been treated in 1871 and 1881 as the equivalent of "no good/poor" in 1851 and 1861. A "fair" credit rating indicated one of two things. Either a man's business was respectable but modest in scale and was entitled to only "reasonable" credit, or he was experiencing some difficulties which he would eventually resolve with the forbearance of his creditors who still ought not to extend him more than a "moderate" amount of credit. A "good" rating expressed a variety of conditions, all of which indicated that a man was "good for all he would ask." The self-control, self-knowledge and realistic estimation of business prospects of even a small businessman might inspire the same confidence and lead to the same credit rating as that given to a wealthy man. It was, however, the "good" rating that was subject to redefinition in an industrializing economy and increasingly depended on assets. As well, men who received a "high" or "excellent" rating have been included in the "good" rank for convenience because of their small numbers.

The rationalization of credit, the tying of credit to solid security, affected the credit ratings of Brantford's businessmen so that by 1881 ratings were clearly related to wealth. It was not unknown for the poorest of Brantford's businessmen to receive a "good" rating although its likelihood diminished with time. In 1851 one third of the ratings given to those in the lowest forty percentiles were "good." This was less than the average,

but the over-all evaluation of this rank displayed the greater confidence that the credit reporter held in this rank than in the next wealthiest forty per cent, from the fortieth to the seventy-ninth percentile. The expansion of reporting in the 1860s acted to the detriment of the least wealthy rank of businessmen and was probably, in part, an effort to warn potential creditors about men who in a time of economic adversity might attempt to search farther afield for credit support. Only half as many businessmen in the poorest rank received a "good" rating in 1861 as in 1851 and nearly eighty per cent were considered a poor risk. The message is clear: doing business with a man possessing little capital was dangerous in 1861. For that matter, the credit reporter did not think highly of business prospects in general in Brantford in the aftermath of the crash of 1857. More than half of the business community were given poor ratings in 1861. "Good" ratings dropped from forty-seven per cent in 1851 to twenty-seven per cent in 1861. Even a sizable proportion of the two wealthiest ranks were considered questionable. Nearly a third of businessmen in the eightieth to eighty-ninth percentile received a "poor" rating, while fewer, under twenty per cent, were judged "good", compared with three times as many ten years before. (Table 49)

Ratings were less polarized in the industrial city. There may have been fewer poor risks in 1871 and 1881, but there were also fewer good risks. Nevertheless, when considered by economic rank, there were clear divisions between the wealthy and men of limited means. In fact, the revival of lender confidence in Brantford did not extend to the latter rank of businessmen: between fifty and sixty per cent of those in the least wealthy forty percentiles were deemed unworthy of a positive report; none in 1871 and less

TABLE 49

## CREDIT RATINGS BY ECONOMIC RANK, 1851-1881 (IN PER CENT)

Year	Economic Rank	Credit Rating		
		No Good/ Bad/ Difficult to Rate	Fair	Good/Excellent
1851	0-39 percentile...	55.6	11.1	33.3
	40-79.....	70.0	.. . .	30.0
	80-89.....	25.0	12.5	62.5
	90-100.....	15.4	23.1	61.5
	All.....	40.0	12.5	47.5
1861	0-39.....	78.1	5.9	16.0
	40-79.....	59.1	18.2	22.7
	80-89.....	31.8	50.0	18.2
	90-100.....	19.2	19.2	61.6
	All.....	53.5	19.4	27.0
1871	0-39.....	61.4	38.6	.. . .
	40-79.....	25.6	56.5	17.9
	80-89.....	9.4	31.2	59.4
	90-100.....	.. . .	25.9	74.1
	All.....	33.6	42.3	24.1

TABLE 49--Continued

Year	Economic Rank	Credit Rating		
		No Good/ Bad/ Difficult to Rate	Fair	Good/Excellent
1881	0-39 percentile...	54.1	45.3	0.6
	40-79.....	13.0	69.6	17.4
	80-89.....	11.4	34.3	54.3
	90-100.....	11.1	11.1	77.8
	All.....	31.6	48.7	19.7

than one per cent in 1881 of that rank were recommended as good risks in 1881. On the other hand, about three quarters of the wealthiest ten per cent of the business community were rated "good."

Another feature of the rationalization of credit involved a consideration of trade prospects in the assignment of ratings. This concern acted to the detriment of craft producers and tradesmen in particular. The expanded credit reporting through the 1850s resulted in a dramatic increase in the number of businessmen in the industrial sector who were unworthy of credit: whereas less than one-quarter received a "poor" rating in 1851, more than one half suffered this evaluation in 1861. In 1871 and 1881 the industrial sector fared better with about one-third not meeting the standards for a "fair" or "good" rating. Nevertheless, the prognosis for artisans and tradesmen was much less positive. Blacksmiths, jewellers and watchmakers, saddlers and harnessmakers, shoemakers and tinsmiths were most frequently

considered poor risks, while carriage makers, tanners, iron founders, and agricultural implement manufacturers seldom received that evaluation, no doubt because of their greater pecuniary strength but also because of their brighter prospects. (Table 50)

TABLE 50  
NEGATIVE CREDIT RATINGS RECEIVED BY SELECTED  
OCCUPATIONS, 1851-1881

	1851	1861	1871	1881
Industry:				
Blacksmiths.....	1 of 1	2 of 2	2 of 4	7 of 11
Founders.....	0 of 2	1 of 5	0 of 3	0 of 3
Jewellers.....	0 of 1	2 of 5	2 of 5	3 of 7
Millers.....	1 of 2		0 of 4	0 of 5
Bakers/Confectioners...		1 of 3	1 of 5	3 of 10
Brewers/Distillers.....		0 of 3	0 of 1	0 of 1
Builders/Contractors...		1 of 1	3 of 8	7 of 21
Cabinet makers.....		4 of 4	0 of 3	0 of 1
Carriage makers.....		2 of 3	0 of 4	1 of 5
Hatters.....		1 of 2	0 of 2	0 of 2
Saddlers.....	0 of 2	1 of 4	3 of 5	4 of 7
Shoemakers.....	0 of 1	6 of 10	8 of 12	7 of 13
Tailors.....		2 of 4	2 of 3	3 of 5
Tanners.....		0 of 3	1 of 4	0 of 2
Agr. impl. mfrs.....			0 of 2	0 of 3
Tinsmiths.....			3 of 5	3 of 6

TABLE 50-Continued

	1851	1861	1871	1881
Painters.....			0 of 1	2 of 7
All.....	23.1%	52.1%	30.5%	36.1%
Commerce:				
Druggists.....	2 of 2	0 of 3	0 of 4	4 of 10
Forwarders.....	1 of 2			
General merchants.....	7 of 17	2 of 6	0 of 1	0 of 1
Grocers.....	3 of 4	15 of 26	22 of 47	20 of 58
Hardware merchants.....	0 of 1	0 of 3	0 of 3	0 of 3
Booksellers.....		3 of 3	2 of 2	2 of 4
Dry good merchants.....		3 of 12	1 of 10	2 of 8
Grain merchants.....		2 of 2	1 of 3	1 of 2
Hotel/inn keepers.....		3 of 4	4 of 16	7 of 23
Tavern/saloon keepers.....		3 of 4	4 of 9	1 of 5
Liquor merchants.....		2 of 2	2 of 2	1 of 2
Clothiers.....			2 of 3	1 of 2
Produce merchants.....			0 of 3	0 of 1
Coal/wood merchants.....			0 of 3	3 of 8
Barbers.....			0 of 1	3 of 5
Furniture merchants.....			0 of 1	3 of 5
Insurance agents.....			1 of 1	1 of 5
All.....	48.1%	54.8%	34.8%	28.5%

The credit worthiness of the commercial sector in Brantford was enhanced with the transition to an industrializing economy. In 1881 fewer than three in ten businessmen in commerce were labelled poor risks. Barbering, bookselling, the grocery trade and inn and tavern keeping seemed to inspire the least optimism. All were businesses which, because of minimal entry requirements, were easily over-populated with men who possessed little capital and, in some cases, little ability. This was not the case in other areas of commerce--dry goods, hardware and even insurance--which were rated more favourably. These were more capital intensive businesses, but assets were not the sole criterion in the evaluation of these businesses, since the two dry goods merchants who received a "poor" rating in 1881 were among the wealthiest ten per cent of the business population.

The credit system in Brantford rested on a firmer and more rational evaluation of wealth and business prospects in the 1870s. No longer was good character sufficient to obtain credit. By establishing a harder line in determining credit worthiness, Dun's reporters were acting implicitly on the assumption that individual effort and good intentions did not guarantee success in business. This was one reflection of the changing social meaning of self-employment in the mid-nineteenth century.

#### \* Mortgage Debt

Indebtedness was the businessman's natural state. He owed his suppliers and seldom paid cash for his inventories or raw materials. When his practice was to pay cash, it was a matter of note.<sup>34</sup> He owed his

<sup>34</sup> DUN, 827.



employees, generally paying wages monthly and occasionally allowing them to draw upon his credit with merchants for their daily needs. He was himself indebted to local tradesmen and merchants for his own domestic purchases. In fact, a man's fear of debt might provoke comment over his lack of courage and somewhat diminish his standing in the estimation of his peers.<sup>35</sup> Self-employment involved a personal risk and contracting debt declared one's self-confidence in meeting this risk. Debt itself was no problem; of concern was the management and finance of debt.

Mortgages registered in the land records comprise the only complete set of data available for an examination of debt over time. Thus, it has been possible to study only one form of debt, that secured by real estate. Unfortunately, there has been no way to establish its relationship to other forms of debt, either unsecured or secured with some other collateral, although it is clear that mortgages did become increasingly important to business. Mortgages were contracted to finance either the purchase of land or the operation of a business. To the extent that business facilities were purchased, there was no distinction between intentions. Property already owned often was mortgaged for business purposes, in some cases to secure wholesalers and suppliers who advanced goods on credit and, in other cases, to generate operating capital.

With the transition from the commercial town to the industrializing city, mortgage debt became a more important factor in business life in Brantford. Not only did creditors increasingly insist upon having their claims solidly secured, but also men who wanted their businesses to grow could not

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<sup>35</sup>DUN, 70.

afford to have too much of their wealth idly tied up in land. Perhaps, too, by 1880 urban land values, especially in the central business district, had inflated so that the purchase of land in Brantford required more financing than in 1851. Consequently, more businessmen were indebted to a greater extent in the industrializing city than in the commercial town.

Businessmen in the commercial town, like Upper Canadian farmers at the time, were not an overly indebted class.<sup>36</sup> The majority, fifty-two per cent, owned real estate free from mortgage debt. Less than twenty per cent of all businessmen, slightly more than one quarter of property-owners, had mortgages against their property in 1852. Few, it would seem, desired, or found it necessary, to compromise their independence by assuming indebtedness.

This situation changed with the crash of 1857: Not only did property ownership fall from 1851 to 1861, mortgage indebtedness grew, so that businessmen in 1861 were a more indebted group than farmers.<sup>37</sup> One half of all businessmen owning real estate had mortgaged their property. (Table 51) The total value of mortgages against the real estate of businessmen tripled from eighty thousand dollars to a quarter of a million dollars in the ten years following 1851 but, although the value of the average mortgage debt increased by five hundred dollars, the median mortgage was lower. Median indebtedness declined because more businessmen of modest

<sup>36</sup> David P. Gagan, "The Security of Land: Mortgaging in Toronto Gore Township, 1835-1885," in Aspects of Nineteenth-Century Ontario: Essays presented to James J. Talman, F. H. Armstrong et al., ed., (Toronto, 1974), 137.

<sup>37</sup> Ibid., 137.

wealth, those in the second economic rank, found it necessary to mortgage their property. In 1851 they typified the ideal of the independent self-employed man doing business in a small but solid way, and were the least indebted economic rank; they owned thirty per cent of the business population's real wealth but owed only ten per cent of its debt. However, by 1861 their relative indebtedness had doubled. The poorest forty per cent fell deeper in debt. Their hold on real estate was always the most insecure and in both 1851 and 1861 their average mortgage debt exceeded that of businessmen in the second rank. The poorest businessmen were reluctant to give up their land. As the value of their holding shrank in comparison to that of other businessmen, they assumed greater indebtedness in order to hold what little they could. (Tables 52 and 53)

TABLE 51  
MORTGAGE INDEBTEDNESS OF BUSINESSMEN, 1851-1880

	1851	1861	1871	1881
Average mortgage debt (\$)	2,253	2,724	2,132	3,830
Median mortgage debt (\$)	1,020	860	1,000	1,000
Total mortgage debt (\$)	81,120	250,640	253,800	398,380
Property owners in debt (%)	26.5	51.1	58.6	48.4
Businessmen in debt (%)	18.8	30.0	35.3	29.3
N of debtors	36	92	119	104

TABLE 52  
MORTGAGE DEBT BY ECONOMIC RANK, 1851

Economic Rank	Real Wealth (%)	Debt (%)	Relative Debt
0-39 percentile.....	3.2	19.7	616
40-79.....	29.3	10.1	34
80-89.....	18.2	10.4	57
90-100.....	49.3	59.8	121
Total.....	100.0	100.0	100

TABLE 53  
MORTGAGE DEBT BY ECONOMIC RANK, 1861

Economic Rank	Real Wealth (%)	Debt (%)	Relative Debt
0-39 percentile.....	1.8	12.5	694
40-79.....	24.6	17.9	73
80-89.....	14.3	8.9	62
90-100.....	59.3	60.6	102
Total.....	100.0	100.0	100

The indebted portion of the business population continued to grow

in size in the sixties, so that by 1871 fifty-nine per cent of property owners, one third of all businessmen, had mortgaged their property. Total mortgage indebtedness, however, was about the same as in 1861 and the average debt was actually less in 1871. Mortgage debt was slightly more equally distributed in 1871 than in either 1851 or 1861, as is indicated by the Gini Coefficients for the distribution of debt.<sup>38</sup> The least indebted businessmen, those in the lowest sixty percentiles, became more indebted, owing twelve per cent of all debt in 1861 and eighteen per cent in 1871. On the other hand, the businessmen most in debt, those in the top five percentiles, became less indebted. They were responsible for fifty per cent of all debt in 1861 but only thirty-eight per cent in 1871. This relative levelling of indebtedness reflected the continued pressure placed upon businessmen of modest wealth, those in the fortieth to seventy-ninth percentile. Although the poorest were still the most indebted in relation to the value of their property, those in the second rank were the only group whose relative indebtedness had increased, more than doubling in the ten years after 1861.

In the 1870s, although debt continued to be more equally distributed than in the commercial town, other significant changes occurred. Despite a decline of ten per cent in the relative size of the indebted business population, to just under half of all property owners, total indebtedness grew to nearly four hundred thousand dollars in 1880. The average value

<sup>38</sup> Gini indices measuring the inequality of the distribution of debt were 0.64 in 1851, 0.63 in 1861, 0.59 in 1871 and 0.58 in 1880. On the calculation of Gini indices see Charles M. Dollar and Richard J. Jensen, Historian's Guide to Statistics: Quantitative Analysis and Historical Research (New York, 1971), 122-4.

of mortgages against real estate increased by one and three quarters times, while the median debt doubled. Unlike the 1850s the greater indebtedness of the business population in the 1870s was the product of larger rather than more mortgages. (Tables 54 and 55)

TABLE 54

## MORTGAGE DEBT BY ECONOMIC RANK, 1871

Economic Rank <sup>a</sup>	Real Wealth (%)	Debt (%)	Relative Debt
0-39 percentile.....	1.9	5.6	295
40-79.....	29.0	50.8	175
80-89.....	19.0	10.3	54
90-100.....	50.1	33.3	66
Total.....	100.0	100.0	100

TABLE 55

## MORTGAGE DEBT BY ECONOMIC RANK, 1880

Economic Rank	Real Wealth (%)	Debt (%)	Relative Debt
0-39 percentile.....	2.2	1.9	86
40-79.....	24.8	23.4	94
80-89.....	19.8	23.5	119
90-100.....	53.2	51.2	96
Total.....	100.0	100.0	100

These larger mortgages were carried by the wealthiest businessmen. More than half of the total mortgage debt was owed by the wealthiest ten per cent. Whereas in 1851 and 1861 this rank had borne a disproportionately large share of the total debt, in 1880 their share of the debt was slightly smaller than their share of the real property wealth, suggesting that their indebtedness rested on a more secure foundation in the industrializing city than in the commercial town. The poorest forty per cent in 1880, for the first time bore a disproportionately small share of the total business debt. In fact, the total debt of the lowest rank in 1880 was a little more than half of its 1871 level (\$14,200 in 1871; \$7,500 in 1880), despite a slight increase in their share of real wealth. Although this suggests that their real wealth was more secure, it also indicates that they were unwilling or unable to use credit through mortgaging to multiply their assets. The opposite was the case for the third economic rank. Their share of debt exceeded their share of real wealth. They distinguished themselves from the poorer eighty per cent by using their real wealth to secure credit in an attempt to extend the scale of their operations.

The industrial sector bore most of the indebtedness of the business population. Businessmen in that sector on the average always owed more money than men in the commercial sector and always accounted for a disproportionately large share of the total debt. Two factors operating in sequence and in association with the transition to the industrializing city caused this. First, the contraction of credit following the crash of 1857 forced businessmen, especially the most marginal, to pledge solid collateral as security for loans. Second, mortgages provided a means to finance the expansion of productive capacity. (Tables 56 and 57)

TABLE 56  
 RATES OF MORTGAGE INDEBTEDNESS BY ECONOMIC SECTOR,  
 1851-1880 (IN PER CENT)

Economic Sector	Rate of Mortgage Indebtedness			
	1851	1861	1871	1880
Industry.....	21.8	58.5	55.3	51.6
Commerce.....	32.8	43.0	59.6	43.8
All.....	26.5	51.1	58.6	48.4

TABLE 57  
 TOTAL VALUE OF MORTGAGE DEBT BY ECONOMIC SECTOR,  
 1851-1880 (IN DOLLARS)

Economic Sector	Total Value of Mortgage Debt			
	1851	1861	1871	1880
Industry.....	50,640	163,630	150,560	206,440
Commerce.....	30,480	87,010	91,840	191,940
All.....	81,120	250,640	253,800	398,380

The depression of 1857 affected small independent tradesmen most immediately and forced indebtedness upon them. Not only did creditors begin to demand mortgage security, but economic conditions made it necessary to tie up as little capital as possible in land. In 1851 the mortgage indebtedness of tradesmen was very low. Sixty per cent of the debt of the



industrial sector was owed by six men engaged in the most capital intensive industries: three millers, two iron founders and one carriage maker. However, the rate of indebtedness of those in the industrial sector was more than two and a half times greater in 1861 than in 1851, rising from twenty-two per cent of real property owners to fifty-nine per cent. Moreover, on the average indebtedness was for small amounts. As presented in Table 58, the average debt of producers appears to have been constant through the fifties and to exceed that of men in commerce. However, half of the total debt, about eighty thousand dollars, had been contracted by one man. If he is excluded, the average debt is reduced to just over fifteen hundred dollars. Carpenters, for example, especially suffered with the collapse of real estate values and the decline of housing demand. In 1861 they comprised one fifth of all debtors in the sector, with an average debt of just five hundred dollars. Businessmen engaged in the largest industrial enterprises bore less average debt in 1861 than in 1851, although the total debt of these industries had grown. The total debt of the iron founding industry increased from forty-four thousand dollars to sixty-eight thousand over these ten years, while the average debt of iron founders declined from twenty-two hundred dollars to fourteen hundred dollars. Similarly, the carriage making industry carried a heavier debt load in 1861. The failure of the larger operations in the mid-fifties left a vacuum for independent tradesmen to engage in production on a smaller scale. The greater indebtedness financed more carriage making businesses in 1861 than 1851, with the result that average indebtedness declined while total indebtedness increased. (Tables 58 and 59)

TABLE 58

AVERAGE VALUE OF MORTGAGE DEBT BY SELECTED  
OCCUPATIONS, 1851-1880 (IN DOLLARS)

Occupation	Average Value of Mortgage Debt			
	1851	1861	1871	1880
<b>Industry:</b>				
Builder/contractor.....	680	730	1,464	2,031
Carpenter.....	600	554	590	760
Tanner.....	.....	3,000	2,480	2,550
Miller.....	8,280	140	3,063	9,970
Iron founder.....	2,200	1,352	6,388	11,940
Batter.....	.....	870	1,150	.....
Shoemaker.....	350	600	630	450
Carriage maker.....	1,080	405	13,888	4,950
Painter.....	.....	1,800	445	3,324
Jeweller/watchmaker.....	.....	1,563	5,700	.....
Blacksmith.....	1,200	.....	.....	890
Tinsmith.....	.....	900	.....	1,467
<b>Commerce:</b>				
Grain merchant.....	.....	.....	450	3,010
Grocer.....	904	3,221	1,831	3,480
Milk dealer.....	.....	.....	985	490
Dry goods merchant.....	.....	3,621	2,174	6,517
Insurance agent.....	.....	.....	775	3,400
Auctioneer.....	.....	.....	950	3,280
Druggist.....	160	140	1,975	.....
Hotel keeper.....	96	2,588	783	6,876
Tavern keeper.....	160	250	3,090	.....
Boarding house keeper.....	.....	700	1,633	.....

TABLE 59

MORTGAGE DEBT BY OCCUPATIONAL GROUPING, 1851-1880  
(IN DOLLARS)

Occupational Grouping	1851		1861		1871		1880	
	\$	%	\$	%	\$	%	\$	%
Construction.....	3,320	4.1	11,090	4.4	19,260	7.6	58,040	14.6
Food processing.....	36,840	45.4	27,230	10.9	11,040	4.3	29,540	7.4
Metal fabricating.....	5,600	6.9	13,710	5.5	28,940	11.4	76,360	19.2
Apparel making.....	1,000	1.2	9,440	3.8	7,600	3.0	3,700	0.9
Wood working.....	1,080	1.3	5,390	2.2	59,040	23.3	21,800	5.5
Other manufacturing...	2,800	3.5	96,770	38.6 <sup>a</sup>	33,930	13.4	22,800	5.7
Staple trade.....	4,080	5.0	..	..	11,240	4.4	24,460	6.1
Food sales.....	2,720	3.4	35,430	14.1	21,030	8.3	61,340	15.4
Other merchandising...	18,360	22.6	32,320	12.9	35,350	10.4	38,400	9.6
Service and accom- modation.....	5,320	6.6	19,260	7.6	26,370	10.4	61,940	15.5
Total.....	81,120	100.0	250,640	100.0	253,800	100.0	398,380	100.0

<sup>a</sup>Includes the indebtedness of George S. Wilkes, whose business enterprises--an iron foundry, flour mill, forwarding and general merchandising, coal yard, and real estate development--defy easy classification.

The second reason for the greater relative indebtedness of the industrial sector was the requirement for greater capital investment in productive capacity. The largest scale producers had assumed much greater debts by 1871 and 1880. The average debt of carriage makers rose from only four hundred dollars in 1861 to nearly fourteen thousand in 1871 and five thousand in 1880. Their ability to carry this amount of debt and to retire nearly two-thirds of it suggested the profits that could be realized by increasing the scale of production. Likewise, the mortgage debt of the average iron founder increased from fourteen hundred dollars in 1861 to six thousand in 1871 and to twelve thousand in 1880. In the construction industry builders' and contractors' average debts, which had been roughly comparable to those of carpenters in the commercial town, doubled in the 1860s and were more than three times greater than those of carpenters in 1880.

In terms of total value, men in commerce always owed less money on mortgages than did men in industry. This does not mean that they were necessarily less indebted since advances from wholesalers may have been secured by chattel mortgages or some other form of indenture. Rather, it probably reflects, first, alternate credit mechanisms and, second, a lesser need for fixed capital than experienced by manufacturers. Nevertheless, the value of commercial debt rose more than the value of industrial debt, reaching six times its 1851 level by 1881. Only in the 1850s did the growth rate of industrial debt surpass that of commercial debt. But, this was due to the much greater increase in the rate of indebtedness in the industrial sector. Industrial debt tripled in value between 1851 and 1861 because debtors tripled in number; commercial debt nearly tripled but

the percentage of debtors only doubled. The rate of indebtedness in the commercial sector reached its peak in 1871. Sixty per cent of real estate owners had some mortgage encumbering title to their property. As in the industrial sector in the fifties, this peak resulted from the securing of smaller debts by mortgage, since the average debt in the commercial sector fell by almost one third, from twenty-three hundred dollars in 1861 to sixteen hundred in 1871. This expansion of indebtedness might have reflected a time lag in the contraction of credit in commerce. On the other hand, the reduction of the average debt of dry goods merchants and grocers by about forty per cent might have indicated the greater ability of some merchants to finance the purchase of their inventories from cash flow. The revival of the real estate market also contributed to commercial debt. Probably part of the increased indebtedness was due to the increase in the rate of property ownership among members of the commercial sector. From 1871 to 1880 commercial debt accumulated more than twice as fast as industrial debt. The rate of indebtedness fell fifteen per cent while the rate of property ownership remained constant. Average indebtedness doubled in value as fewer businessmen in commerce became indebted for larger sums.

The growing need for security challenged the independence of the businessman by requiring him to mortgage his property. If it became necessary to mortgage the family home, then his role as head of the family was also placed in jeopardy. At the same time, not to do so restricted the extent of his business operations. Despite these qualifications, the borrowing behaviour of businessmen does appear to have changed. In the commercial town, mortgage indebtedness was clearly related to the age structure

of the business population. Younger businessmen, those under the age of forty, assumed the heaviest debt loads in relation to their wealth, no doubt to cover the costs of household formation and starting businesses. With age, however, the relative debt load was reduced in 1851 and 1861. As they became established, older businessmen used the profits from their businesses to reduce their obligations and secure their independence. The pattern changed in 1871 and 1880. For probably the same reasons, younger businessmen were still burdened with the heaviest mortgage obligations. But, debt no longer declined with age and the distribution of relative debt load by age group revealed no clear pattern in 1871 or 1881. Instead, from 1851 to 1880 the indebtedness of businessmen in their forties, fifties and sixties had increased fairly steadily. Rather than reducing their obligations to the level of their counterparts at the previous cross-section, older businessmen put their wealth to work, ploughing borrowed capital into the business opportunities presented by the industrializing city. Their experience, maturity and wealth made them good credit risks. In 1880 the two wealthiest age cohorts, men in their forties and men in their sixties, were not only the groups more likely to borrow on the security of their real estate, but also to borrow the largest average amounts. Their behaviour displayed a new attitude toward business and wealth; they were not merely content with independence. Having survived the depression of 1857 and the transition to a larger scale urban economy, they recognized that independence was precarious and that survival in a rigorous business environment demanded the full utilization of resources. (Table 60)

TABLE 60  
RELATIVE DEBT LOAD BY AGE GROUP, 1851-1880

Age Group	1851	1861	1871	1880
20-29 years.....	401	72	129	526
30-39.....	110	185	249	99
40-49.....	29	61	74	107
50-59.....	30	46	45	54
60 plus.....	0	19	75	93

NOTE: Relative debt load is an index which attempts to relate the amount of debt owed by any group to the amount of wealth held by that group. Relative debt load has been calculated by dividing relative debt by relative wealth and multiplying by 100 where relative debt equals the percentage of total debt owed by any group divided by the percentage of total real estate wealth held by that group and where relative wealth equals the percentage of total wealth held by any group divided by the percentage of all assessed businessmen belonging to that group. The index numbers for relative wealth exceed 100 when any group owes debt disproportionately larger than its share of total wealth.

#### Mortgage Investment

With the transition to the industrializing city the nature of mortgage investment by Brantford businessmen changed profoundly in the amount of money available for investment, the identity of mortgage lenders and the purposes for which it was invested. Relatively more businessmen, particularly in the commercial sector, were prepared to lend more money in the 1870s than in the 1850s and those with the most to lend were particularly attracted by investments in industry. The new interest in industrial investment made it possible to finance at least a portion of the expansion of productive capacity from within the community. Men who had profitted from the

commercial expansion of Brantford in the 1850s and early 1860s directed their wealth to the new opportunities of the 1870s.

The value of mortgages held on Brantford real estate by Brantford businessmen increased greatly in the 1870s. During the fifties and sixties, the value of local mortgage investment grew at an average rate of about eight per cent per year; in the seventies this rate accelerated to over eleven per cent per year. This was a result of two factors: first, more lenders entered the market; second, there was more money to lend. Between 1851 and 1871 the amount of mortgage investment grew because of the entry of more businessmen into the market. In fact, from 1851 to 1861 the average value of mortgages held declined. In the 1870s, however, the number of businessmen lending money remained constant, while the average value of their investment increased by two hundred and fifty per cent. (Table 61)

TABLE 61

## MORTGAGE INVESTMENT BY BUSINESSMEN, 1851-1880

	1851	1861	1871	1880
Average value of mortgages held (\$)	1,406	1,211	1,778	4,533
Total value of mortgages held (\$)	18,280	41,200	88,910	231,220
N of businessmen	13	34	50	51
% of all businessmen	5.5	9.6	13.0	13.9

With the exception of 1861 the commercial sector contributed a disproportionately large amount of total mortgage investment at each



cross-section. That 1861 was an aberration is not surprising since the commercial contraction brought by the collapse of 1857 demanded greater liquidity from merchants. As well, the decline of this local source of funds was another indication of the credit squeeze acting upon the business community in the late fifties and early sixties. Once these problems had been resolved, commercial interests participated more than ever in mortgage lending, supplying eighty per cent of local funding in 1871 and seventy per cent in 1880. (Tables 62 and 63).

TABLE 62

DISTRIBUTION OF MORTGAGE INVESTMENT BY ECONOMIC SECTOR, 1851-1880 (IN PER CENT)

Economic Sector	Per cent of Total Mortgage Investment Held			
	1851	1861	1871	1880
Industry.....	34.6	56.0	17.6	29.3
Commerce.....	65.4	44.0	82.4	70.7
Total.....	100.0	100.0	100.0	100.0

TABLE 63

ECONOMIC SECTOR OF MORTGAGE LENDERS, 1851-1880 (IN PER CENT)

Economic Sector	1851	1861	1871	1880
Industry.....	46.2	41.2	48.0	43.1
Commerce.....	53.8	58.8	52.0	56.9
Total.....	100.0	100.0	100.0	100.0

This dominant mercantile profile arose from the attraction of men with wealth to the mortgage market. In 1851 the largest source of mortgage money within the business community came from men of middling wealth, those in the fortieth to seventy-ninth percentile in the distribution of wealth. Presumably these men had small funds of surplus capital which were not of use in their small scale ventures; either they were not large enough to permit their possessors to speculate in the wheat and land markets, or the possessors of small capital were too timid to risk speculation. No doubts existed about the lack of timidity of Brantford's wealthiest businessmen; only two of the twenty wealthiest businessmen invested in mortgages and Ignatius Cockshutt, the wealthiest man in town, did not hold a mortgage on a single piece of property in Brantford in 1851 or 1861. Their money could be employed more profitably elsewhere. Mortgages were probably more attractive to investors willing to accept a smaller return on a more secure investment. The elderly, retired or widows may have preferred mortgages; in fact, Arunah Huntington, a retired shoemaker and general merchant, held mortgages with a face value of nearly fifteen per cent of the funds provided by all businessmen. (Tables 64 and 65)

The reluctance of the wealthiest to enter the mortgage market ended in the 1860s. Perhaps the repeal of usury legislation in 1858 aroused their interest. In any case, by 1880 one quarter of all lenders were drawn from the wealthiest ten per cent of the population, who provided four fifths of the business investment in mortgages. Also notable in 1880 was the marked decline of lending by businessmen in the second wealthiest ten per cent. Probably they required capital for their own enterprises; of course, as has already been pointed out, they were the most indebted economic rank in the

TABLE 64  
DISTRIBUTION OF MORTGAGE INVESTMENT BY ECONOMIC  
RANK, 1851-1880 (IN PER CENT)

Economic Rank	Per Cent of Total Mortgage Investment Held			
	1851	1861	1871	1880
0-39 percentile.....	4.3	6.6	4.4	2.6
40-79.....	44.4	7.9	8.4	13.1
80-89.....	29.9	24.6	23.1	6.2
90-100.....	21.4	60.9	64.1	78.1
Total.....	100.0	100.0	100.0	100.0

TABLE 65  
ECONOMIC RANK OF MORTGAGE LENDERS, 1851-1880  
(IN PER CENT)

Economic Rank	1851	1861	1871	1880
0-39 percentile.....	25.0	17.6	10.0	13.7
40-79.....	33.3	26.5	24.0	37.5
80-89.....	25.0	17.6	26.0	23.5
90-100.....	16.7	38.2	40.0	25.5
Total.....	100.0	100.0	100.0	100.0

business population. Their capital requirements contrasted with the situation of men in the middle of the distribution of wealth, those from the fortieth to the seventy-ninth percentile, who comprised a larger percentage

of lenders than ever before, even if they supplied just thirteen per cent of business investment in mortgages. Their small investment suggests the existence of some threshold in the scale of enterprise: their businesses were secure enough to permit the direction of capital to other investments but not promising enough to warrant greater capitalization.

An examination of the mortgages held by the major investors, arbitrarily defined as those thirty men having more than three thousand dollars invested in mortgages in 1851, 1856, 1861, 1871, 1876, or 1880, indicates that to a large extent the increased participation in the mortgage market reflected a new interest in long term investment in industry. Profits from commerce, then, contributed to the financing of the transition to an industrial economy.

There were, of course, many types of mortgage investments. The financing of real estate purchases was probably the most common form of mortgage investment since it did not require a large commitment of capital. Large scale real estate development was rare in Brantford. Only three instances can be clearly identified, two during the 1853-7 real estate boom and one during the 1870-2 boom. These developers sought to find buyers for their lots as quickly as possible, accept whatever down payment they could get, take a mortgage for the balance, and then sell the mortgages at a discount or use them as security for other business transactions. In effect they acted as mortgage brokers, finding lenders for the purchasers of their lots. Often a fast turn-over was essential, since developers seldom had much capital invested in their land and their mortgage indebtedness generally exceeded their mortgage investments.<sup>39</sup> Other businessmen became

<sup>39</sup>Instrument no. 278 (20 Jan. 1854), 1432 (20 Jan. 1857) and 6281

vested with large mortgage holdings through the sale of business facilities or the dissolution of a partnership.<sup>40</sup>

One other form of mortgage holding was the acceptance of mortgages as collateral security. Mortgages were a common security for endorsements of promissory notes. In order to protect themselves in the heady atmosphere of the 1850s, endorsers often requested mortgages, even second mortgages, on their associates' property. For example, in 1857 John Heaton, a general merchant, having already endorsed promissory notes for John A. Wilkes to the value of thirty-five hundred pounds, agreed to endorse renewals of these notes for two years in return for a mortgage of equivalent value upon Wilkes' property.<sup>41</sup> Another variety of mortgage holding as collateral was the acceptance of a mortgage to secure major purchases or a reliable supply of goods. Thus, in 1856 the iron founding firm of Ganson, Waterous and Co. held the mortgage on the land on which was erected a mill using their machinery.<sup>42</sup> With the development of wholesaling houses in Brantford in the late sixties, suppliers demanded mortgages to secure the extension of credit to their clients. Alfred Watts, for example, held mortgages from a number of small grocers and tavern keepers.<sup>43</sup> Such arrangements had been

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(11 May 1872), OA, RG 21, Municipal Records, Brantford, Land Records, Copy Book of Deeds.

<sup>40</sup>Instrument no. 858 (29 Dec. 1858), 2689 (6 Mar. 1861), 4669 (10 Nov. 1868), Ibid.

<sup>41</sup>Instrument no. 1755 (18 Dec. 1858), 488 (12 Mar. 1854), 1594 (29 Jul. 1856), Ibid.

<sup>42</sup>Instrument no. 1173 (22 Dec. 1856), Ibid.

<sup>43</sup>Instrument no. 7394 (15 Apr. 1874), 7467 (11 May 1874), 7561 (15 Jul. 1874), 8230 (25 Jul. 1875), Ibid.; EXP, 3 Aug. 1877.

common in the commercial town between local merchants and metropolitan suppliers. The difference in the industrializing city was that wholesaler and retailer both resided in Brantford.

Strictly speaking, none of these forms of major mortgage holdings were investments, in the sense that they represented the direct loan of finance capital. The major development of the seventies in the mortgage market was the appearance of this form of investment. Some wealthy merchants were prepared to lend long term funds to the new industries that were locating in the city. The major lender was Ignatius Cockshutt, who lent a total of thirty-seven thousand dollars in the 1870s, some mortgages for terms of ten, fifteen and even twenty years. He lent eighteen hundred dollars to a carriage manufacturing firm; twelve hundred to a builder and planing mill owner; fifteen hundred dollars to a pottery manufacturer; forty-four hundred dollars to a brewer; three thousand dollars to a soap and candle manufacturer; three thousand dollars to the lessee of the Brantford Gas Works; twenty-three hundred dollars to one agricultural implement manufacturer; three thousand dollars to another agricultural implement manufacturer; sixty-five hundred dollars to a third agricultural implement manufacturer; and ten thousand dollars to an iron founder and machine manufacturer.<sup>44</sup> Other merchants also invested in industry. George Foster, a wholesale grocer, invested forty-nine hundred dollars in a starch factory. Michael Brophay, a retail shoe dealer, lent a thousand dollars to a soap

<sup>44</sup> Instrument no. 4801 (1 Apr. 1869), 4825 (26 May 1869), 5430 (5 June 1869), 6124 (31 Jan. 1872), 6541 (11 Nov. 1872), 6567 (25 Oct. 1872), 6824 (29 May 1873), 9234 (9 Mar. 1877), 4185 (15 Apr. 1867), 5515 (12 Jan. 1871), 8316 (22 Oct. 1875), 10388 (23 Jan. 1879), 10473 (11 Mar. 1879), 11003 (1 Mar. 1880), 11044 (24 Mar. 1880), 11375 (20 Oct. 1880), Ibid.

and candle manufacturer. Bernard Heyd, a German grocer and pork packer, lent a carriage manufacturer twenty-five hundred dollars.<sup>45</sup> These examples seem to suggest a new interest on the part of wealthy merchants in industrial investments by about 1870.

As credit became more stringent and rationalized, mortgages became a more important means of securing debts and financing fixed capital investment, especially in manufacturing industries. Equally as important as the growth of mortgage debt was the increasing availability of capital from local sources and from members of the mercantile elite in particular. This suggests one way in which industrialization was financed and capital formation occurred within the community.

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<sup>45</sup>Instrument no. 9223 (6 Mar. 1877), 7030 (4 Oct. 1873), 7510 (2 Jul. 1874), 8508 (12 Feb. 1876), 7031 (6 Oct. 1873), 7652 (9 Sept. 1874), Ibid.

## CHAPTER VII

### THE STRUCTURE OF WEALTH

Access to credit and the ability to borrow allowed a businessman to increase his capital and to accumulate wealth. The transition from a commercial to an industrial economy altered the way in which wealth was structured in Brantford. The self-employed, although still wealthier than the employed population, were less so in the 1870s than in the 1850s. As well, within the business population itself, by the 1870s men engaged in industry had become relatively wealthier than men in commerce. This was largely a consequence of capital formation in three major industries, iron founding and agricultural implement manufacturing especially, but also carriage making and flour milling. This development masked the declining wealth of others who were also self-employed in industrial production, that is, of the independent tradesmen and artisans. In commerce, large and capital intensive general merchandising businesses were replaced by more specialized retailing operations which required a smaller capital investment.

#### Comparative Wealth of the Employed and Self-employed Populations

Industrial development altered the distribution of wealth in Brantford and within its business population. New avenues for the accumulation of wealth were created within large-scale business ventures and, in consequence, the business population held proportionately less wealth in the 1870s than previously, that is, the distribution of wealth between the



self-employed and the labouring populations became less unequal. Within the business population, although the over-all inequality of the distribution of wealth changed little, there was a redistribution of wealth between economic sectors so that by 1880 men in industry had grown wealthier and men in commerce less wealthy than they had been in 1851. As well, by 1880 wealth was more stratified by age than at earlier cross-sections, indicating that the structure of wealth contained entrenched interests and was less open to the entrance of young men.

Industrial production and the reorganization of business activities in the 1870s altered the distribution of wealth in Brantford by opening new opportunities for its accumulation. Factory employment and consumer merchandising afforded new types of employment and offered room for advancement within larger organizations. This redistribution of wealth was just beginning by 1880, however, and its extent ought not to be exaggerated. Although consistent with the opinion of other historians,<sup>1</sup> the changes revealed within the scope of this study were slight and do require more intensive study, especially over a more extended time period, to substantiate the suggestions made here.

Little or no change took place in the distribution of real property wealth with the transition to the industrializing city and businessmen continued to hold as disproportionately large a share of real wealth as before. The concentration of wealth did increase slightly in the hands of businessmen in 1871 but it declined to its lowest level in thirty years in 1880. This did not necessarily indicate structural change. That the real wealth of the business population declined during a period of economic contraction,

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<sup>1</sup>W. W. Rostow, The Stages of Economic Growth (Cambridge, 1969), 9.

as it had from 1851 to 1861, indicated the persistence of a tendency noted by Michael Doucet in his study of the Hamilton housing market: during downturns in the economy, working men were able to afford better housing for lower prices.<sup>2</sup> One reason for this, besides the decline in property values, was the necessity for businessmen to have their wealth in a more liquid form during crises and they consequently could not participate in the land market as before.

The major change that occurred in the distribution of wealth affected the other targets of municipal assessment, personal property and income. Although the relative size of the business population linked from the census to the assessment lists changed little from 1851 to 1880, the proportion of the total personal property plus income assessed for taxation dropped considerably. In 1851, one hundred and ninety-one businessmen, comprising twenty per cent of all males over twenty years of age, accounted for ninety-three per cent of the total assessment of personal property and income. Thirty years later three hundred and seventy-three businessmen, again twenty per cent of the adult male population, held only seventy-two per cent of the total assessment. Since most personal property that was assessed related to business--for example, inventories and accounts owing--the increase in the assessment of the employed population probably reflected a significant increase in the incomes of working people. (Table 66)

Apparently, as some scholars have suggested, industrial development did result in an increase in the wealth of the employed class. In Brantford

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<sup>2</sup>Michael J. Doucet, "Working Class Housing in a Small Nineteenth Century Canadian City: Hamilton, Ontario, 1852-1881," in Essays in Working Class History, Gregory S. Kealey and Peter Warrigan, ed., (Toronto, 1976), 90.

TABLE 66

REAL ESTATE AND PERSONAL PROPERTY/INCOME ASSESSMENTS  
OF BUSINESS POPULATION AS PER CENT OF TOTAL,  
1851-1880 (IN PER CENT)

Year	Business Assessment as Per Cent of Total Value		Assessed Business- men as Per Cent of Adult Male Population
	Real Estate	Personal Property/ Income	
1851	46.1	93.0	20.2
1861	36.6	83.5	19.2
1871	44.8	72.2	18.1
1880	36.4	72.6	19.8

in 1880, this increase possibly was reflected in one form of wealth assessed; it had not been translated into a corresponding change in the distribution of real property. Incomes may have increased, but savings from that income had not been accumulated in the form of land. Although the proportion of real wealth held by businessmen had declined from 1871 to 1880, as incomes had risen, it had not declined below the level reached in 1861 following an earlier depression. Thus, it remains unclear whether the increase in the value of land held by the working population from 1871 to 1880 reflected cyclical or structural change. Nevertheless, as indicated by the greater personal property plus income held by the working population, the distribution of wealth in Brantford was changing and self-employment was becoming a relatively less important source of wealth.

Distribution of Wealth among the Self-employed

Historically, wealth was distributed unequally among members of the business population and the inequality of its distribution was remarkably stable despite the transition from the commercial town to the industrializing city. However, within this stable structure of inequality, changes did take place in the relative concentration of wealth among various occupational groups. Principally, relatively more wealth was held by businessmen engaged in industrial production in 1871 and 1880 than in 1851 and 1861, and conversely, relatively less wealth was held by men engaged in commerce.

There was very little change in the inequality in the distribution of the total wealth held by businessmen from 1851 to 1880. One summary statistic measuring inequality is the Gini index and, when calculated for the distribution of total wealth, the indices were remarkably similar for each cross-section.<sup>3</sup> (Table 67) Only 1861 was in any way exceptional. The Gini index for that year was the lowest of the four cross-section years, suggesting an ever so slight levelling of inequality during the depression. Those most affected were among the wealthiest forty per cent, those from the sixtieth to the ninety-fourth percentile. The wealth held by this group declined from fifty-one per cent in 1851 to forty-five per cent in 1861. The gain from their loss was split by those at both extremes of the

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<sup>3</sup>Gini indices are generally calculated from Lorenz curves, which provide a graphic representation of inequality. For the sake of simplicity and convenience, and because the Gini indices provide a sufficient summary statistic of inequality at each cross-section, the Lorenz curves have not been reproduced here. Nevertheless, they can be plotted from the data provided in Table 67. The formula for calculating the Gini index is described in: Charles M. Dollar and Richard J. Jensen, Historian's Guide to Statistics: Quantitative Analysis and Historical Research (New York, 1971), 122-4.

TABLE 67  
 DISTRIBUTION OF ASSESSED WEALTH BY PERCENTILE  
 GROUPS, 1851-1880

Percentile Group	Percentage of Wealth Held			
	1851	1861	1871	1880
A. Total Wealth: 0-19.....	1	3	2	2
20-39.....	4	5	4	4
40-59.....	8	8	8	8
60-79.....	20	15	17	14
80-89.....	15	16	16	14
90-94.....	16	14	14	13
95-98.....	15	14	18	21
99-100.....	21	25	21	24
	100	100	100	100
Gini indices.....	.64	.62	.65	.65
B. Real Property: 0-19.....	0	0	0	0
20-39.....	2	0	0	0
40-59.....	8	4	6	11
60-79.....	18	14	20	18
80-89.....	16	19	19	15
90-94.....	17	13	17	15
95-98.....	19	27	22	22
99-100.....	20	23	16	19
	100	100	100	100
Gini indices.....	.69	.76	.69	.65

TABLE 67-Continued

Percentile Group	Percentage of Wealth Held			
	1851	1861	1871	1880
C. Personal Property:				
0-19.....	2	5	4	4
20-39.....	3	6	4	4
40-59.....	6	6	5	4
60-79.....	13	12	18	11
80-89.....	10	15	11	11
90-94.....	16	10	12	11
95-98.....	26	20	19	24
99-100.....	24	26	27	31
	100	100	100	100
Gini indices.....	.70	.63	.64	.70

scale: the poorest forty per cent and the richest five per cent of the business population increased their wealth by three per cent each. Although businessmen in the bottom forty percentile group lost two per cent of the total wealth, the wealth of the top five per cent remained constant through the 1860s before increasing from thirty-nine per cent of the total in 1871 to forty-five per cent in 1880. Change, to the limited extent that there was any change, occurred among the upper forty per cent and resulted from a shift in the distribution of wealth out of the hands of those in the sixtieth to ninety-fourth percentile group into the hands of the wealthiest five per cent.

More evident than changes in the inequality of the distribution of

total wealth were changes in real and personal wealth. There are two aspects of the distribution of real property to be considered, the distribution of land ownership and the distribution of the value of wealth held in the form of land. Property ownership declined during the frontier era. When the village was first opened to settlement, twenty-two of twenty-six businessmen, or eighty-five per cent, held land. If land holding was widespread it was not equally distributed. Tradesmen, for example, accounted for one half of all property holders, but for only one tenth of the valuation placed on property in the village. The real property owned by two merchants comprised seventy-five per cent of the total estimated value of village land.<sup>4</sup> By 1842, the end of the frontier era, only fifty per cent of the businessmen listed in the census of that year were property owners, relatively fewer than in any other year examined. Perhaps because of depressed real estate values following the crash of 1847, land ownership subsequently increased among businessmen and by 1851 seventy-one per cent owned some property in Brantford. Ten years later, small businessmen, those in the bottom forty percentiles, could not afford the luxury of real property ownership. Only fifty-eight per cent of the business population were land owners in 1861. Confronted with a contraction in the credit system and with growing competition in a depressed economy, the most marginal of the self-employed needed to hold their limited capital in liquid form in order to conduct business. In short, the depression of 1857 may have created a buyer's market for land in Brantford, as in Hamilton, but among businessmen only the wealthiest

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<sup>4</sup>Schedule of Town Lots in the Village of Brantford upon which a Value has been placed, 15 May 1830, PAC, RG 10, Indian Affairs, vol. 5.

were in a position to take advantage of the situation.<sup>5</sup> The wealthiest five per cent, sixteen men in 1861, increased their share of landed wealth from thirty-nine per cent in 1852 to fifty per cent in 1861, making the distribution of real property in that cross-section year the most unequal of all. Thereafter, the structure of real wealth became less unequal, as measured by the Gini Coefficient, although the relative size of the landless group remained fairly constant.

Real estate ownership ought not to be equated with home ownership. Indeed, the level of home ownership was always below that of real estate ownership from 1851 to 1880. (Table 68) It also appears that home ownership became less of a priority in the industrializing city than it had been in the commercial town. The percentage of businessmen who owned real estate but did not own their home rose from 10.2 per cent in 1851 to 27.5 per cent in 1880. This reflected more than short term responses to economic conditions less favourable in 1880 than 1851, since even in 1871, a higher point on the business cycle than 1880, the percentage of real estate owners who rented their residences was still almost twice that in 1851. The tendency not to own a home was accompanied by an apparently equally strong tendency to separate residence and work place. Although the percentage of businessmen having separate residences declined from 39.3 per cent in 1851 to 36.2 per cent in 1861 because of the economic downturn, it rose to 46.7 per cent in 1871 and 63.5 per cent in 1880.

The decision to own one's place of business in preference to one's residence was made with increasing frequency by Brantford's businessmen. A number of motives affected this decision. Money invested in a place of

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<sup>5</sup> Doucet, "Working Class Housing," 90.



TABLE 68

## REAL PROPERTY OWNERSHIP, 1851-1880 (IN PER CENT)

Type of Property Ownership	Per Cent of Business Population			
	1851	1861	1871	1880
Real property owners.....	71.6	57.3	56.9	59.2
Home owners.....	61.3	29.8	36.7	31.7
Real property owners, not owning homes.....	10.3	27.5	20.2	27.5
Rental property owners.....	15.5	19.9	22.8	25.5
Rental property owners, not owning homes.....	4.7	7.5	9.9	11.8
Business property owners, not owning homes.....	3.7	13.4	13.7	18.2
Rental property owners, not owning homes or business property.....	3.7	2.2	5.8	5.6
Vacant property owners only....	2.9	11.9	0.7	3.7

business was money at work; money tied up in home ownership was not productive and the only way to make it so, by mortgaging, put the family home in jeopardy, a risk that no Victorian husband and father could accept with an easy conscience. Moreover, in the eventuality that it became necessary to grant one's creditors a mortgage to secure inventories or trade obligations, the businessman surely would rather pledge his store, his factory, his rental properties, or his vacant land. Besides, to own commercial or industrial property in an expanding city was more desirable. Its value

was greater than residential property and its ownership provided security in the event that business premise leases were not renewed.

In the industrializing city, more businessmen chose to invest in rental properties than in home ownership. In 1880 nearly twelve per cent of the business population owned rental accommodation, but not their own homes. Expressed another way, the percentage of rental property owners who did not own their residences increased dramatically from twenty-five per cent in 1851, to thirty-four per cent in 1861, to forty per cent in 1871, and forty-seven per cent in 1880. Again, they demonstrated a preference to put their money to work. Investment in rental properties, especially the lowest class of tenement, could be very profitable. (Table 69)

TABLE 69

RENTAL PAYMENTS AS A PERCENTAGE OF TOTAL VALUE OF  
RENTAL PROPERTIES, 1847-1854 (IN PER CENT)

Value of Rental Property	1847	1851	1852	1854
Under£100.....	11.3	18.9	22.2	25.2
£100-£199.....	8.8	14.9	14.8	17.1
£200-£299.....	7.7	12.2	13.7	14.3
£300 plus.....	7.8	11.6	13.2	15.7
All.....	9.2	16.5	17.1	21.4
N.....	148	171	189	175

SOURCE: MS. Assessment Lists, 1847-1854.

During the boom of the mid-fifties, for example, rents on properties valued at less than one hundred pounds returned as much as twenty-five per cent of the actual value annually. Moreover, it was possible, in the fifties at least, if one wished, to avoid paying taxes on rental properties. The municipal tax collector explained in 1860 that "when the landlords urged me to get money out of tenants, I generally pressed the tenants.... [But] the reason why I allowed the taxes to be in arrears on Quialan's property is because the tenants were poor for the most part."<sup>6</sup> By 1880 one quarter of the business population owned at least one rental property and a growing number owned more than one. Of course, the wealthiest always owned the largest number of rental properties; between forty-two and fifty per cent of rental properties were owned by the wealthiest twenty per cent of the business population. On the other hand, the poorest quartile found it increasingly difficult to divert their capital from business purposes to rental properties. The depression of the late fifties resulted in a steep decline in the number of rental units they owned. The depressed real estate market of the late fifties also presented bargains to those with capital to invest. Despite a decline in the share of real property wealth held by members of the second quartile from 1851 to 1861, they substantially increased their rental property ownership in 1861 and maintained that level until 1871. Although rental ownership dropped off in the next ten years, they still owned a disproportionately large number. The over-representation of members of the second quartile

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<sup>6</sup>Thomas Botbam's Report on the Town of Brantford, 120, 122, PAC, RG 5, Provincial Secretary's Office, B 5. Apparently, a landlord could require tenants to pay municipal taxes as part of the rental agreement.

suggests that their businesses had reached some sort of threshold where the investment of extra capital in business did not produce additional profits and that rental income offered a better return on capital.

(Table 70)

TABLE 70

ECONOMIC RANK OF RENTAL PROPERTY OWNERS, 1851-1880  
(IN PER CENT)

Economic Rank	1851	1861	1871	1880
0-39 percentile.....	21.6	5.6	3.4	7.4
40-79.....	32.4	52.1	51.1	43.1
80-89.....	21.6	11.3	17.1	23.2
90-100.....	24.4	31.0	28.4	26.3
Total.....	100.0	100.0	100.0	100.0

Changes in the distribution of personal property moved in the opposite direction to changes in the distribution of real property: the depression of 1857 reduced inequality, while recovery from that collapse and the transition to the industrializing city contributed to greater inequality, in the distribution of personal property. In 1861 the reduction of inventories and book debts by the wealthiest and the conversion of real estate to personal property by the poorest elements of the business population had a levelling effect which lasted through 1871. By 1880 personal property was as unequally distributed as it had been in 1851. However, there was a difference in the pattern of inequality. The personal wealth of those in

the ninety-five to one hundred percentile group increased greatly from forty-six per cent of the total in 1861 and 1871 to fifty-five per cent in 1880. This gain was at the expense of those in the upper middle part of the order, those from the sixtieth to the ninety-fourth percentile, whose share of total personal property dropped from forty-one per cent in 1871 to thirty-three per cent in 1880. The increase in the scale of business operations did not occur uniformly throughout the business population: the businessmen at the top benefitted the most, while those in the lowest sixty percentiles were probably always operating with the bare minimum of resources. Those between the extremes found their relative wealth slipping.

#### Occupational Structures of Wealth

Although the inequality in the over-all distribution of total wealth did not change greatly, the distribution and concentration of wealth among various occupational groupings did change with the transition to the industrializing city. In the commercial town the wealth of the business population was concentrated in the hands of those engaged in commerce; as the city industrialized the balance gradually changed. By 1880 it had tipped in the other direction: those in the industrial sector held a disproportionately large share of total assessed wealth among the business population. Total wealth of all producers increased by only two per cent. But, because the industrial sector was shrinking in relative size, this was sufficient to cause a greater concentration of wealth. In other words, the greater concentration of wealth in industry was due to a slight increase in total wealth and a re-organization of production which resulted in fewer but wealthier industrialists. (Tables 71 and 72)

TABLE 71  
 DISTRIBUTION OF ASSESSED WEALTH BY OCCUPATIONAL  
 GROUPING, 1851-1880 (IN PER CENT)

	1851	1861	1871	1880
Construction.....	9.3	8.6	12.4	10.1
Food processing.....	4.8	4.7	8.1	11.3
Metal fabricating.....	8.1	5.9	7.6	10.8
Woodworking.....	3.3	4.4	3.9	2.7
Apparel making.....	12.2	7.7	3.2	2.3
Other industries.....	4.2	7.4	7.0	5.1
<b>All industries.....</b>	<b>10.2</b>	<b>38.7</b>	<b>42.2</b>	<b>42.3</b>
Staple commerce.....	4.9	2.9	2.9	4.0
Food sales.....	4.4	15.1	12.4	14.7
Other merchandising.....	44.4	32.2	35.2	30.4
Service and accommodation.....	6.1	11.1	7.3	8.8
<b>All commerce.....</b>	<b>59.8</b>	<b>61.3</b>	<b>57.8</b>	<b>57.7</b>

The relative concentration of wealth between economic sectors was constant from 1851 to 1861: the indices of the relative wealth, a measure of the amount of wealth held by a particular group in relation to its size in the total population, for the industrial sector were only about sixty per cent of those for the commercial sector in both years. However, this belied changes in the relative concentration of wealth among the occupational

TABLE 72  
 INDICES OF RELATIVE CONCENTRATION OF WEALTH  
 BY OCCUPATIONAL GROUPING, 1851-1880

	1851	1861	1871	1880
Construction.....	80	60	84	81
Food processing.....	65	90	96	169
Metal fabricating.....	119	79	152	200
Woodworking.....	39	80	81	63
Apparel making.....	80	84	36	58
Other industries.....	60	73	78	61
All industries.....	75	75	85	103
Staple commerce.....	129	112	69	62
Food sales.....	38	93	97	82
Other merchandising.....	228	275	187	185
Service and accommodation.....	53	63	51	49
All commerce.....	129	127	115	98

groupings which comprised the two sectors. In the industrial sector, the relative wealth of men engaged in construction declined from 1851 to 1861, as builders and contractors as well as independent tradesmen suffered from the building slump. (Table 73) The decline of metal fabricating from the wealthiest industrial grouping to the fourth wealthiest reflected the problems

TABLE 73

INDICES OF THE RELATIVE CONCENTRATION OF WEALTH  
FOR SELECTED OCCUPATIONS, 1851-1880

	1851 (N)	1861 (N)	1871 (N)	1880 (N)
<b>Construction:</b>				
builders/contractors..	215 (4)	103 (12)	101 (29)	134 (21)
carpenters/joiners....	55 (8)	46 (20)	26 (6)	30 (9)
bricklayers/masons....	39 (5)	44 (7)	49 (5)	18 (5)
painters.....	47 (4)	14 (4)	34 (3)	50 (6)
<b>Food processing:</b>				
millers.....	211 (2)	52 (6)	100 (7)	809 (4)
brewers/distillers....	53 (6)	147 (4)	9 (1)	59 (1)
bakers/confectioners..	226 (2)	91 (5)	81 (10)	84 (4)
butchers.....	11 (4)	39 (1)	54 (6)	28 (12)
<b>Metal fabricating:</b>				
founders/agricultural implement manu- facturers.....	299 (4)	175 (6)	457 (5)	485 (7)
blacksmiths.....	38 (2)	53 (4)	34 (4)	70 (4)
tinsmiths.....	34 (2)	43 (3)	46 (4)	48 (5)
<b>Apparel making:</b>				
tailors.....	38 (8)	44 (8)	34 (5)	17 (2)
cordwainers/ shoemakers.....	105 (14)	61 (14)	28 (15)	32 (6)
saddlers.....	86 (4)	223 (4)	64 (5)	72 (2)
<b>Woodworking:</b>				
carriage makers.....	55 (4)	112 (7)	137 (6)	136 (4)
cabinet makers.....	20 (8)	79 (5)	55 (6)	32 (8)



TABLE 73-Continued

	1851 (N)	1861 (N)	1971 (N)	1880 (N)
<b>Other industries:</b>				
tanners.....	81 (1)	190 (4)	120 (6)	85 (3)
jewellers/ watchmakers.....	34 (4)	125 (4)	77 (4)	38 (5)
<b>Staple commerce:</b>				
grain merchants.....	141 (6)	68 (4)	33 (3)	50 (9)
<b>Food sales:</b>				
grocers (retail and wholesale).....	36 (22)	97 (46)	108 (38)	84 (59)
fruit dealers.....	. . . . .	28 (1)	113 (2)	45 (4)
<b>Other merchandising:</b>				
hardware merchants....	48 (1)	614 (3)	152 (5)	127 (4)
dry goods merchants...	. . . . .	184 (12)	264 (9)	255 (8)
clothiers.....	. . . . .	56 (1)	34 (9)	83 (5)
shoe dealers.....	. . . . .	50 (1)	56 (2)	44 (8)
druggists.....	74 (4)	209 (3)	230 (6)	143 (11)
booksellers/ stationers.....	4 (2)	57 (5)	32 (2)	58 (5)
<b>Service and accommodation:</b>				
auctioneers.....	36 (1)	73 (2)	77 (3)	97 (3)
barbers.....	5 (2)	14 (2)	18 (4)	16 (6)
insurance agents.....	. . . . .	21 (2)	22 (6)	39 (8)
hotel and inn keepers.....	46 (11)	148 (13)	57 (22)	66 (22)
tavern and saloon keepers.....	63 (2)	29 (20)	41 (7)	. . . . .
livery stable keepers	31 (2)	60 (4)	86 (3)	42 (6)

of under-capitalization with which iron founders had to contend.<sup>7</sup> Although these large scale producers suffered during the depression, small independent tradesmen in this grouping improved their positions: blacksmiths and tinsmiths benefitted more directly from growth in local demand. Producers of wearing apparel did not fare so well. Although the wealth of tailors increased slightly from 1851 to 1861, that of cordwainers and shoemakers dropped drastically.<sup>8</sup> By 1861 woodworkers, particularly carriage makers and cabinet makers, had grown wealthier, despite the reorganization and uncertain prospects of their trades; but, their accumulation of wealth, like that of other craft producers already mentioned, perhaps indicated that they, too, benefitted from local population growth and agricultural prosperity. The other occupational grouping in the industrial sector which became wealthier was food processing. What was most notable though was the drastic reduction in the wealth of millers. In part this was due to the collapse of the wheat boom and in part to the new separation of mill ownership and milling operations. The failure of Brantford's major merchant millers placed their mills in the hands of their creditors who, in turn, leased them until purchasers could be found. The decline of the grain trade was reflected also in the fortunes of those in the commercial sector involved in the staple trade. Although the wealth of this grouping declined, the wealth of grain merchants fell much more precipitously as Brantford ceased to be an important commercial entrepot. On the other hand, the wealth of businessmen engaged in food sales and

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<sup>7</sup> DUN, 55, 67.

<sup>8</sup> This increase in the wealth of apparel producers as a group resulted from the increase in the wealth of saddlers, who have been included in this group because, like shoemakers, they were a specialization of the cordwainer's trade.

other merchandising increased with the growth of the local market. This growth justified the attraction for men with greater wealth at their command, men who earlier would have operated as general merchants, of more specialized lines of merchandising, such as groceries, hardware or drugs.

During the sixties and continuing through the seventies, relative wealth became more and more concentrated in the industrial sector. By 1871 the index of the relative wealth of the industrial sector had risen ten points and by 1880 had exceeded that of the commercial sector for the first time. Major investment in productive capacity in metal fabricating, the recovery of the construction industry and the re-establishment of owner-operation in the food processing industry contributed to this new pattern of wealth holding. Metal fabricating led the change in wealth holding; the relative wealth of this occupational grouping rose dramatically, doubling from 1861 to 1871 and replacing merchandising in 1880 as the wealthiest group. Within this group significant gains were made by iron founders and agricultural implement manufacturers. Because of their large fixed capital investments, in 1880 all seven were among the wealthiest twenty-five businessmen. Even independent tradesmen in the metal fabricating group, blacksmiths and tinsmiths, made slight gains in the industrializing city.

The growing wealth of the food processors derived from the consolidation and re-establishment of owner-operation of the milling industry. To some extent the extraordinarily high index of relative wealth of millers in 1880 was inflated by the value of the diverse industrial interests of Alfred Watts, the second wealthiest businessman in the city, who operated a soap and candle factory and paper mill besides his flour mill. Butchers,

too, increased their relative wealth as the nature of their business changed. Previously, many had been rural stock breeders residing in the township and operating stalls on market days. The city market remained the centre of their trade, but population growth made it desirable to transfer their operations to Brantford and to expand into permanent stores, some branching into groceries, and into new abattoirs and pork packing plants.

The recovery of the construction industry in the seventies did not extend to all occupations in that group. The accumulation of wealth by builders and contractors, to some extent, was achieved at the expense of the small self-employed tradesmen. Thus, painters grew wealthier, while carpenters, joiners, bricklayers and masons found their wealth declining in relation to the rest of the business population. A similar trend occurred among woodworkers. The higher indices of relative wealth in 1871 and 1880 resulted from the accumulation of wealth by the owners of carriage factories and obscured the declining wealth of cabinetmakers who continued to operate craft shops. Craft producers in apparel making also suffered declining wealth. Not only did tailors and shoemakers comprise an ever smaller component of the business population, they were an ever poorer element. Thus, the new concentration of wealth in the industrial sector in the 1870s was unequally distributed among all occupational groupings or among all occupations within groups, but was built upon the accumulations of wealth by large scale producers which more than compensated for the declining wealth of artisans.

As wealth was increasingly concentrated in the industrial sector, the relative wealth of the commercial sector necessarily declined. This

decline, which began after 1861, accelerated in the 1870s in spite of real growth in the number of commercial entrepreneurs throughout the period. A possible conclusion is that commerce remained open to men with little capital at a time when industrial capitalism was increasingly open only to men with access to large amounts of capital or credit.

Merchants engaged in the staple trade in the industrializing city possessed slightly more than half of the wealth of their counterparts earlier. If the new staple trades in livestock, produce, and wood, coal and ice—the last being dependent upon the urban market—had not developed, the decline would have been greater. The wealth of grain merchants in 1871 was less than one quarter of what it had been in 1851. The grain trade revived in the 1870s as the National Policy protected the new Maritime market opened up by the completion of the Intercolonial Railway and the burgeoning Ontario urban market. The result was that the trade attracted the participation in 1880 of men who were wealthier than in 1871. Still, the grain merchants of 1880 were not nearly as wealthy as the wheelers-and-dealers of 1851.

Merchandising, other than food sales, had been the wealthiest occupational group in the commercial town. It remained so in 1871, but in 1880 fell to second place behind metal fabricating. Despite this, those in the more specialized retail and wholesale lines were doing well, not just the dry goods merchants and druggists, who were always among the wealthiest, but also men of more modest means, like the shoe dealers, clothiers, booksellers and stationers. Similarly the wealth of some small businessmen in the service and accommodation group, including auctioneers, insurance agents, livery stable keepers and even barbers, rose although the

relative wealth of this grouping in total declined slightly in the 1870s. The only occupational grouping in the commercial sector to augment its relative share in the wealth of the business population was food sales. This was first a reflection of specialization as men of more substantial means were attracted to the grocery trade and second an indication of an increase in scale as the urban population grew and as wholesale distributing developed.

#### Wealth and the Life Cycle

Changes in the way in which wealth was distributed by age cohorts among the business population revealed the closing of opportunity that occurred in the industrial city. Wealth became concentrated in the hands of the oldest members of the business population, men who, in the words of Dun's credit reporter, "grew with the town."<sup>9</sup> The result was that younger men faced the disadvantage of less wealth in comparison with the assets at the command of their elder competitors.

In 1851 and 1861 the distribution of wealth by age resembled a bell curve with wealth concentrated disproportionately in the hands of men in the middle years of life, men in their forties. This pattern suggests that a period of accumulation of wealth was followed by a period of liquidation of assets. Possibly, the earning power of aging businessmen was diminished by the inability of a system of small scale enterprise to permit the devolution of daily management into the hands of younger and more energetic men who could easily work for themselves. Wealth, then, was not self-sustaining and the energy and capacity of the businessman

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<sup>9</sup>DUN, 46.

himself was essential to sustain an enterprise. After about the age of fifty, a self-employed man had to compensate for his declining earning power by consuming and thereby diminishing earlier savings. This cyclical rise and fall of wealth-holding meant that wealth was not permanently entrenched and that young men starting in business did not confront permanently established interests. Men in their twenties in 1851 were wealthier than men fifty years of age and older, and, although they were the least wealthy in 1861, a mark of their vulnerability in the depression, the persistence of the bell-shaped distribution of wealth indicated no structural change at that cross-section.

Structural change was evident at subsequent cross-sections. After 1861 wealth ceased to peak in middle age and older groups were as wealthy as or wealthier than men in their forties. In 1871 businessmen between the ages of fifty and fifty-nine held the greatest amount of wealth in proportion to their representation among the assessed business population. Men in their sixties, the oldest age group, were tied in 1880 with those in their forties as the proportionately wealthiest age group. By the 1870s wealth once accumulated was held and could be invested in enterprises which not only earned a return sufficient to leave the principal intact, but which also were large enough to permit delegation of authority. The cumulative pattern in the distribution of wealth put younger businessmen at a disadvantage. The relative wealth of the two youngest age groups decreased year by year and, whereas the relative wealth of twenty to twenty-nine year olds was fifty-four per cent of the wealthiest in 1851, it was only thirty-one per cent in 1880. The disparities in wealth-holding had increased and were associated with age polarities in the business

population. (Table 74)

TABLE 74  
INDICES OF RELATIVE CONCENTRATION OF WEALTH  
BY AGE GROUP, 1851-1880

Age Group	1852	1861	1871	1880
20-9 years.....	71	53	41	38
30-9.....	108	100	86	80
40-9.....	131	118	104	121
50-9.....	67	114	148	104
60 plus.....	27	89	102	121

Naturally, this association of the accumulation of wealth with age involved a change in the age composition of the economic ranks within the business population. In 1851 relatively more men in their twenties than in their fifties were in the wealthiest twenty per cent of the business population. Those in their thirties were the most over-represented cohort among the elite in that year and continued to be over-represented in 1861. However, by 1880 the representation of any group in the bottom forty per centiles decreased with age, while representation in the top twenty per centiles increased with age: nearly three-quarters of men in their twenties belonged to the least wealthy forty per cent, while more than one-third of those sixty years of age or older were among the wealthiest twenty per cent. Wealth and age, then, were increasingly synonymous. (Table 75)

The age polarities in the distribution of wealth also indicated one of the qualifications to the goal of independence imposed in the



TABLE 75  
 DISTRIBUTION OF WEALTH BY AGE GROUP, 1851-1880  
 (IN PER CENT)

Age Group	Percentile Group			
	1-39	40-79	80-89	90-100
<u>1851:</u>	0			
20-9 years.....	45.5	40.9	6.8	6.8
30-9.....	40.3	30.6	13.9	15.3
40-9.....	32.1	49.1	9.4	9.4
50-9.....	28.6	64.3	. . .	7.1
60 plus.....	71.4	14.3	14.3	. . .
<u>1861:</u>				
20-9 years.....	53.3	40.0	2.2	4.4
30-9.....	30.6	46.3	14.8	8.3
40-9.....	30.9	47.9	9.6	11.7
50-9.....	24.4	43.9	12.2	19.5
60 plus.....	31.6	57.9	5.3	5.3
<u>1871:</u>				
20-9 years.....	60.6	36.4	. . .	3.0
30-9.....	48.4	37.6	3.2	10.8
40-9.....	27.2	43.0	18.4	11.4
50-9.....	37.5	41.7	8.3	12.5
60 plus.....	33.3	42.9	14.3	9.5
<u>1880:</u>				
20-9 years.....	73.9	17.5	4.3	4.3
30-9.....	39.5	46.0	7.9	6.6
40-9.....	31.9	43.1	9.7	15.3
50-9.....	18.6	48.6	17.1	15.7
60 plus.....	24.4	40.0	15.6	20.0

industrial city. Younger men were less likely in 1880 than in 1851 to own real estate, the mark of a man who had a stake in his community. The rates of real estate ownership dropped for all men under the age of sixty as a result of the depression of 1857; however, the rate for men in their twenties suffered the greatest decline from 1851 to 1861 and continued to fall over the next two decades. Young men just starting out on their own account needed to have their wealth at hand, ready to use as their trade required. For that reason men in their twenties always held more of their wealth in personal property, in trade inventories, customer accounts and so on, than in real estate. However, because the conditions of business were far more demanding in 1880 than in 1851, young men had to forego real estate ownership even longer and the ratio of personal to real wealth among businessmen in their twenties rose from 1851 to 1880, as it also did for men in their thirties. The difficulties that younger businessmen confronted are clearly revealed by a comparison of the relative concentration of personal property/income in 1851 and 1880. In the first year men under the age of forty held a disproportionately large share of personal property/income, an indication that the source of capital lay outside the community. By 1880 the situation was reversed and the share of personal wealth held by the oldest groups had risen significantly. (Tables 76 and 77)

The relative concentration of wealth in the hands of the older businessmen in Brantford was a necessary consequence of the presence of more and more men who had been self-employed for more than ten years. At each consecutive cross-section new businessmen were at a greater competitive disadvantage in relation to persistent businessmen and entered the business community at a progressively lower level in the distribution of wealth. In

TABLE 76

INDICES OF RELATIVE CONCENTRATION OF REAL ESTATE  
WEALTH AND PERSONAL PROPERTY/INCOME  
1851 AND 1880

Age Group	1851		1880	
	Real	Personal/ Income	Real	Personal/ Income
20-9 years.....	53	165	9	41
30-9.....	108	101	87	102
40-9.....	135	94	128	110
50-9.....	103	30	136	66
60 plus.....	38	38	198	210

TABLE 77

RATES OF REAL ESTATE OWNERSHIP BY AGE GROUP, 1851-1880  
(IN PER CENT)

Age Group	Per Cent of Group Owning Real Estate			
	1851	1861	1871	1880
20-9 years.....	63.6	26.7	21.2	17.3
30-9.....	76.4	62.0	52.7	58.3
40-9.....	69.8	63.8	71.1	62.6
50-9.....	100.0	58.5	69.4	82.1
60 plus.....	71.2	89.5	80.0	83.8
All.....	71.2	58.6	60.3	60.7

1851 a new businessman started with wealth equal to about three quarters that of the average businessman. This dropped steadily until 1880 when

the wealth of a new man was just about forty-five per cent of the average of all businessmen. Consequently, new businessmen were increasingly over-represented at the bottom of the distribution of wealth. Thus, over time, the new businessmen were increasingly the least wealthy businessmen. (Tables 78 and 79)

TABLE 78

## RELATIVE WEALTH OF NEW BUSINESSMEN, 1851-1880

Year	Relative Wealth
1851.....	75
1861.....	66
1871.....	52
1880.....	45

NOTE: Average wealth of all businessmen=100.

TABLE 79

RELATIVE REPRESENTATION OF NEW BUSINESSMEN  
BY ECONOMIC RANK, 1851-1880<sup>a</sup>

Rank	1851	1861	1871	1880
0-39 percentile.....	110	117	132	140
40-79.....	104	103	94	89
80-89.....	81	77	49	52
90-100.....	65	51	49	33

<sup>a</sup>Relative representation was calculated by dividing the percentage of new businessmen in a rank by the percentage of all businessmen in the rank and multiplying by 100. Relative representation greater than 100 indicates over-representation; less than 100 indicates under-representation.

Within this context of declining wealth for new businessmen, a significant and puzzling change took place in the relative wealth of Canadians and immigrants self-employed less than ten years. From 1851 to 1871 immigrants possessed the advantage of greater wealth, particularly greater real property wealth than native-born businessmen; indeed between 1851 and 1871 the distance between the two groups increased until immigrants were twice as wealthy as Canadians. This situation was dramatically reversed in the 1870s so that Canadians were nearly twice as wealthy as immigrants. A number of possibilities can be offered to explain this development. By the 1870s members of the first generation of businessmen, mainly immigrants, had established themselves firmly in business and were able to supply capital to their children. As well, immigrants with capital may no longer have found Brantford an attractive location by the 1870s. Those who did try self-employment in Brantford in the 1870s may have been drawn from a transient population of earlier immigrants who had been dogged by failure in place after place and in business after business. This could offer one reason for the older age of immigrants starting business in Brantford in the 1870s. One final and tempting possibility is that self-employment was one response of Canadians to the demographic crisis caused by the scarcity of agricultural land. Previously successful farmers had rewarded their sons for their labour on the family farm by granting them their own land. Capital insufficient to allow a father to purchase a viable farm for his son in the more expensive land market could be enough to launch a business career. As well, the recourse to the so-called "English-Canadian" or preferential system of inheritance by more and more Ontario farmers provided younger sons with capital at the

same time as it burdened inheritors with debt; the greater wealth of new Canadian businessmen may have been financed by greater agricultural indebtedness.<sup>10</sup> (Tables 80, 81 and 82)

TABLE 80

RELATIVE WEALTH OF CANADIANS AND IMMIGRANTS IN  
BUSINESS LESS THAN TEN YEARS, 1851-1880

Year	Canadians	Immigrants
1851.....	85	102
1861.....	79	103
1871.....	60	120
1880.....	125	68

NOTE: Average wealth of new businessmen=100.

TABLE 81

RELATIVE REAL PROPERTY WEALTH OF CANADIANS AND  
IMMIGRANTS IN BUSINESS LESS THAN  
TEN YEARS, 1851-1880

Year	Canadians	Immigrants
1851.....	88	102
1861.....	74	105
1871.....	30	134
1880.....	116	80

NOTE: Average wealth of new businessmen=100.

<sup>10</sup> David P. Gagan, Hopeful Travellers: Families, Land and Social Change in Mid-Victorian Peel County, Canada West (Toronto, 1981), 50-4.

TABLE 82

RELATIVE PERSONAL PROPERTY WEALTH/INCOME OF CANADIANS  
AND IMMIGRANTS IN BUSINESS LESS  
THAN TEN YEARS, 1851-1880

Year	Canadians	Immigrants
1851.....	85	102
1861.....	81	104
1871.....	85	107
1880.....	130	61

NOTE: Average wealth of new businessmen=100

The reorganization of business activity that was associated with the transition to the industrializing city resulted in the redistribution of wealth in Brantford. Within the business population the inequality of wealth-holding changed little from 1851 to 1880, but there were signs that working for others was becoming a more attractive alternative to self-employment than it had been in the commercial town. Among businessmen the major change was the greater relative wealth of the industrial sector which arose from the increasing investment in manufacturing and obscured the relative impoverishment of independent tradesmen and artisans. As the relative wealth of the industrial sector grew, that of the commercial sector naturally fell and commerce, particularly consumer merchandising and service and accommodation industries, became the area of opportunity for those with modest capital at their command. The generational change in the personnel of the business community also restructured the distribution of wealth, as older businessmen became the wealthiest of businessmen.

The result was that men starting out in business faced the disadvantage of limited wealth in comparison with those in business for some time. Thus, the inequality of wealth-holding may have changed little from 1851 to 1880 but the wealthiest groups by the latter year were clearly discernible as those in manufacturing and those well-established in business.



## CHAPTER VIII.

### GEOGRAPHICAL AND ECONOMIC MOBILITY

The independence that men sought through self-employment was never more within their reach than during the 1850s. The relative absence of entrenched business interests in the 1850s extended the benefits of the prosperity of that decade to a wide range of businessmen, particularly small businessmen. Moreover, the failure of the wealthiest because of their entanglements in the speculative excesses of the decade opened up places in the business elite for successful small businessmen. The presence in the elite of men who had started with little and worked their way to the top seemed to confirm the openness and lack of rigidity of the structures of business. However, their very advancement and success was one factor precluding the possibility for others to duplicate their experience. As well, the lingering depression and the restructuring of the urban economy in the 1860s imposed more rigorous conditions of business that allowed the most marginal operators little scope for advancement. Thus, by the 1870s there had emerged a dichotomy in the mobility patterns of businessmen which was the reverse of the situation in the 1850s: the insecurity of men with meagre financial backing and new businessmen in general now contrasted with the stability and prosperity of the wealthier, established men in business. The prominence of the successful was emphasized by the absence of those who had not found success locally in business. About half of all businesses were discontinued in less than ten years in each decade and those who went out of business generally and with increasing

frequency also left town. The association of independence with maturity and character was a burden upon those who could not maintain self-employment, a burden reflected in their transiency. This chapter, then, addresses the greater difficulty that confronted small and new businessmen in the industrializing city not only in getting ahead but also in merely staying in business.

In addressing this difficulty, this chapter first deals with the methodological problem of identifying empirically success and failure among the business population. Then the questions of the relation of business discontinuation to transiency and unresolved indebtedness as a factor contributing to discontinuation are discussed, since both questions reflect upon the meaning and mechanisms of business failure in the mid-nineteenth century. The balance of the chapter examines in detail the decadal patterns of economic mobility from 1830 to 1880. Although introductory comments are made about the situation in the frontier village, the absence of comparable sources makes it impossible to consider this period as thoroughly as the 1850s, 1860s and 1870s. For these three decades, not only is the overall pattern of mobility discussed, but so too are the quinquennial patterns within each decade. This approach makes it possible to compare mobility on a number of points: as well as the question of how much change occurred, the questions of how quickly and how permanently changes in socio-economic position took place can be examined. Finally, mobility was also considered in terms of economic sector of self-employment and occupation in order to evaluate changes in economic opportunities for advancement.

Criteria of Success and Failure

Since it is no simple task to identify the successful and the failures among any group, social mobility among Brantford's businessmen has been analyzed in several ways. Self-employment itself distinguished the businessman from the rest of the adult male population and the ability to stay in business for ten years was no mean achievement. Rates of persistence in business were calculated by linking the business populations identified from the 1842, 1852, 1861, 1871 and 1881 manuscript census schedules. The linkage of these populations to the municipal assessment lists for 1847, 1851, 1856, 1861, 1871, 1876, and 1880 determined rates of business persistence in the shorter term. Thus, it has been possible not only to confirm the five-year period during which a man became self-employed but also to date within five years his exit from business. Of course, rates of persistence were adjusted to exclude the few retirements and deaths which occurred during each interval.

The objective of a business career, besides the intangible of independence, was the accumulation of wealth. Those men who increased their wealth can be considered more successful than those who maintained or who lost their wealth. The accumulation and loss of wealth have been examined relatively, by establishing whether a man changed his relative position in the distribution of wealth by moving from one decile group to another. This method has proved to be<sup>o</sup> preferable to that employed by Michael Katz which measured movement into and out of the four economic ranks. Katz's method did not reveal movement within ranks that was equal to or greater than that required in some cases to move into another rank, and in consequence, underestimated the instability of the distribution of wealth in

the two lowest ranks.<sup>1</sup>

The meaning of business failure and the evidence of its occurrence are more difficult to ascertain. There were several very different sorts of business failure. The most obvious was the failure of a businessman to meet the demands of his creditors for payment. Two forms of this type of failure existed, first, when assets were inadequate to meet liabilities and, second, when assets were in a form which could not be conveyed immediately to creditors. In the first case, failure was obvious since the business was not viable and operating at a loss; in the second case, the failure to meet expenses arose from a liquidity problem which could be resolved in time with the forbearance of creditors. Both instances of this type of failure frequently resulted in litigation to establish priority of claims, to seize liquid assets and to appoint an assignee or receiver to manage the remaining assets until they could be apportioned among claimants. From court records it has been possible to identify those businessmen whose creditors found it necessary to sue for the recovery of debt. But, those who ended up in court were certainly not all the bankrupts and insolvents in Brantford. Only if an indebted businessman possessed potential assets was it worthwhile for a creditor to absorb the legal costs involved in court action and even a major metropolitan supplier could not squeeze blood from a stone. On the other hand, a man with debts and some movable assets could quickly pack up and leave on the night train, making moot any legal action. Business discontinuations did not necessarily result from this sort of failure. Nothing except a tarnished reputation prevented

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<sup>1</sup>Michael Katz, The People of Hamilton, Canada West: Family and Class in a Mid-nineteenth Century City (Cambridge, Mass., 1975), 147-8.

a man from continuing in business after having compromised with his creditors.

Business discontinuation was symptomatic of a failure in relative terms. A businessman may have considered his enterprise a failure if it did not meet opportunity costs, that is, the cost of employing his assets and energy in self-employment measured against the return upon them in some other endeavour. Particularly in the industrializing city the alternative of home ownership and dependable employment in some large scale business or industry might have caused men with limited means to re-evaluate the risk in self-employment. Two responses were possible to an unfavourable comparison. Either a man decided to discontinue his business and work for someone else, or he decided that business opportunities were unfavourable in his present locality and that more favourable conditions existed elsewhere. The strength of his commitment to self-employment determined whether he chose the former or the latter course. In either case, there was little doubt that his business failed to meet his expectations and that he did not consider the rewards of self-employment commensurate with the aggravation and sacrifice.

Objections might be raised to the equation of business discontinuation with failure on the grounds that other concerns might have influenced such a decision. It could be argued that a man might sell his business at a profit at a fortuitous point in the business cycle and with the proceeds move on to bigger and better things elsewhere. This may have been a common strategy in the uncertain economy of the frontier village of the 1830s and early 1840s, but thereafter the possibilities of success through persistence were not only proclaimed by local boosters but apparently

confirmed by the example of men who were prospering in Brantford. As the Griffens have suggested about the businessmen of Poughkeepsie, "boosterism presumed they had settled for life."<sup>2</sup> Going into business, men identified their fortunes with the fate of their community. To sell out in preference for some other locality made hypocrites of formerly committed boosters.

Indeed, there is little evidence of men willingly selling their businesses. Dun's credit reporter noted just sixteen sales from the late 1840s to the mid-1870s. Four of these involved the same drug business which changed hands four times in five years. Three were sales of shoe-making businesses, certainly not the most attractive of business investments after 1860. Five were grocery businesses, two of which were failing and another of which was sold on the death of one partner. One sale of the previously mentioned drug business was also occasioned by the death of a partner. Survivors may have liquidated businesses in order to permit the settlement of their former partners' estates. Of the fourteen sales not involving deaths, eight disposed of businesses which were definitely experiencing difficulties.<sup>3</sup> In general, few men retired from a healthy

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<sup>2</sup> Clyde and Sally Griffen, Natives and Newcomers: The Ordering of Opportunity in Mid-Nineteenth-Century Poughkeepsie (Cambridge, Mass., 1978), 103.

<sup>3</sup> DUN, 33, 39, 46, 47, 48, 49, 63, 82H, 85. It might be argued that men viewed self-employment as a temporary activity until sufficient capital could be accumulated to purchase a farm. There is, however, little positive evidence of the exchange of one form of independence for another. Only three of the businessmen from the 1851 cross-section and just one from the 1861 and the 1871 cross-sections were farmers in Brantford Township at the subsequent cross-section. Three of these five had encountered difficulties in their businesses prior to choosing the country life. Businessmen may have gone farther afield to farm, but Dun's credit reporter listed only two such cases. One of these men was doing satisfactorily, if not brilliantly,

business, only four in the 1850s, seven in the 1860s and fifteen in the 1870s. Nor did the credit reporter mention any businessmen who left Brantford to live elsewhere in retirement. Most men could not afford to retire and those who could preferred not to pass their remaining years in idleness. Seldom, then, did men willingly close up their businesses.

There were, in general, two types of business failure: those businesses which failed to pay expenses and those businesses which failed to satisfy their operators' ambitions despite their ability to pay expenses. The evidence of failure covered a variety of fates from spectacular bankruptcies to short-term liquidity problems to the quiet closing of doors and drawing of shades. The last was the most common form of failure; most businesses, especially small firms, simply faded away.

#### Business Discontinuation and Transiency

Self-employment was more often a manifestation of the psychological need for independence than a realistic appreciation of business opportunities. As the Griffens have remarked about new businesses in Poughkeepsie, "only a minority were very promising ventures at the outset."<sup>4</sup> It is not surprising, then, that the decennial rate of business discontinuations was always high, claiming 50.9 per cent of all those in business in 1851, 52.6 per cent of all in 1861 and 47.6 per cent of all in 1871. The fluctuations from decade to decade do not seem major, the highest rate in the 1860s

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in the jewellery business when in 1862 he inherited the family farm. No doubt his previous failures in brewing and wagon making businesses convinced him to take the opportunity to withdraw with honour while he still could. DUN, 62, 82F, 117.

<sup>4</sup>Griffen, Natives and Newcomers, 104.

probably reflecting the lingering commercial depression of the early part of the decade and the structural change in the economy in the latter. Nevertheless, once these rates are disaggregated into rates for the persistent business population (those in business for ten years at any cross-section) and for the new business population (those in business for less than ten years at any cross-section) remarkable variations become apparent. First, in comparison with the two subsequent decades, the rates of discontinuation for the two sub-populations were not that different in the 1850s. Persistence was indeed an advantage, since those who had been in business for ten years stayed in business for another ten years more frequently than new men; but, it was less of an advantage in the commercial town than it became in the industrializing city. Second, the increase in the over-all rate of discontinuation in the 1860s was due to a considerably greater increase in the number of newcomers quitting business; two thirds quit business between 1861 and 1871. Despite the cyclical downturn and structural change, just about as many persistors closed up their businesses in the 1860s as in the previous decade. Third, the association between past persistence and continuation in the business strengthened considerably in the 1870s. The improvement in the rate of discontinuation in that decade was entirely due to the entrenched position of already established businessmen. Only one-quarter of those who had been self-employed for ten years in 1871 failed to remain in business until 1880, while just about two-thirds of new businessmen in 1871 went out of business before 1880. Thus, men starting out in business were the major victims of the depression of the mid-1870s. (Table 83) In fact, one financial commentator of the day, W. W. Johnson, identified newcomers as the cause



of the depression: "The severest stress," he wrote, "was largely caused by the advent among us of many traders for whom there was no possible future insofar as success was concerned." Simply speaking, there were too many businessmen, with the result that competition was stiffer than previously experienced. New conditions demanded more from businessmen; according to Johnson, "a businessman of the present day must expect to cope with more ingenuity, resources, and even sharpness, than fell to the lot of his father to contend against." The one feature of the economy that he felt had not been sufficiently rigorous was the credit system. When it did contract in the 1870s, it brought failure to many who should not have been in business in the first place.<sup>5</sup> To some extent, Johnson confused effect with cause. Nevertheless, he was impressed with the changes which had occurred within the last generation and the importance which credit had played in effecting them.

TABLE 83  
RATES OF BUSINESS DISCONTINUATIONS, 1851-1880  
(IN PER CENT)

	1851-61	1861-71	1871-80
New businessmen.....	51.6	66.0	65.5
Persistors.....	45.8	44.2	24.8
All.....	50.9	52.6	47.5

<sup>5</sup>William W. Johnson, Sketches of the Late Depression (Montreal, 1882), 7, 229-31, 233-4.

As would be expected, the highest rates of discontinuation were suffered historically by those with the least assets, those in the poorest quartile in the distribution of wealth. However, in the 1850s it did not necessarily follow that the wealthiest were the most secure. Men in the wealthiest decile quit business with greater frequency than men in the second wealthiest decile and their rate of discontinuation was only seven percentage points lower than those in the second poorest quartile. Moreover, in comparison with the 1870s, there was less difference in the rates of discontinuation. By the later decade about two of every three in the least wealthy quartile in 1871 were out of business by 1880, while only one of every five in the wealthiest ten per cent quit business. Thus, in the industrializing city, business discontinuation was more closely associated than previously with lack of financial assets and business longevity with wealth. (Table 84)

TABLE 84

RATES OF BUSINESS DISCONTINUATION BY ECONOMIC RANK,  
1851-1880 (IN PER CENT)

Rank	1851-61	1861-71	1871-80
0-39 percentile.....	59.2	72.5	64.9
40-79.....	48.6	48.3	41.0
80-89.....	35.3	34.4	25.8
90-100.....	41.2	23.1	19.4

Migration accompanied most cases of business discontinuations: those who went out of business generally left town. "Burst and gone" or "out and gone" were the comments most frequently reported about transients

by Dun's representatives. The equation of success with character and the defense of the equality of opportunity put a great burden upon the failing businessman, since his failure implied some character weakness. The Victorian fear of failure was addressed by Thomas Carlyle who wrote, "the modern English soul does in very truth dread infinitely, and contemplates with entire despair...the terror of 'Not Succeeding'; of not making money, fame or some other figure in the world." For some, the burden of failure was too great. Before absconding, one grocer who was heavily indebted to Brantford wholesalers wrote that "I have been fretting over this fizzle-out until I am sick, fretting does no good and won't help us out of the mess." Alcohol offered solace for a few. Others took a more direct escape route. Alex Glass, a baker in business for more than ten years, hanged himself in 1869. Failing after more than twenty years in the grocery business, William Hurst moved to Titusville, Pennsylvania, where in 1875 he took an overdose of laudanum and died. Thomas Martin, a bookseller who had failed in Paris, moved to Brantford. When his business did not improve there, he shot himself. These extreme and desperate acts were uncommon, yet they do attest to the weight of failure and explain why most failed businessmen preferred to leave town rather than continue to face friends and acquaintances.<sup>6</sup>

The transiency rate among those who went out of business was always very high, 72.5 per cent in the 1850s and 69.7 per cent in the

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<sup>6</sup>DUN, 49, 57, 61, 67; Walter E. Houghton, The Victorian Frame of Mind, 1830-1870 (New Haven, 1957), 191; MacKedie vs. Watt, Evidence: J. A. D. Baker to W. Baker, 26 July 1880, OA, RG 22, Government Record Section, series 5, Chancery Court, Brant County, Case Files; EXP, 11 Jun 1869, 23 Apr. 1875, 30 Apr. 1875, 21 Nov. 1879.

1860s; but it became even more common for ex-businessmen to leave town in the 1870s, when 78.1 per cent departed Brantford. By 1880 the class line between the self-employed and the employed was more clearly drawn and a step from the former to the latter covered greater social distance, particularly for those committed to the ideal of independence. The stigma of failure, darkened if a man had been a boisterous booster, must have made it uncomfortable for a man and his family to remain in town after going out of business. If a formerly self-employed man had to accept wage labour, it was probably easier to do so elsewhere. Thus, to the extent that industrialization involved the proletarianization of the petite bourgeoisie, it also probably involved geographic mobility. On the other hand, a man might despair of his chances through self-employment in Brantford but still harbour hopes for a bright future in some new location. However, the peripatetic businessman confronted the prejudice of creditors who associated transiency with failure and newcomers with mystery. As Dun's Brantford representative communicated about one dry goods merchant, he "just opened here, was at Dundas, removed to Berlin, and now here - a rolling stone gathers no moss."<sup>7</sup> Still, many of the transient ex-businessmen probably hoped for another chance. No attempt has been made to trace their steps or to uncover their fortunes, but the Canadian west may have attracted such men in the 1880s much as Ontario did in the 1840s and 1850s. In 1887 the credit agency of Dun, Wiman and Co. issued a circular warning of potential problems in Manitoba and the North West Territories which were becoming over-populated by businessmen.

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<sup>7</sup>DUN, 52D, 112. See also Griffen, Natives and Newcomers, 108.

There was one trader for every fifty inhabitants in that region, while in Ontario the ratio had been thinned to one for every four hundred.<sup>8</sup>

The climbing rate of transiency among ex-businessmen resulted from the greater unwillingness of men formerly self-employed in the industrial sector to remain in Brantford as wage labourers. Whereas two thirds left town in the 1850s, fully three quarters departed in the 1870s.- The major reason for this was an increase of twenty percentage points in the transiency rate of those in the middle of the distribution of wealth from the fortieth to the seventy-ninth percentile rank. These men were the master artisans who possessed not only skills but the security of small amounts of capital. In the 1850s and 1860s they might have found it easier to accept employment in some craft workshop or other small scale business where their skill and experience would command respect and earn for them a position of authority. By the 1870s their skills and experience were less marketable and probably would not win for them wages higher than those paid any other new worker in a factory or on a construction gang. Rather than accept such an extreme alteration in status, the master artisans were more willing to leave Brantford for more lucrative employment or for a second chance at self-employment. This was always the response of independent producers and tradesmen in the least wealthy forty per cent of the business population. With little to hold them to Brantford, they also were more likely to seek greener pastures than others in the industrial sector and their transiency rates always resembled those of their commercial counterparts. Over-all as many men in the commercial

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<sup>8</sup> Monetary Times, 20 Jan. 1888.

sector moved away from Brantford after closing their shops in the 1870s as in the 1850s. Because of the status distinction between manual and non-manual labour, their descent into the working class was even more upsetting than for those who had been self-employed in the industrial sector. For this reason transiency rates in the commercial sector were always higher. (Table 85)

TABLE 85

BUSINESS DISCONTINUATIONS AND TRANSCIENCY: PER CENT  
OF MEN QUITTING BUSINESS WHO LEFT TOWN  
BY ECONOMIC RANK AND SECTOR,  
1851-1880 (IN PER CENT)

		Rank (Percentile)				
		0-39	40-79	80-89	90-100	All
1851-1861	Industry...	69.6	53.3	66.7	75.0	64.4
	Commerce...	73.7	85.7	66.7	100.0	80.4
	All.....	71.4	72.2	66.7	85.7	73.5
1861-1871	Industry...	69.6	55.9	75.0	0.0	61.3
	Commerce...	72.9	75.8	71.4	100.0	75.3
	All.....	71.8	65.7	72.7	83.3	69.7
1871-1880	Industry...	82.2	72.7	50.0	0.0	75.3
	Commerce...	83.3	78.6	75.0	75.0	80.8
	All.....	82.8	76.0	62.5	50.0	78.1

Because of these small numbers, it is difficult to generalize about the fates of those who remained in Brantford. In each decade, however, two activities--labouring and construction--accounted for just about

half of the occupations of ex-businessmen. That this should have been the case was not surprising since construction tradesmen were the most numerous ex-businessmen in Brantford in 1871 and 1880, making up about one-quarter of all. No doubt these men appreciated the general good health of the local construction industry and, perhaps, still hoped to pick up a few odd jobs on their own account. Indeed, Bryan Palmer has noted that one contentious issue between bricklayers and Hamilton's master builders was the practice of the former to take small contracts, a right which employers were forced to accept after an 1883 strike.<sup>9</sup> After construction workers, shoemakers were the most numerous ex-businessmen, twenty per cent in 1871 and twelve per cent in 1880. Their persistence in Brantford, perhaps, represented recognition of the sorry state of their trade and expressed a despair about better opportunities elsewhere.

One reason, too, for former businessmen remaining in Brantford may have been their commitment to the security of real estate ownership. In fact, the rate of real estate ownership for ex-businessmen exceeded that of businessmen in 1861, by 68.0 per cent to 57.3 per cent, and in 1871, by 80.9 per cent to 56.9 per cent. Only in 1880 did approximately the same proportion of each group, about sixty per cent, own some real estate. The considerable difference of twenty percentage points between the two rates in 1871, as well as the lower transiency rate among men quitting business in the 1860s, raises the interesting speculation that some men, the smart men, perceived their marginal position in business and quit while they could salvage some of their assets. Eighteen seventy-one

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<sup>9</sup> Bryan D. Palmer, A Culture in Conflict: Skilled Workers and Industrial Capitalism in Hamilton, Ontario, 1867-1914. (Montreal, 1979), 84.

was the only year when more ex-businessmen owned real estate than when they had been self-employed: only seventy-seven per cent had owned land in 1861. The pattern of economic mobility also suggested good timing. Just less than a third of ex-businessmen retained wealth that would have given them the same decile ranking in the distribution of wealth had they still been in business, although admittedly most of these men, nine of fifteen, had been in the least wealthy forty per cent of the business population and had little wealth to hold on to. Nevertheless, it was a more positive experience than that of the 1850s when more than two thirds of those who went out of business lost money. It was certainly much better than the situation suffered by those who came after them. In the 1870s nearly three-quarters of business discontinuations involved a loss of wealth, a rate of downward economic mobility that was three times that of men who stayed in business. By this decade, then, there could be little doubt that those who quit business did so because their businesses were not viable. (Table 86)

TABLE 86

## ECONOMIC MOBILITY OF PERSISTORS, 1851-1880 (IN PER CENT)

Direction of Mobility <sup>a</sup>	1851-61		1861-71		1871-80	
	Business- men	Quit- ters	Business- men	Quit- ters	Business- men	Quit- ters
Up.....	64.1	24.0	42.5	29.8	53.5	18.2
Stable....	19.3	8.0	24.3	31.9	34.1	18.2
Down.....	30.0	68.0	48.3	56.3	25.4	74.1
N of Quitters		25		47		33



<sup>a</sup>The calculation of upward mobility excludes those in the wealthiest ten percentiles at the first cross-section. Since they are in the top decile, upward mobility is not possible for them by definition. Similarly, in the calculation of downward mobility, those in the poorest ten percentiles have been excluded from the calculations. For this reason columns do not total 100. This adjustment is necessary in comparing businessmen and quitters, because of the absence of the latter in the wealthiest decile and their over-representation in the poorest decile.

#### Unresolved Debt as a Cause of Failure

The inability of a businessman to meet his obligations and retire his indebtedness did not lead inevitably to business discontinuation.

Rather than indicating weakness, indebtedness might demonstrate that a businessman was using his assets to the fullest for trade purposes.

Similarly, litigation, whether insolvency or property seizures, did not necessarily result in discontinuation. Rather, it suggested that a man's affairs were complicated and not easily resolved.

The relationship between debt and persistence changed through the mid-nineteenth century as security was more frequently demanded by creditors. In the 1860s and 1870s mortgage debtors had higher rates of persistence in business than in the 1850s and were more likely to remain in business for ten years than were the owners of unencumbered real estate. (Table 87) Debt tied a businessman to one place. Because he could not easily liquidate his assets and, in fact, could only enjoy their use so long as he remained in one place, the businessman had a stake in the community. This, of course, was what his creditors hoped to achieve by securing their advances. Moreover, debt was one tool of business and the businessman in debt could be perceived as a creative capitalist providing he could handle his obligations.

Indebtedness did not play a major role in the strategy of those

TABLE 87

RATES OF PERSISTENCE IN BUSINESS FOR MORTGAGE INDEBTED  
AND UNINDEBTED PROPERTY OWNERS, 1851-1880  
(IN PER CENT)

	1851-61	1861-71	1871-80
Debtors.....	44.4	60.0	60.8
Non-debtors.....	49.0	43.0	52.3
All.....	47.8	50.3	56.5

pursuing success in the 1850s. Seventy per cent of those who owned no real estate in 1851 but who had purchased property by 1861 (seven of ten businessmen) were able to do so without assuming a mortgage. (Table 88) Although these are clearly too few cases from which to generalize, they do suggest that mortgages were not always necessary to finance real estate purchases, or, if they were, they were paid off quickly.<sup>10</sup>

Greater indebtedness in the 1850s was associated with declining fortunes. Of those who grew wealthier between 1851 and 1861, only one third became more indebted, whereas fifty-four per cent of those who maintained their wealth and nearly ninety per cent of those who lost wealth owed greater mortgage debt in 1861 than in 1851. (Table 89) The greater indebtedness of those who maintained or lost wealth reflected the lengths

<sup>10</sup> Michael B. Katz, Michael J. Doucet, Mark J. Stern, The Social Organization of Early Industrial Capitalism (Cambridge, Mass., 1982), 132, 144, 156. As R. C. B. Risk has suggested, financing of real estate purchases might have been secured in some other fashion such as installment payments prior to registration of the title. "The Golden Age: The Law about the Market in Nineteenth-Century Ontario," University of Toronto Law Journal 26 (1976):329.

TABLE 88

REAL ESTATE BUYERS REQUIRING MORTGAGES, 1851-1880  
(IN PER CENT)

	1851-61	1861-71	1871-80
Per cent.....	30.0	55.2	55.6
N.....	3/10	16/29	15/27

TABLE 89

MOBILITY AND MORTGAGE DEBT, 1851-1880

Mobility	Per Cent Increasing Mortgage Debt		
	1851-61	1861-71	1871-80
Up.....	35.6	44.2	48.6
Stable.....	54.5	42.3	30.2
Down.....	88.9	36.7	45.0
All.....	45.5	41.7	42.2

to which they had to go in order to stay in business. Real estate security allowed them to keep their heads above water. For some businessmen, land acted as a savings bank and mortgages as withdrawals from their accounts. However, since real estate ownership was more restricted in cross-section years subsequent to 1851, this cushion was not available for as many businessmen encountering later difficulties.

The situation in the 1860s and 1870s was completely different. More than half of those in business who purchased real estate for the first

time found it necessary to take out mortgages. As well, by 1880 nearly half of the self-employed property owners who grew wealthier fell deeper into debt. For advancement all of a man's assets had to be in play and at risk. Thus, land was increasingly another form of business capital rather than a repository for business profits. On the other hand, those property holders who lost money in business in the 1860s and 1870s were less likely than they had been in the 1850s to go deeper into debt and more likely to give up their real estate, either selling it or having it seized to settle unsatisfied debts. In the 1860s just thirty-seven per cent and in the 1870s forty-five per cent of those who lost wealth became indebted, while more in the former decade and as many in the latter decade lost all of their real estate.

Debt itself, then, was not a factor necessarily contributing to failure, especially after 1861. In fact, those who became wealthier were also more likely to become more indebted than those who lost wealth. Problems did arise, however, when debt could not be managed or retired. At those times a businessman could find himself in court pleading insolvency or having his property seized.

The pattern of involvement in legal proceedings, declarations of insolvency and property seizure litigation, reflected the pattern of failure previously outlined with two important qualifications. First, not all businessmen who were in difficulty were likely to become involved in court action. Against some, legal proceedings were pointless since they possessed no assets worth distributing among creditors. Second, because legal action was taken by and against businessmen whose assets were still more or less intact, if somewhat compromised, often they were able to continue in

business following their day in court. In some cases insolvency was a means of avoiding being forced out of business.

Recourse to the legal system became less frequent for businessmen in Brantford as the nineteenth century wore on. Less than one-fifth of the business population in 1851 declared insolvency or had their property seized in the next ten years. In the 1870s, despite the depression of mid-decade, only about two-thirds as many businessmen as in the 1850s were subject to legal proceedings. This decline arose from the greater security of the wealthiest twenty per cent, who had accounted for forty per cent of the insolvents and forty-one per cent of the property seizures in the 1850s, but only eighteen per cent of the former and twenty-one of the latter in the 1870s. The growing insecurity of the least wealthy forty per cent of the business population was reflected in these two sorts of legal cases. In the 1850s they comprised only ten per cent of all insolvents, but nearly thirty-six per cent in the 1870s; they accounted for only twelve per cent of all property seizure cases in the 1850s, but twenty-one per cent in the 1870s. (Tables 90, 91 and 92)

TABLE 90  
PER CENT OF BUSINESS POPULATION INVOLVED IN LITIGATION,  
1851-1881

	1851-61	1861-71	1871-81
Property seizure.....	10.9	8.4	5.1
Insolvency.....	8.4	10.1	7.5
All.....	17.6	16.1	11.8

TABLE 91  
ECONOMIC RANK OF INSOLVENTS, 1851-1881 (IN PER CENT)

Rank	1851-61	1861-71	1871-81
0-39 percentile.....	10.0	25.0	35.7
40-79.....	50.0	38.9	46.4
80-89.....	25.0	16.7	14.3
90-100.....	15.0	19.4	3.6
Total.....	100.0	100.0	100.0

TABLE 92  
ECONOMIC RANK OF THOSE SUBJECT TO PROPERTY SEIZURE,  
1851-1881 (IN PER CENT)

Rank	1851-61	1861-71	1871-81
0-39 percentile.....	12.5	7.4	21.1
40-79.....	45.8	33.3	57.9
80-89.....	12.5	22.2	10.5
90-100.....	29.2	37.1	10.5
Total.....	100.0	100.0	100.0

Neither bankruptcy nor property seizures led inextricably to quitting business, although for many this was the case. The majority of bankrupts in the 1850s and 1870s did quit business. Yet, about a quarter of

those who filed for bankruptcy were able subsequently either to increase their wealth or to maintain their relative wealth. This good fortune was even more marked in the 1860s, although insolvency was then at its highest. More of those who declared insolvency between 1861 and 1871 had maintained or increased their wealth by the latter date than had quit business. That insolvency rose in the 1860s and that relatively more insolvents recovered suggest that creditors in those years were taking few chances and were tightening credit by not granting extensions to businessmen whose obligations at other times might have been suffered a while longer. Insolvency worked best as a delaying tactic until economic conditions took a turn for the better. If they did not, as was the case in both the 1850s and the 1870s, then insolvency only postponed the inevitable. (Table 93)

TABLE 93  
MOBILITY OF INSOLVENTS, 1851-1881 (IN PER CENT)

Mobility	1851-61	1861-71	1871-81
Up.....	10.5	11.1	3.9
Stable.....	15.8	33.3	19.2
Down.....	15.8	19.5	19.2
Quit.....	57.9	36.1	57.7
Total.....	100.0	100.0	100.0

As one would expect the poorest insolvents were always most likely

to quit business soon after assigning their assets for the benefit of creditors. This was the case in both the fifties and the seventies, when the correlations for quitting business weakened with increasing wealth. But, in the 1860s the wealthiest bankrupts failed to recover as in previous and subsequent decades, emphasizing the structural change occurring in that decade.<sup>11</sup>

Except in the 1860s again, having property seized was less likely than insolvency to result in a businessman quitting business or losing wealth. In general, the wealthiest twenty per cent were slightly more vulnerable than other economic ranks if involved in property seizures. A member of the elite must have been in very serious trouble if it became necessary for creditors to sue him for recovery of debts. Thus, property seizures were symptomatic of serious difficulties in a wealthy man's affairs. Once more the 1860s were exceptional: the wealthiest were less likely than average to quit business after having property seized. This was another reflection of the crisis of credit. Devalued real estate was no longer able to support previously contracted debt or renewals thereof and creditors were frantic to force repayment before further devaluation of their clients' assets. (Table 94)

Indebtedness was the natural condition of the businessman, especially as credit contracted in reaction to the crash of 1857 and as creditors demanded solid security. This demand for security made a businessman's affairs more involved and it was not always possible to meet obligations

<sup>11</sup>The phi coefficient for the correlation between declaring insolvency and quitting business for businessmen in rank one was 0.29 in the 1850s, 0.30 in the 1860s and 0.20 in the 1870s. For businessmen in ranks three and four, the phi coefficients were -0.35 in the 1850s, 0.04 in the 1860s and -0.18 in the 1870s.



when they fell due. Court action, insolvency or property seizure, only made sense to creditors if their clients had assets worth taking. Thus, litigation provided a way of resolving difficulties which wiped the slate clean for an embarrassed businessman and which did not necessarily put him out of business.

TABLE 94  
MOBILITY OF THOSE SUBJECT TO PROPERTY SEIZURE, 1851-1881  
(IN PER CENT)

Mobility	1851-61	1861-71	1871-81
Up.....	36.4	14.8	10.5
Stable.....	31.8	14.8	47.4
Down.....	4.5	29.6	10.5
Quit.....	27.3	40.8	31.6
Total.....	100.0	100.0	100.0

#### Mobility in the Frontier Village

The pattern of mobility in frontier Brantford was characterized by a willingness on the part of many businessmen to take quick gains and move on to other locations. Things were still too uncertain and the economy too immature in the 1830s and early 1840s to support an extensive business community. Tradesmen especially were often premature and found it difficult to persist in business.

Of the twenty-six men in business in 1830, fourteen were self-employed artisans. They benefitted the least from the existing commerce

of the village and, consequently, were the most insecure. Two-thirds of them left within five years. By 1836 only five remained and in 1842 only two, a carpenter and a shoemaker, were still in business. The remainder of the business community, ten merchants and two innkeepers, fared better. Only three merchants and one innkeeper were in business, but all of the others were farming in the township.

As well, the greater transiency of the tradesmen reflected their smaller stake in the community. Although eleven artisans owned property in the village in 1830, their holdings accounted for just ten per cent of the total valuation of real estate in Brantford. Probably, they profitted more from the re-sale of this property than they would have by staying. Once the town plot had been ceded by the Indians to the Crown, real estate values sky-rocketed. Lots purchased at public auction for the upset price of ten pounds could be re-sold after the auction for as much as fifty to seventy pounds to buyers who arrived too late.<sup>12</sup> As well, although the Crown did not acknowledge most of the titles granted by individual Indians, the claimants were allowed to purchase title to their lots prior to the auctions at reduced prices. This gave little satisfaction to the large scale speculator, who faced a large total purchase price, but it did permit small scale speculation. Profits could be realized either by purchasing the title and then selling it or by selling the right of pre-emption itself.<sup>13</sup>

Small scale speculators might profit in another way. The terms

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<sup>12</sup>James Winnett to Col. J. Givens, 12 May 1835, PAC, RG 10, Indian Affairs, vol. 106.

<sup>13</sup>E.g. Report of Peter Robinson, *Ibid.*, vol. 5; Bond from Joseph Markwell to John and William Wallace, 6 May 1831, *Ibid.*, vol. 104.

of purchase at the public auctions required a downpayment of one quarter of the sale price. Often this stipulation was waived, making it possible to bid on lots with no intention to complete purchase. Instead, speculators hoped for a quick re-sale before the first payment was demanded; if this was not possible, they simply defaulted.<sup>14</sup> Within five years, half of the nineteen lots on the main streets of Colborne and Dalhousie that had been auctioned off in 1831 had been vacated or re-sold before titles were granted.<sup>15</sup> This practice could not be attempted too often before Crown Land officials became fully aware of a bidder's intentions and demanded the downpayment immediately.

The pattern of mobility in the 1840s appears to have been similar to that in the 1830s. Selling out to new arrivals still seemed to be the best and fastest way to profit in Brantford. Businessmen owning property in 1842 were much less likely to stay in business for ten years than were those owning no property. Eighty-three per cent of the latter but only fifty-seven per cent of the former were still self-employed in 1852. This was less the case for merchants than for other occupations. Only four of seventeen merchants, two property holders and two non-property holders, left the village before 1852. Other commercial endeavours were less secure. Both grain merchants and all three grocers, probably low grocers, departed, while thirteen of sixteen innkeepers went out of business, all prior to 1847. Most of the innkeepers had been dependent on the drinking habits of the rowdy and free spending canal and road workers so that

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<sup>14</sup>Winnett to William Hepburn, 17 May 1836, Ibid., vol. 109.

<sup>15</sup>F. D. Reville, History of the County of Brant II (2 vols., Brantford, 1920), 89-96.

the completion of these projects caused their business to dry up.

Despite the tentativeness and uncertainty of the frontier village, Brantford's two major business families, the Wilkes and the Cockshutts, had firmly established themselves by the early thirties. Nevertheless, they hedged their initial commitments to their Brantford businesses which were opened as branches of larger operations in York. Even the most successful frontier businessmen, then, at first treated their Brantford operations with hesitation and were not prepared to commit their full assets and energies too quickly. Those with fewer resources were reluctant to submit to the risks of a frontier economy for too long and preferred to take what gains they had realized and move on to more certain opportunities. Once the urban economy became more developed and growth more regular, this strategy was no longer necessary.

#### Mobility in the 1850s

In the 1850s the pattern of mobility was characterized by a volatility, by a lack of rigidity of positions in the distribution of wealth. In part, this reflected the decade, the prosperity and success of the first half contrasting with the depression and failure of the second half. But, it also reflected the openness of business in the commercial town, where small businessmen, particularly independent tradesmen, could get ahead on the strength of skill in their trade and with limited capital resources. In fact, business in the 1850s did not seem to reward those who had large sums of capital invested in industrial production and Brantford's industrialists did not fare well in this decade. The largest merchants did enjoy more success, but as their higher failure rate in the

next decade implied their positions were insecure. Because of their involvement in the major enterprises associated with the pursuit of commercial empire--the railroad, the canal and the grain trade--the fortunes of the wealthiest were jeopardized by the crisis of the commercial town in the late 1850s and early 1860s.

The 1850s were the most volatile decade and, consequently, more businessmen experienced changes in their relative wealth, particularly upward mobility, in the fifties than during either of the other decades examined. Only nine per cent of the business population remained in the same decile in the distribution of wealth for ten years and only eighteen per cent for the five years from 1851 to 1856. More men grew wealthier in the 1850s than in the 1860s or 1870s. Naturally enough, most of these gains were made prior to the crash of 1857. More than one third of all businessmen were wealthier in 1856 than in 1851. But, because of the depression of 1857, the combined rate of downward mobility and of quitting business, although lower than the 1860s, was higher than in the 1870s. Most of this was felt in the last half of the decade, since from 1851 to 1856 this rate was lower than during any other five year period following the cross-section year. (Tables 95 and 96)

For the small businessman, those in the poorest economic rank, the fifties were the best decade. Relatively more remained in business for ten years and the decadal rate of upward mobility was the highest achieved during the period of this study. Most of these gains were realized during the first half of the decade; forty-five per cent of those in rank one were wealthier in 1856 than in 1851, the highest five-year rate of upward mobility of any rank. But, these gains were insecure. Whereas

forty-five per cent of all businessmen who grew wealthier between 1851 and 1856 maintained or increased their wealth in the next five years, only thirty per cent of those in the first rank were able to do so. (Table 97)

TABLE 95  
DIRECTION OF MOBILITY BY ECONOMIC RANK, 1851-1861  
(IN PER CENT)

Economic Rank 1851	Quit	Direction of Mobility			N
		Down	Stable	Up	
0-39 percentile.....	59.2	7.0	8.5	25.3	71
40-79.....	48.6	13.5	5.4	32.5	74
80-89.....	35.3	17.7	...	47.0	17
90-100.....	41.2	17.6	41.2	...	17
All.....	50.9	11.7	9.5	27.9	179

NOTE: This, and subsequent tables on mobility by economic rank, total 100.0 per cent when added horizontally.

TABLE 96  
DIRECTION OF MOBILITY BY ECONOMIC RANK, 1851-1856  
(IN PER CENT)

Economic Rank 1851	Quit	Direction of Mobility			N
		Down	Stable	Up	
0-39 percentile.....	33.8	9.4	12.2	44.6	74
40-79.....	27.0	23.0	12.2	37.8	74
80-89.....	11.1	16.7	33.3	38.9	18
90-100.....	26.3	26.3	47.4	...	19
All.....	28.1	17.3	17.8	36.8	185

TABLE 97

DIRECTION OF MOBILITY, 1856-1861, BY ECONOMIC RANK  
FOR MEN IN BUSINESS FROM 1851 TO 1856  
(IN PER CENT)

Economic Rank 1856	Direction of Mobility				
	Quit	Down	Stable	Up	N
0-39 percentile.....	41.4	10.3	20.7	27.6	29
40-79.....	32.7	25.5	12.7	29.1	55
80-89.....	18.7	25.0	18.7	37.6	16
90-100.....	18.7	6.3	75.0	. . .	16
All.....	31.0	19.0	24.1	25.9	116

Unlike the members of the poorest rank, those in the next rank, from the fortieth to the seventy-ninth percentile in the distribution of wealth, were not overly affected by the contraction from 1856 to 1861. Their rate of upward mobility was higher than average in the 1850s but so was their rate of quitting business, suggesting that there was some sort of threshold for persistence. Those who did well in the first half of the decade continued to do so in the second half; twenty-five per cent of those who accumulated wealth from 1851 to 1856 continued to do so in the next five years, while another twenty-nine per cent maintained their relative level of wealth. But, those who had not made any progress by 1856 were very vulnerable and had higher than average rates of quitting business and of declining wealth. (Table 98)

TABLE 98  
 ECONOMIC RANK BY MOBILITY, 1851-1856, BY MOBILITY,  
 1856-1861, FOR MEN IN BUSINESS  
 FROM 1851 TO 1856  
 (IN PER CENT)

Rank 1851	Mobility 1851-56	Mobility, 1856-61				N
		Quit	Down	Stable	Up	
0-39...	Up.....	42.3	26.9	11.5	19.2	26
	Stable...	50.0	25.0	25.0	...	4
	Down.....	36.4	9.1	45.4	9.1	11
40-79..	Up.....	25.0	21.4	28.6	25.0	28
	Stable...	33.3	33.3	...	33.3	6
	Down.....	50.0	8.3	...	41.7	12
80-89..	Up.....	33.3	...	66.7	...	6
	Stable...	20.0	...	...	80.0	5
	Down.....	33.3	33.3	...	33.3	3
90-100.	Stable...	...	16.7	83.3	...	6
	Down.....	33.3	...	...	66.7	6
All.....	Up.....	33.3	21.7	25.0	20.0	60
	Stable...	23.8	19.0	28.6	28.6	21
	Down.....	40.6	9.4	15.6	34.4	32

Independent tradesmen and small-scale producers in the poorest two ranks in 1851 did better in the 1850s than men in commerce. Those in the first rank had lower rates of quitting business and were twice as likely to improve or maintain their position. As well, more than fifty per cent



of those engaged in industry in rank two either maintained or improved their wealth from 1851 to 1861. These men were the master craftsmen, who had worked their way up through the apprentice and journeyman system, and it was their skill in their trades which sustained them in business. (Table 99)

TABLE 99  
ECONOMIC SECTOR BY ECONOMIC RANK BY MOBILITY, 1851-1861  
(IN PER CENT)

Sector	Rank 1851	Mobility, 1851-61				N
		Quit	Down	Stable	Up	
Industry..	0-39...	53.5	4.7	11.6	30.2	43
	40-79..	39.5	10.5	10.5	39.5	38
	80-89..	37.5	25.0	...	37.5	8
	90-100.	66.6	33.3	...	...	6
	All..	47.4	10.5	9.5	32.6	95
Commerce...	0-39...	67.9	10.7	3.6	17.8	28
	40-79..	58.3	16.7	...	25.0	36
	80-89..	33.3	11.1	...	55.6	9
	90-100.	27.3	9.1	63.6	...	11
	All..	54.8	13.1	9.5	22.6	84

Several trades accounted for the greater success of members of these two ranks who were self-employed in the industrial sector. Two thirds of all construction tradesmen added to or maintained their wealth,

as did two-thirds of all shoemakers. Other apparel producers, such as tailors and hatters, did less well, but still one-half of their number improved or were stable. Similarly, one-half of all metal workers, including three-quarters of all blacksmiths, were either wealthier or as wealthy in 1861. Woodworkers--coopers, cabinet makers, and carriage makers--did very poorly, however, with eighty per cent quitting before 1861.

Unlike their counterparts in industry, men in the two least wealthy ranks who were engaged in commerce did not enjoy such success. At these ranks, commercial activity was characterized by an ease of entry which encouraged men who knew little about business and whose assets were meagre to purchase inventories on credit. In 1855, for example, two carpenters took what Dun's credit reporter considered "a foolish step" by purchasing a grocery business. Sixteen months later they had failed and assigned their remaining assets to their Hamilton supplier.<sup>16</sup> Only four of the eighteen grocers in the first two ranks in 1851 grew wealthier and only five were still in business in 1861. Three of the four who were richer had been "low grocers" who had risen from the bottom rank and risen significantly, two to the seventh decile and one to the ninth decile. Merchants in these ranks did not do as well as the grocers. Only four of thirteen were still in business and only two were wealthier. The merchant's major problem, as the Dun reporter communicated about two brothers, was that they had "no backbone to their business in the shape of capital."<sup>17</sup> Such men financed their businesses on credit and depended on their cash flow to meet their obligations. If economic conditions

<sup>16</sup> DUN, 62; EXP, 1 July 1856.

<sup>17</sup> DUN, 74.

continued to be favourable, they did well; if they were not, they failed since they had nothing to fall back on. Their failure, when it did come, often came as a surprise. One general merchant in this order who received a good credit rating in May of 1857 had failed and left town by August.<sup>18</sup> The obligations of such men did not have to be large to occasion their failure. One bookseller was forced to declare insolvency for obligations of three hundred dollars, while one grocer landed in debtors' prison owing just one hundred and twenty dollars.<sup>19</sup> With limited assets, such businessmen were quickly cut adrift by their creditors who recognized that it was hopeless to continue support in an attempt to gain repayment.

The 1850s were the worst years for the wealthiest businessmen, those in the ninth and tenth deciles in the distribution of wealth. They were Brantford's biggest boosters with the most to invest, the most to win, and the most to lose. They were the dreamers and grand planners committed to putting their town on the map. When the boom of the early fifties materialized, they were in the best position to participate in its speculations and to become entangled in its collapse. Their businesses were sound for the most part, in many cases having been established in the early or mid-1840s and in some cases in the 1830s. However, the profitability of these enterprises seemed to pale in the 1850s in comparison with the windfall profits that might be generated from railroad promotion, grain and land speculation. Speculating on the side diverted capital into more risky ventures which, if they did not pan out, jeopardized safer mercantile or industrial ventures. Unwise speculations or endorsements for unwise speculators undermined previously healthy businesses.

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<sup>18</sup> DUN, 67.

<sup>19</sup> DUN, 58, 75.

The volatility of the 1850s was demonstrated clearly in the mobility pattern of the members of the ninth decile. None remained in that rank in 1861: not only were they over-represented among those growing wealthier, but they also were over-represented among those quitting business. They were men who pushed their assets to the limit and, unlike those in the tenth decile, they had less to fall back upon if their gambles did not pay off. As was the case with those in the middle rank, performance during the first part of the decade determined their fate. Those who had lost ground by 1856 continued to fall; they were not in a strong enough situation to weather the commercial and financial contraction after 1857. Those who held their own or grew wealthier from 1851 to 1856 continued in their success over the next five years. They had, presumably, demonstrated their merit and earned a favourable reputation among business associates which allowed for confidence in granting concessions if necessary in the difficult last years of the decade.

For the wealthiest ten per cent, the 1850s was the worst decade of the three examined in this study. Only forty per cent retained their pre-eminent position in the business community, while another forty per cent went out of business. There was little doubt about their failure and the courts were clogged with their protested notes. The single most damaging event for them was the bankruptcy of the Buffalo, Brantford and Goderich Railway in 1855 which hurt those who had invested in its stock and bonds, who had undertaken construction contracts or contracts to supply material, or who had speculated in land along its route.<sup>20</sup> In the first

<sup>20</sup>E.g. DUN, 50, 47, 59, 94; EXP, 29 Aug. 1856, 15 Feb. 1856, 1 Apr. 1870, 19 Jul. 1861, 31 Jul. 1859, 1 Feb. 1861; DUN, 55.

half of the decade fifty-three per cent of the wealthiest ten per cent of the business population either lost money or went out of business. By comparison the second half of the decade proved much better for the elite, on the surface at least. Three-quarters of those in the tenth decile in 1856 remained there in 1861, while two-thirds of those who lost wealth from 1851 to 1856 regained part or all of it over the next five years. Their recovery depended on the extent of the damage done by earlier speculations and indorsations and the ability of their original businesses to pull them through. Moreover, since they were the major actors in the urban economy, their legitimate business ventures were generally the most extensive and involved. A metropolitan supplier or lender might cut loose a small-time operator with scarcely a thought, but he could not do so with an important local general merchant since he probably had too much time, effort and money invested in the business. The metropolitan wholesaler too confronted problems after 1857 and he needed the commercial paper of the local merchant to finance his own purchases in Britain or the United States. Besides, to dump his local connection would eliminate him from an urban market, since wholesalers seldom supported two merchants in competition with one another. Thus, the wealthiest businessmen, though shaken by the collapse of the speculative boom and the commercial panic of 1857, could hold on with the backing of creditors and, if they could stay on, there were bargains in the depreciated real estate market to pick up and thereby increase their wealth.

The pattern of mobility within the wealthiest two ranks was the opposite of that among the bottom two ranks. Men in commerce were generally more successful than men in industry. All of the wealthiest ten per

cent and two-thirds of those in the ninth decile who were in industry lost wealth or quit business. Just three of the fourteen men in the top two ranks who were self-employed in industry could be considered successful, all three rising to the wealthiest from the second wealthiest decile. The rest of the industrial elite did not fare as well and bore the consequences of the over-enthusiasms of the boom. Millers were inevitably drawn into speculations in the grain trade. Those in too deeply failed and quit business. The endorsers of such speculators were pulled down by their erstwhile friends.<sup>21</sup>

On the surface, the wealthiest men in commerce did much better than their counterparts in industry. Eleven of fifteen merchants among the wealthiest twenty per cent of the business population either maintained or improved their positions. To some extent this was deceptive, since more than half of those who persisted in business until 1861 were in serious trouble and were deeply indebted. But, they were able to absorb the impact of the depression and to remain in business, at least until 1861.<sup>22</sup>

The problems of the wealthy contrasted with the success enjoyed by small businessmen, especially self-employed tradesmen for whom the 1850s were the best years. The 1850s were the halcyon years for small business in Brantford. The rapid growth of the relatively undeveloped economy in the first half of the decade presented opportunities for businessmen, especially tradesmen, with limited wealth. Moreover, their limited wealth probably protected them from the speculation and over-extension that tripped

<sup>21</sup>E.g. DUN, 50, 82G.

<sup>22</sup>EXP, 8 Dec. 1865, 14 July 1871; DUN, 49, 52, 53, 57, 83, 84, 87, 93, 94, 97, 98, 107.

up the wealthiest members of the business community, who became entangled in the major business promotions of the commercial town, that is, the grain trade and the railroad. As a result, the business elite was more unstable in the 1850s than during either of the two succeeding decades.

#### Mobility in the 1860s

The 1860s were the worst years of the mid-nineteenth century, largely because of the economic contraction which continued after the crash of 1857 and because of the structural changes occasioned by the collapse of the commercial economy. From 1861 to 1871 fewer men grew wealthier, more men lost wealth, and more men went out of business than over any other ten year period. The poorest businessmen in industry and commerce suffered the most because they did not possess the assets or, in most cases, the credit to weather prolonged economic distress. On the other hand, the fate of the wealthiest sixty per cent was no worse than it had been in the fifties, although there was an important reversal among the elite. In the sixties the wealthiest merchants were much more insecure than they had been, while the industrialists, excepting craft producers, enjoyed a new security.

Not only did more businessmen quit in the 1860s than in the other two decades, but they also did so more quickly than in the 1850s. Forty-four per cent of the business population quit in less than five years after 1861. Expressed another way, eighty-five per cent of all those who gave up their businesses after 1861 did so before 1866. In the 1850s only fifty-seven per cent of those who quit were gone by 1856. This suggests that the effects of the commercial depression of 1857 lingered long after 1860. No relief was provided by a healthy demand for goods and services

from the agricultural sector. After a precipitous drop from 1857 to 1858, the price of agricultural commodities on the Brantford market continued to fall until 1863. Commercial problems, then, were compounded by agricultural recession and those who hoped that agricultural recovery would pull the urban economy out of the doldrums were mistaken.

The second half of the sixties was slightly better and those who were able to weather the crisis until 1866 had better prospects in the next five years. Only nineteen per cent of those who stayed in business from 1861 to 1866 quit before 1871. Moreover, thirty-eight per cent of those who lost wealth between 1861 and 1866 recovered and became wealthier from 1866 to 1871. However, the fact that twenty-nine per cent of those still in business in 1866 were wealthier in 1871 exaggerates the recovery because so many were purged from the business population early in the decade. In fact, only fourteen per cent of those in business in 1861 increased their wealth between 1861 and 1866 while seventeen per cent of those in business in 1851 increased their wealth over the comparable five year period from 1856 to 1861. (Tables 100, 101, 102 and 103).

The brunt of the distress of the sixties was borne by the poorest members of the business population. Nearly three-quarters of the members of the poorest rank quit business between 1861 and 1871, almost two-thirds leaving in less than five years. Consequently, the association between membership in that rank and quitting business was more than twice as strong in the 1860s as it had been in the 1850s.<sup>23</sup> The poorest businessmen were always in a marginal position in any case, needing to get ahead quickly

<sup>23</sup>The phi coefficient for the correlation between quitting business and membership in the poorest rank was 0.13 in the 1850s and 0.30 in the 1860s.



TABLE 100

DIRECTION OF MOBILITY BY ECONOMIC RANK, 1861-1871  
(IN PER CENT)

Economic Rank 1861	Direction of Mobility				N
	Out	Down	Stable	Up	
0-39 percentile.....	72.5	1.0	8.1	14.2	98
40-79.....	48.3	23.0	6.4	22.3	139
80-89.....	34.4	25.0	21.9	18.7	32
90-100.....	23.1	38.4	38.5	. . .	26
All.....	52.6	19.0	11.5	16.9	295

TABLE 101

DIRECTION OF MOBILITY BY ECONOMIC RANK, 1861-1866  
(IN PER CENT)

Economic Rank 1861	Direction of Mobility				N
	Out	Down	Stable	Up	
0-39 percentile.....	64.7	3.0	11.1	21.2	99
40-79.....	36.4	23.6	22.9	17.1	140
80-89.....	28.1	31.3	28.1	12.5	32
90-100.....	17.2	20.7	62.1	. . .	29
All.....	43.0	17.3	23.4	16.3	300

TABLE 102

DIRECTION OF MOBILITY, 1866-1871, BY ECONOMIC RANK  
FOR MEN IN BUSINESS FROM 1861 TO 1866  
(IN PER CENT)

Economic Rank 1866	Direction of Mobility					N
	Out	Down	Stable	Up		
0-39 percentile.....	30.8	17.9	12.8	38.5	39	
40-79.....	19.6	23.3	19.6	37.5	56	
80-89.....	9.5	23.8	47.6	19.1	21	
90-100.....	4.6	31.8	63.6	.. .	22	
All.....	18.8	23.2	29.0	29.0	138	

or else fail. Thus, although they had the highest rate of upward mobility from 1861 to 1866, the association between membership in the poorest quartile and upward mobility was weaker for the period 1861 to 1866 than for the earlier period 1851 to 1856.<sup>24</sup> However, although a smaller percentage of the poorest businessmen experienced upward mobility from 1861 to 1866 than from 1851 to 1856, those who did grow wealthier were more secure. Over sixty per cent of those who grew wealthier from 1861 to 1866 either maintained their wealth or increased it in the next five years, compared with less than a third of those who grew wealthier from 1851 to 1856. Having weathered the crisis, they were in a position to benefit from economic recovery.

<sup>24</sup> The phi coefficient for the correlation between growing wealthier and the poorest quartile was 0.13 from 1851 to 1856 and 0.09 from 1861 to 1866.

TABLE 103

ECONOMIC RANK BY MOBILITY, 1861-1866, BY MOBILITY,  
1866-1871, FOR MEN IN BUSINESS  
FROM 1861 TO 1866  
(IN PER CENT)

Rank 1861	Mobility 1861-66	Out	Mobility, 1866-71			N
			Down	Stable	Up	
0-39...	Up.....	23.8	14.3	23.8	38.1	21
	Stable.....	20.0	. . .	50.0	30.0	10
	Down.....	. . .	33.3	. . .	66.7	3
40-79..	Up.....	4.2	37.5	41.7	16.6	24
	Stable.....	9.4	34.4	15.6	40.6	32
	Down.....	37.5	18.8	12.5	31.2	32
80-89..	Up.....	. . .	25.0	75.0	. . .	4
	Stable.....	. . .	22.2	66.7	11.1	9
	Down.....	20.0	30.0	20.0	30.0	10
90-100.	Stable.....	. . .	33.3	66.7	. . .	15
	Down.....	16.7	33.3	16.7	33.3	6
All	Up.....	12.3	26.5	36.7	24.5	49
	Stable.....	7.6	27.3	39.4	25.7	66
	Down.....	29.4	23.6	13.7	33.3	51

The impact of the crisis in the sixties was felt most keenly in the commercial sector. The rate of quitting business increased while it remained about the same in the industrial sector as it had been in the

fifties.<sup>25</sup> However, the rate of downward mobility more than doubled among those in industry. This suggests that some tradesmen were willing to absorb the losses and to accept declining status in order to remain in Brantford. Either they despaired of any improvement elsewhere or they held hopes for the recovery of Brantford's economy.

Although relatively fewer independent tradesmen in the poorest rank failed than men in commerce in the 1860s, within the industrial sector the association between membership in the lowest rank and quitting business in less than ten years was more than two and a half times as strong as it had been in the 1850s and equalled that within the commercial sector. In other words, if the greater prosperity of the industrial sector is taken into account, members of the poorest rank were as likely to fail in industry as in commerce.<sup>26</sup> Thus, that the poorest tradesmen failed less frequently than the poorest shopkeepers was due to the strength of the industrial sector not the greater efficacy of limited assets in industry as had been the case in the 1850s.

The largest number of discontinuations in the poorest rank were among men who called themselves labourers. Since most were Irish Catholics, perhaps this title reflected a cultural trait of men who took pride in their simple ability to perform hard work. Typical of them was Owen Judge, whose investment in trade consisted of two horses, a wagon, a strong back

<sup>25</sup> The phi coefficient for the correlation between quitting business and involvement in commerce was 0.07 from 1851 to 1861 and 0.11 from 1861 to 1871.

<sup>26</sup> The phi coefficient for the correlation between quitting business and involvement in commerce in the poorest quartile was 0.16 from 1851 to 1861 and 0.27 from 1861 to 1871. The phi coefficient for the correlation between quitting business and involvement in industry in the poorest quartile was 0.11 from 1851 to 1861 and 0.27 from 1861 to 1871.

and three rough-neck sons.<sup>27</sup> In reality, such men were small-time contractors who took work where they could find it, whether the work be construction, rough carpentry, hauling, cleaning privies or digging graves. Others who called themselves labourers were, like the labourer who ran a small mould shop and foundry, craft producers. Most crafts employed labourers to do the menial work and such men might well develop the experience and knowledge to set up their own business without going through the apprenticeship system. These self-employed labourers have been classed as members of the industrial sector since in most general terms production rather than exchange or service best typified their activities. To a degree, that they were no longer in business by 1851 marked the passing of an older generation whose commitment to independence extended to taking the most basic of tasks on a contractual basis. After independent labourers, construction tradesmen and small scale metal workers, both involved in industries that were becoming larger in scale, were the occupational groupings with the highest rates of business discontinuations: seven of nine construction tradesmen and all seven metal tradesmen were no longer self-employed in 1871.

Of the seven artisans in the poorest rank who grew wealthier between 1861 and 1871, three were apparel makers, two shoemakers and a tailor. As well, only one apparel maker, a tailor, went out of business. Apparently at the lowest level of business activity some tailors and shoemakers could support themselves.

Nearly three-quarters of those among the least wealthy forty per cent who were self-employed in commerce quit business before 1871. The

<sup>27</sup> EXP, 10 Apr. 1863, 8 Dec. 1865.

only lines which permitted advancement were groceries and dry goods. Five of fifteen grocers, three of whom were wealthier, were still in business. Two of three dry goods merchants continued and one of them rose from this poorest rank to the wealthiest rank largely as a result of the confidence placed in him by his Toronto wholesaler.<sup>28</sup>

The difference between the poorest forty per cent and the rest of the business population was the latter's ability to absorb the impact of the depression. The wealthiest sixty per cent did not experience higher rates of discontinuation in the 1860s than in the 1850s. About the same percentage of those from the fortieth to the eighty-ninth percentile quit as previously, while fewer of the top ten per cent went out of business. The greater wealth of the richest sixty per cent gave them a cushion. They could suffer a reduction in wealth without being forced out of business and relatively more of them suffered reductions in their wealth in the 1860s.

Obviously, those in the middle rank, from the fortieth to the seventy-ninth percentile, did not have the same degree of protection as wealthier men. Although they had a lower than average rate of quitting business from 1861 to 1866, over the next five years it was higher than average. Thirty-seven per cent of those in this rank who suffered a reduction of wealth from 1861 to 1866 were unable to stay in business for another five years. As in the previous decade, once they had begun to slip, they were in danger of failure. Moreover, it was very difficult to hold one's own at this level and they were less stable in relation to the average

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<sup>28</sup> DUN, '71, 104.

than they had been in the fifties; only seventeen per cent of those who were in the same decile in 1861 and 1866 remained there until 1871, while forty-four per cent either quit or lost wealth. A businessman in this rank had to get ahead quickly if he was to be successful. In fact, fifty-eight per cent of those who were wealthier in 1866 than in 1861 either held or increased their wealth between 1866 and 1871.

Despite a lower than average rate of discontinuation, those in the fortieth to the seventy-ninth percentile group experienced difficulties: their rate of downward mobility doubled and their rate of upward mobility fell below the average. Apparel makers typified the pattern in this rank. They were committed to self-employment and were prepared to accept losses in wealth in order to remain so. One-third of this group, three tailors and two shoemakers, were poorer in 1871 than in 1861, but they were still in business.

The urban economy did have a place for some small producers from the middle rank in 1861. Metal workers had the highest rate of persistence; six of nine were still in business in 1871 and three were wealthier. All three operators of small iron foundries were still in business, two growing wealthier and the third holding his own. Both blacksmiths, on the other hand, fared poorly and quit. This difference between iron founders and blacksmiths suggests that capital, even small capital, was more important than skill in the metal trades.

The mobility pattern among members of the middle rank in commerce was remarkable. Unlike their counterparts in industry, relatively fewer quit business in the 1860s than in the 1850s, while just about the same proportion grew wealthier. Hotel and innkeepers were the most successful;

five grew wealthier, while one lost wealth and only two quit business. Their good fortune contrasted with the fate of saloon and tavern keepers; of eight, only two remained in business for ten years. Probably, the mainstay of each was the dispensation of alcohol, but the greater success of hotel and innkeepers indicated that this was inadequate alone to sustain self-employment. Also, tavern and saloon keepers were often former workmen, whose ambition to run their own drinking establishment was a greater reflection of their own drinking habits and disregard for the law than their commercial acuity. Their establishments were generally disreputable and operated on the fringes of the law, in at least one case fronting for a bawdy house.<sup>29</sup> Grocers, also, did well. Although eleven quit business and four lost wealth, eight grew wealthier. Thus, although the rate of commercial failure was still higher among those in the second rank, commercial activity was becoming a more attractive field of endeavour for men with modest capital.

The wealthiest twenty per cent were best able to absorb the impact of the contraction and restructuring of the sixties. Rates of downward mobility for them were higher in the 1860s than in the 1850s, but so were rates of persistence in business. Nearly all of those who did quit business, nine of eleven from the ninth decile and five of six from the wealthiest rank were gone by 1866. As suggested previously, a number of those who persisted from 1851 to 1861, despite their high ranking, were really in serious financial trouble, but because of their involved affairs, their failure took longer than that of men with fewer assets. The three who

<sup>29</sup> The Ms. Census schedule for 1861 identified one of the residents of the Pepper House as being a "harlot". EXP, 28 Apr. 1857; 25 June 1857; DUN, 55.



went out of business between 1866 and 1871 had already lost wealth by 1866 and were sliding into failure. But, the other thirteen who lost wealth between 1861 and 1866 were still in business and five had started to move up again.

The wealthiest merchants suffered a drastic change in their pattern of mobility. Although their persistence rate declined from seventy per cent in the fifties to sixty-six per cent in the sixties, a more significant mark of the crisis in commerce was the diminishing fortune of those who remained in business. Only thirty-eight per cent of those in the wealthiest rank held their position, while only ten per cent of those in the ninth decile in 1861 reached the tenth by 1871.

These changes reflected a major retrenchment on two fronts in the commercial sector. First, merchants who had been involved in unwise speculations and endorsements in the boom years were forced to liquidate their assets to meet their obligations.<sup>30</sup> Second, merchants who had dealt extensively on credit in the 1850s were confronted with the bank's new tighter credit policy in the 1860s. Denied extensions and large accommodations, they were themselves reluctant to sell on credit. Thus, their wealth was diminished by a reduction in the size of the inventories they were able to carry and by their own reluctance to carry large consumer credit accounts.<sup>31</sup>

In general, the industrial elite was more successful than their commercial counterparts. Nearly eighty per cent were still in business

<sup>30</sup> E.g. DUN, 81, 82, 83, 107.

<sup>31</sup> DUN, 52J, 89, 126.

in 1871, although half of the top rank lost wealth and about a third of the ninth decile had lost wealth. Nevertheless, forty per cent of the wealthiest rank held their places and were joined by thirty per cent from the second wealthiest rank. The pattern of mobility among these industrialists reflected the impact of factory production. Most of those who did poorly were master craftsmen and artisans. Because some trades were less viable, craft producers had to liquidate wealth accumulated earlier in order to supplement their incomes. Thus, four of the six who lost wealth were apparel makers, the most vulnerable of trades. (Table 104)

TABLE 104

ECONOMIC SECTOR BY ECONOMIC RANK BY MOBILITY, 1861-1871  
(IN PER CENT)

Sector	Rank 1861	Mobility, 1861-1871					N
		Quit	Down	Stable	Up		
Industry	0-39.....	69.7	3.0	3.0	24.3	33	
	40-79.....	44.1	26.0	9.1	20.8	77	
	80-89.....	30.8	30.8	7.6	30.8	13	
	90-100.....	10.0	50.0	40.0	...	10	
	All.....	46.6	22.6	9.8	21.0	133	
Commerce	0-39.....	73.8	...	10.8	15.4	65	
	40-79.....	53.2	17.8	3.2	25.8	62	
	80-89.....	36.8	21.1	31.6	10.5	19	
	90-100.....	31.3	31.3	37.4	...	16	
	All.....	57.4	12.3	13.0	17.3	162	

The successful among the industrial elite generally were engaged

in either of two businesses: iron founding or building and contracting. Of the nine men who remained in the top rank or who rose to it from the second wealthiest, four were iron founders and two were builders. All but one of the nine were long time residents of Brantford, while four were clearly self-made men who had started in business with little capital and had worked themselves up through their trades.

The 1860s, then, were critical years for Brantford's businessmen. The impact of the panic of 1857 was still felt; a number of the wealthy, whose complicated affairs had been compromised by the crash, were unable to recover and resolve their obligations because of the continuing agricultural recession. But, small businessmen suffered the most since they did not possess the capital strength to weather the crisis. Moreover, independent tradesmen were adversely affected by the restructuring of the urban economy which diminished the viability of craft production.

#### Mobility in the 1870s.

The 1870s, in comparison with the previous two decades, was a decade of stability. Relatively fewer men quit business or suffered a reduction of wealth and relatively more maintained their positions in the distribution of wealth. Despite this stability, the conditions of business were rigorous and the most marginal did not last long. Seventy-two per cent of those who quit business between 1871 and 1880 had left by 1876, prior to the contraction of the last half of the decade and despite the prosperity from 1871 to 1876 which supported the second highest five-year rate of upward mobility. The sectoral patterns of economic mobility were greatly different in the seventies. Commerce, previously the most insecure sector, fared as well as the industrial sector. For the first

time men in commerce were as likely as men in industry to remain in business for ten years and for the first time they were as likely to grow wealthier.

The fate of the poorest businessmen emphasized the rigorous business conditions. In the industrializing city the poorest remained just as over-represented among those who quit business as they had been in the 1860s and the correlation between quitting business and being in the bottom rank was slightly higher in the 1870s than it had been in the 1860s.<sup>32</sup> Nearly two-thirds of those in that rank in 1871 went out of business by 1880. They were especially hard hit during the recession of the latter half of the decade, when they were more over-represented among those quitting business than at any other time.<sup>33</sup> Businessmen in the poorest rank had benefitted during the expansion of the early 1870s and had a higher than average rate of upward mobility from 1871 to 1876. But, these gains were more insecure than ever. Those who went up had a lower than average rate of stability and quit business at a greater rate than the average for those who had grown wealthier. Although this had always been the case, their rate of quitting business exceeded the average to a greater extent than ever before.<sup>34</sup> For the least wealthy, then, conditions went from bad in the 1860s to worse in the 1870s, and they did

<sup>32</sup> The phi coefficient for the correlation between quitting business from 1871 to 1880 and membership in the least wealthy quartile was 0.30

<sup>33</sup> The phi coefficient for the correlation between quitting business from 1876 to 1880 and membership in the poorest quartile was 0.49.

<sup>34</sup> The rate of quitting business among men in the poorest rank was 127 per cent of the average in the 1850s, 173 per cent in the 1860s and 191 per cent in the 1870s.

not enjoy the recovery experienced by the rest of the business population.  
(Tables 105, 106, 107 and 108)

TABLE 105

DIRECTION OF MOBILITY BY ECONOMIC RANK, 1871-1880  
(IN PER CENT)

Economic Rank 1871	Quit	Direction of Mobility			N
		Down	Stable	Up	
0-39 percentile.....	54.9	2.2	9.7	23.2	134
40-79.....	41.0	14.7	12.3	32.0	122
80-89.....	25.8	25.8	29.0	19.4	31
90-100.....	19.4	19.4	61.2	...	31
All.....	47.5	10.7	17.9	23.9	318

TABLE 106

DIRECTION OF MOBILITY BY ECONOMIC RANK, 1871-1876  
(IN PER CENT)

Economic Rank 1871	Quit	Direction of Mobility			N
		Down	Stable	Up	
0-39 percentile.....	50.0	1.5	17.9	30.6	134
40-79.....	39.4	7.6	21.2	31.8	132
80-89.....	14.7	20.6	47.1	17.6	34
90-100.....	3.1	28.1	68.8	...	32
All.....	37.9	8.4	27.0	26.7	333

TABLE 107

DIRECTION OF MOBILITY, 1876-1880, BY ECONOMIC RANK  
FOR MEN IN BUSINESS FROM 1871 TO 1876  
(IN PER CENT)

Economic Rank 1876	Direction of Mobility				N
	Quit	Down	Stable	Up	
0-39 percentile.....	55.7	4.9	18.0	21.3	61
40-79.....	9.9	21.0	28.4	40.7	81
80-89.....	10.0	20.0	46.7	23.3	30
90-100.....	10.3	13.8	75.9	...	29
All.....	23.9	14.9	34.8	26.4	201

In the 1870s the fortunes of the poorest did not vary much between sectors. Nearly two-thirds of those in commerce and industry quit business before 1880, while about the same proportion of each, about a quarter, grew wealthier. For the industrial sector, this rate of upward mobility<sup>a</sup> was about the same as in the 1860s, but for the commercial sector, it was a notable improvement. Thus, when compared with their previous records, the least wealthy businessmen in commerce did relatively better than their counterparts in industry in the seventies.

In the commercial sector, among the least wealthy, men providing services and accommodations enjoyed the most success, accounting for sixty per cent of those who grew wealthier and only thirty-eight per cent of those who quit business. By 1880, one of these men, a hotel keeper, had risen to the top rank. This ascent was due entirely to an ability to assume debt,

TABLE 108  
 ECONOMIC RANK BY MOBILITY, 1871-1876, BY MOBILITY, 1876-1880,  
 FOR MEN IN BUSINESS FROM 1871 TO 1876  
 (IN PER CENT)

Rank 1871	Mobility 1871-76	Quit	Mobility, 1876-80			N
			Down	Stable	Up	
0-39....	Up.....	30.0	20.0	20.0	30.0	40
	Stable.....	29.2	4.2	41.6	25.0	24
	Down.....	. . .	. . .	100.0	. . .	2
40-79....	Up.....	4.8	23.8	42.8	28.6	42
	Stable.....	14.3	35.7	25.0	25.0	28
	Down.....	10.0	20.0	30.0	40.0	10
80-89....	Up.....	. . .	57.1	42.9	. . .	7
	Stable.....	16.7	16.7	49.9	16.7	12
	Down.....	14.3	14.3	28.6	42.8	7
90-100..	Stable.....	15.0	5.0	80.0	. . .	20
	Down.....	12.5	. . .	37.5	50.0	8
All....	Up.....	15.7	24.7	32.6	27.0	89
	Stable.....	19.0	16.7	46.4	17.9	84
	Down.....	11.1	11.1	37.1	40.7	27

since his hotel was mortgaged to nearly its full value.<sup>35</sup>

Only self-employed construction tradesmen did well among members of the poorest rank in industry. Ten of eighteen were still in business

<sup>35</sup>History of County of Brant (Toronto, 1883), 527-8.

in 1880 and seven were wealthier. The successful were probably sub-contractors or small scale contractors specializing in renovations and additions. Other self-employed tradesmen were almost entirely eliminated. Only three of thirteen food processors were still in business and one machinist was the only one of five metal tradesmen still self-employed in 1880. Of eighteen apparel makers, only one hatter, one tailor and one saddler were in business.

For the rest of the business population, the seventies were an improvement over the previous decade and in terms of their greater propensity to persist in business they were distinguished as never before from the poorest rank. Among the wealthiest sixty per cent of the business population, rates of persistence were comparable between sectors. This was due to the significant increase in the rate for men in commerce. Their rate of persistence rose from 53.6 per cent in the 1860s to 64.4 per cent in the 1870s, while the increase in the rate among those in the industrial sector was smaller, from 61.0 per cent in the 1860s to 64.7 per cent in the 1870s. It would appear, then, that wealth was becoming ever more important than sector of self-employment in explaining business longevity.

Members of the middle rank, the petite bourgeoisie of small shopkeepers and master tradesmen, found the 1870s the best of the three decades examined here. Although their rate of downward mobility was slightly higher than in the 1850s, their persistence rate was at its highest and forty-five per cent maintained or added to their wealth. However, there was a threshold in the second rank. More than the average quit business between 1871 and 1876. After five years in business though, men in this



rank were fairly secure. Not only were they more likely than any other rank to stay in business from 1876 to 1880, they were also more likely to grow wealthier.

For men in the middle rank in industry, the seventies were years of recovery. About the same proportion stayed in business as in the 1850s, although not all occupational groupings shared in this good fortune. Building tradesmen were less persistent in this rank than in the poorest rank. Only twelve of twenty were still in business in 1880, suggesting that there was no place in the construction industry for middle-sized firms. The small jobs taken by the self-employed carpenter or mason could not keep them in business and without their own lumber yards and planing mills, their costs were higher than those of larger firms with this diversification. Apparel makers did even more poorly. Only four of ten were still in business, and only one was wealthier, because he branched out into retailing. On the other hand, woodworkers did very well. All five were still in business and three, including two carriage makers, were wealthier. The good fortune of moderate sized carriage making businesses was dependent upon the craftsman's skill and custom work. Fine detail in trimming and unique body design probably compensated for prices higher than those for the products of larger factories. Metal workers, like woodworkers, did well because of their ability to diversify and, thereby, distinguish their goods and services from those of large scale producers.<sup>36</sup> All three, two blacksmiths and a tinsmith, were still in business and wealthier, although not by enough to enter the second wealthiest decile. The successful men

<sup>36</sup> E.g. EXP, 2 Dec. 1870, 20 Jan. 1871; A Glimpse of the Past: A Centennial History of Brantford and Brant County (Brantford, 1967), 72.

in industry at this rank represented the strength of craft production, that is, the flexibility, inventiveness and uniqueness of the master craftsman who understood his trade completely.

Although the persistence rate for members of the middle rank in commerce was lower than for the industrial sector, it was higher than ever before and the rate of upward mobility exceeded that of the industrial sector. Nearly one-third of the men in commerce were richer in 1871 than in 1880. Food retailers, grocers, milk dealers, fruit dealers and liquor merchants, comprised the solid and stable core of these modest shopkeepers. Thirteen of sixteen in this occupational grouping were still in business in 1880 and six were wealthier. Other merchants in this rank had a lower than average rate of persistence, just fifty-five per cent, but their rate of upward mobility was considerably higher. Forty-six per cent were wealthier and two merchants rose to the wealthiest decile. Men in this middle rank who provided services and accommodation did not fare nearly as well as their poorer associates in this sector. Only eight of nineteen remained in business in 1880 and only three were wealthier.

The wealthiest twenty per cent of the business population was more secure in the 1870s than ever before. The persistence rates were at their highest and a larger proportion of each rank maintained their position than ever before. Indeed, more than sixty per cent of the top rank were still at the top in 1880. Despite the recovery of the urban economy in the 1870s, the leap from the ninth to the tenth decile was difficult to make. The ninth decile's rate of upward mobility remained about the same as it had been in the sixties and, unlike the wealthiest, their rate of downward mobility was not lowered and was the highest of

all ranks in the seventies. More than half of those who did rise from the ninth to the tenth decile from 1871 to 1876 could not maintain their position until 1880, whereas eighty per cent of the wealthiest who still ranked in the highest order in 1876 continued there until 1880. This suggests that some stress was exerted upon the well-to-do businessmen which distinguished them from the more secure wealthiest businessmen who were firmly entrenched in the seventies.

The major change in the industrial sector in the 1870s was the stability and security of the wealthiest twenty per cent. Forty-six per cent of those in the ninth decile held or advanced their ranking, while nearly eighty-five per cent of the top rank persisted. The ninth decile was comprised of men who were pushing their resources to the limit and some cracked under the strain, while others hung on. There were few occupational differences between those who did well and those who did not. For example, one builder quit, one lost money and the other stayed in the ninth decile.

Eleven of thirteen industrialists in the wealthiest rank were still there in 1880 and their businesses constituted a sizeable part of the city's industrial base. There were three builders and contractors, three iron founders, two millers, one newspaper publisher, one confectioner-cigar manufacturer and the lessee of the gas works. Moreover, the entire industrial elite in 1880, comprised of those who persisted at, rose to, and entered the top rank during the 1870s, did present clear examples of self-made men. As far as can be established, thirteen of twenty started in business with limited or no assets and rose through hard work, business and technical ability, and probably some luck. Persistence was important.

Nine of the thirteen self-made men had been in business in Brantford since or before the mid-1850s. Four of the seven who started with the advantage of family wealth were the scions of families in business in the town since or before the 1840s. Thus, while there were self-made men among the industrial elite, they were not new men and their rise had not been rapid.

Among the wealthiest twenty per cent, businessmen in commerce were more persistent in the 1870s than during either of the two previous decades. They were not as secure in their positions, however, as they had been in the 1850s; nor were they as secure as their counterparts in industry. The rate of downward mobility for those in the second wealthiest rank was at its highest in the seventies, while upward mobility, higher than in the sixties, was lower than during the fifties. Similarly, although those in the top rank were more stable and less likely to suffer a loss of wealth than in the previous decade, they were not as fortunate as they had been in the fifties. (Table 109)

Merchants involved in food sales did better than others in the commercial sector in the ninth decile. The one fruit merchant held his place, and of the five grocers, one quit, one lost wealth, one was stable, and two reached the top rank. Half of the commercial elite retained their leading positions. As in the ninth decile, groceries was the best trade. Four of the five grocers—four who were wholesalers and one retailer who was also a butcher and pork packer—stayed at the top. On the other hand, only two dry goods merchants continued in the wealthiest rank, while two lost wealth and two quit business. Probably, the sad fortunes of dry goods merchants reflected the stress imposed on the trade by the over-importation

TABLE 109  
 ECONOMIC SECTOR BY ECONOMIC RANK BY MOBILITY, 1871-1880  
 (IN PER CENT)

Sector	Rank 1871	Mobility, 1871-80				N
		Quit	Down	Stable	Up	
Industry	0-39....	65.2	2.9	8.7	23.2	69
	40-79...	38.6	14.0	15.8	31.6	57
	80-89...	30.7	23.1	23.1	23.1	13
	90-100..	7.7	7.7	84.6	. . .	13
	All..	47.4	9.2	19.1	24.3	152
Commerce	0-39....	64.6	1.5	10.8	23.1	65
	40-79...	43.1	15.4	9.2	32.3	65
	80-89...	22.2	27.8	33.3	16.7	18
	90-100..	22.2	27.8	50.0	. . .	18
	All..	47.0	12.6	16.9	23.5	166

of goods in the mid-seventies. Those who did well seem to have imported their inventories directly from British or American manufacturers rather than relying upon Canadian wholesalers or travelling commission agents who were willing to over-sell the market.<sup>37</sup> Only one old-style general merchant, Ignatius Cockshutt, remained in business by 1880.

The commercial elite of 1880 closely resembled the industrial elite. Self-made men were well represented among the eighteen in this

<sup>37</sup> Dom. of Canada, House of Commons, Journals (1876), App. 3 "Report of the Select Committee on the Causes of Present Depression," 217.

rank. Twelve of the eighteen appear, on the basis of what descriptions have survived, to have started in business with no exceptional material advantage. As well, they were not new men and persistence proved the road to success. Although nine of the twelve had been in business since the mid-1850s at least, only four had been among the elite for ten years and only two for twenty years. Thus, long years of hard work were necessary to reach the top.

By 1880, there had emerged in Brantford a business elite which, like the manufacturers of Paterson, New Jersey, examined by Herbert Gutman,<sup>38</sup> contained among its members a substantial number who had started with little and had achieved success through hard work and persistence. Yet, their very visibility accentuated the significance of the departure of those who had failed to reach such heights. Observers could defend the openness of the social structure<sup>39</sup> and as late as 1890 the Rev. William Cochrane of Brantford could publish a biographical dictionary sub-titled Success by Example because those who did not confirm this contention had left town. Those who remained were the successful or those presumably on the way to success. But, the statistical fact remains that in the 1870s about half of all businessmen, including two-thirds of new businessmen and

<sup>38</sup> Herbert G. Gutman, "The Reality of the Rags-to-Riches 'Myth': The Case of the Paterson, New Jersey, Locomotive, Iron, and Machinery Manufacturers, 1830-1880," in Nineteenth Century Cities: Essays in the New Urban History, Stephan Thernstrom and Richard Sennett, ed. (New Haven, 1969), 121-2.

<sup>39</sup> E.g. EXP, 27 Feb. 1855, 13 Sept. 1855, 21 Dec. 1855, 8 May 1857, 15 May 1857, 31 Dec. 1858, 15 Aug. 1868, 30 Sept. 1870, 2 Dec. 1870, 10 Feb. 1871, 17 Jan. 1879.

men in the poorest quartile in the distribution of wealth, were in business less than ten years and that eighty per cent of those who discontinued their enterprises left Brantford. Business conditions in the 1870s were far different from those which had produced the elite of the 1870s. Most had been fortunate enough to begin in business in Brantford in the 1840s or 1850s when men with limited assets had their best chance for advancement: between 1851 and 1856 forty-five per cent of the least wealthy quartile accumulated wealth, a five-year rate of upward mobility never again achieved by any economic rank. In the 1870s this was not possible.

## CHAPTER LX

### CONCLUSION

As a social activity, business in Brantford in the 1870s had ceased to be what it had been twenty or thirty years earlier, a stage of life and a state of independence to which mature men could realistically aspire. The desire for this independence attracted British and American immigrants to British North America from the 1830s to the 1850s in hopes of achieving a life style which had become difficult to sustain in more developed economies. Rather than adapt to the emerging industrial order by accepting factory or office employment, they sought to perpetuate the old way of life and of earning a living in a less developed economy. In Brantford's frontier village stage, however, the economy was too underdeveloped; while there was an absence of competition which permitted pervasive self-employment, there was also too small an economic base to support an elaborate business community. Thus, the frontier businessman hoped to profit from the appreciation of real estate values and, by selling out, realize sufficient capital to establish himself on firmer ground elsewhere.

This changed with the emergence of commercial agriculture and the Ontario wheat boom of the late 1840s to mid-1850s. Rising wheat prices and real estate values generated prosperity within the many, self-contained local economies of western Ontario which were protected by poor transportation from external competition. This favourable conjuncture of staple based prosperity within the context of isolated consumer markets made it



possible for men with limited assets to establish viable enterprises. Small scale production for local needs was favoured in the 1850s by the difficulties confronting factory production. The cumbersome organization of partnerships and the diversion of capital to speculative ventures which promised larger and more immediate returns on investment made it difficult to finance plant expansion and operating expenses. Moreover, in a culture which wholeheartedly approved of and encouraged a man to be independent, the businessman could command credit on the strength of his personal character and sense of responsibility. Hard security was largely hypothetical. Such conditions made business an activity open to ambitious new men and business in 1851 was disproportionately an activity of immigrants.

Brantford's commercial economy contained within itself the seeds of its own destruction. Prosperity occurring within the context of economic isolation encouraged speculative excesses in the 1850s which overextended and ultimately ruined most of the business elite who had been the town's biggest boosters. The contagion of speculation had promoted unwise lending which was painfully corrected by the contraction of credit after the commercial crises of 1857 which tied lending more closely to assets and less to character or good intentions. Unfortunately, those who suffered most from this stringency were not those who had caused the crisis, but were the small businessmen with modest ambitions for independence. Small businessmen, especially craft producers who formed the backbone of small business in the commercial town, also suffered from the construction of the railroad which had been undertaken to support the commercial economy. Railroads in the 1870s permitted the shipment of factory-

made goods into, through and from Brantford. Competition with such goods was difficult for self-employed artisans, while the retailing of such goods, the major area of business in terms of numbers of firms, required credit that men without assets found difficult to obtain.

The collapse of speculation and the appreciation of secured investments provoked men with money to lend to re-assess the best sort of ventures and to re-evaluate favourably the potential returns to investments in manufacturing. As a result, manufacturing in the 1870s attracted finance capital in the form of mortgage funds, the one form of lending which can be systematically studied. The concentration of debt in the industrial sector of the urban economy was the other side of the restructuring of wealth in the 1870s. In the commercial town the commercial sector accounted for a disproportionately large share of assessed wealth, reflecting the capital required to conduct general merchandising and forwarding businesses and the returns that accrued to those engaged in such ventures. By the 1870s, however, the structural changes in the urban economy were clearly revealed in the larger relative share of wealth held by industrialists.

One factor contributing to the borrowing capacity of the industrial elite was that it was comprised of men who had a long association with Brantford which inspired the confidence of local creditors and investors. The industrial elite and, to a lesser extent, the commercial elite were comprised of men who had started with little and worked their way up. They were men who had begun business in the 1840s or 1850s when such things were possible, had profitted during the wheat boom and had endured the depression and structural changes of the 1860s. Their

persistence was the source and reflection of their success. By the 1870s their businesses were secure and established, allowing them to satisfy the increase in consumer demand that was implicit in population growth. Unlike the 1850s when increases in demand were met by a proportionate increase in the number of businesses, in the 1870s growing demand encouraged the expansion of existing businesses. The result was a shrinkage in the size of the business community by about forty per cent: if the same conditions had existed in 1880 as in 1852, then there would have been about six hundred businessmen in Brantford instead of three hundred and seventy. The very success of the businessmen from the 1850s prevented subsequent men from experiencing similar achievements.

As a result of the entrenched and established business interests of the 1870s it was far more difficult to become self-employed and it took longer to accumulate the experience, assets and connections necessary for embarking on a business career. For this reason, in starting a business newcomers were at a disadvantage in comparison with natives and businessmen were increasingly drawn from the Canadian-born population or men who possessed that familiarity with the community that derived from a lengthy residence. Such men possessed, already, a local reputation, family connections or access to wealth; their advantage was demonstrated by the fact that for the first time in 1880 new businessmen born in Canada were wealthier than their immigrant counterparts. New businessmen were older in 1881 than they had been in 1852 and more of them had sacrificed their family life by postponing marriage and family life. Such sacrifices were significant since they marked a growing disassociation between business and private life. Self-employment in the 1870s was less frequently the

mark of the socially mature man with family responsibilities; the latter had been set aside in pursuit of the former.

The making of the Canadian business class, then, involved a redefinition of business as a social activity. The equation of maturity and independence with self-employment was no longer possible, since a business career was no longer a realistic aspiration for young men. Instead, a businessman was one who "had to hoe his own row and sometimes found it a hard one."<sup>1</sup> He was a man who could justify his local and even national prominence by his survival and it was his history of survival in business which distinguished him from other men.

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<sup>1</sup>EXP, 2 Dec. 1870, 10 Feb. 1871.

## APPENDIX I

### OCCUPATIONAL CLASSIFICATION

For the purposes of this paper occupation has been classified in terms of function. Such a classification is intended to suggest the kinds of business opportunities in Brantford, or perhaps more accurately, to reflect subjective evaluations of the opportunities for self-employment by ambitious men. The use of occupation as an indicator of status did not figure into this study, since its assumption is that self-employment was the major occupational status distinction in the mid-nineteenth century.

The functional classification adopted was a modification of those employed by Michael Katz and by Theodore Hershberg and Robert Dockhorn.<sup>1</sup> The changes related to the peculiarities of Brantford's business community. Because builders as early as the late 1850s expanded their businesses to include planing mills and sash and door factories and because masons developed stone cutting yards and brick manufacturing, it was decided to treat construction and the manufacture of construction materials as one category. Another peculiarity assigns self-employed labourers to the industrial sector rather than placing them in the service grouping. This resulted from the fact that most self-employed labourers were construction sub-contractors, although they probably picked up additional work where they could.

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<sup>1</sup>Katz, "Occupational Classification in History," Journal of Interdisciplinary History 3 (Summer 1972):31-3; Hershberg and Dockhorn, "Occupational Classification," Historical Methods Newsletter 9 (Mar./June 1976):64-6.

## OCCUPATIONAL CATEGORIES

## I INDUSTRY

Construction and Construction Materials

architect	paint manufacturer
bricklayer	painter
brickmaker	planing mill owner
builder	plasterer
carpenter	plumber
civil engineer	roofer
contractor	sash and door manufacturer
gas fitter	saw miller
joiner	sculptor
line burner	stone mason
mason	stone cutter
marble cutter	

Food Processing

baker	miller
beer bottler	soda water manufacturer
brewer	spice miller
butcher	starch manufacturer
confectioner	vinegar maker
distiller	

Metal Fabricating

agricultural implement maker	moulder
blacksmith	saw filer
engine fitter	stove fitter
gunsmith	stove manufacturer
iron founder	stove mounter
lock smith	silver smith
machinist	tinsmith
mechanical engineer	wire worker
millwright	

Apparel Making

cordwainer  
 cutter  
 dressmaker  
 furrier  
 harness maker  
 hatter

saddler  
 shoemaker  
 milliner  
 seamstress  
 shirtmaker  
 tailor

Woodworking

cabinet maker  
 carriage maker  
 carriage manufacturer  
 carriage painter  
 carriage trimmer  
 chair maker

cigar box maker  
 cooper  
 fanning mill maker  
 furniture manufacturer  
 pump manufacturer  
 wheelwright

Other Industrial

artist  
 book binder  
 broom maker  
 carpet weaver  
 Chandler  
 cigar maker  
 cotton manufacturer  
 dyer  
 gas manufacturer  
 hair work manufacturer  
 jeweler  
 labourer  
 liniment manufacturer  
 manufacturer

newspaper publisher  
 organ builder  
 paper box manufacturer  
 paper manufacturer  
 photographer  
 picture framer  
 pottery manufacturer  
 potash maker  
 printer  
 tanner  
 umbrella manufacturer  
 watch maker  
 weaver  
 woolen manufacturer

## II COMMERCE

Staple Commerce

cattle dealer  
 coal and wood merchant  
 coal merchant  
 drover  
 forwarder  
 grain dealer  
 grain merchant  
 horse dealer

ice dealer  
 leather merchant  
 lumber dealer  
 lumber merchant  
 produce merchant  
 seedsman  
 sheepskin merchant  
 wool dealer -

Food Sales

beer merchant  
 fish dealer  
 fruiterer  
 grocer

liquor merchant  
 milk dealer  
 spice merchant  
 tea merchant

Consumer Goods Merchandising

bookseller  
 chemist  
 clothier  
 commission merchant  
 druggist  
 dry goods merchant  
 fancy goods dealer  
 florist  
 furniture dealer  
 general merchant  
 glass and crockery merchant  
 hardware merchant  
 harness merchant  
 lightning rod dealer  
 lime dealer

marble dealer  
 medicine dealer  
 merchant  
 merchant tailor  
 music dealer  
 nurseryman  
 oil merchant  
 pedlar  
 piano dealer  
 pump seller  
 rag dealer  
 second hand dealer  
 sewing machine dealer  
 shoe dealer  
 stationer



store keeper  
stove merchant

tobacconist  
tree dealer

Service and Accommodation

accountant  
agent  
auctioneer  
barber  
billiard room keeper  
boarding house keeper  
bookkeeper  
broker  
cab man  
carter  
conveyancer  
express agent  
hairdresser  
hotel keeper  
inn keeper  
insurance agent

land agent  
livery stable keeper  
mail contractor  
patent right seller  
piano tuner  
private banker  
real estate agent  
restaurant keeper  
saloon keeper  
shooting gallery keeper  
stage proprietor  
tavern keeper  
teamster  
temperance tavern keeper  
undertaker

## APPENDIX II

### ASSESSMENT LEGISLATION

Changes in the legislation for municipal tax assessment meant that the assessment lists were compiled in different ways and contained different information at different times throughout this study. It is, therefore, necessary to outline the history of municipal assessment legislation in Ontario. The major change occurred in 1866; prior to that date municipal taxation was essentially an income tax; after that date it was a tax on wealth.<sup>1</sup>

Changes in the municipal assessment legislation were attempts to create a more equitable system of local taxation in response to changes in Ontario society and economy. Prior to 1847 local taxes were assessed on the basis of fixed values assigned to nominal categories of real and personal property. Each acre of cultivated land was valued at twenty shillings, uncultivated land at four shillings. Values were also fixed for different types of houses (log, stone, etc.), livestock, carriages, shops and distilleries.<sup>2</sup> However, by 1846, as William Henry Draper declared, "this system

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<sup>1</sup>J. H. Perry has argued that municipal taxation resembled the English and European system before 1866 and the American system after 1866. Interestingly, Francis Hincks admitted that ad valorem assessment of personal property was modelled on the American system; yet, taxation of its annual value, rather than its actual value, was in accordance with the British precedent. J. H. Perry, Taxes, Tariffs and Subsidies: A History of Canadian Fiscal Development (Toronto, 1955), 83; F. Hincks, Reminiscences (Montreal, 1884), 314.

<sup>2</sup>J. Mavor, "Finance and Taxation," in Canada and its Provinces: A History of the Canadian People and their Institutions by One Hundred Associates; vol. 17 section 9: Province of Ontario, part 1, A. Shortt and A. G. Doughty, ed., (Toronto, 1914), 258-61.

was becoming more and more obnoxious as the country was rapidly improving."<sup>3</sup> Some districts developed more quickly than others, and it became obvious that land, cultivated or uncultivated, was more valuable in those areas than in more backward or remote districts. Besides this objection, with the development of other opportunities for capital investment, the land was only one form of wealth-holding. Beginning in 1841 initiatives were attempted in two directions to change municipal assessment legislation; first, to establish ad valorem valuation and second, to subject more types of property to taxation.

Changes in the first direction foundered on a lack of agreement about what constituted a just method of valuation. Legislation was introduced in 1841 and again in 1843 which proposed to classify land by its proximity to roads, rivers or towns. The Draper Act of 1846 and the Hincks Act of 1850 provided for local officials, appointed by municipal authorities, to assign real property an actual value. But, taxation of the actual value of land was criticized as unsuited to Upper Canadian conditions. Henry John Boulton, for example, argued in 1849 that this system might be just in England where

property of all kinds had a well-regulated value, and everyone having property for sale...could get the fair value for his property. Not so in this country, where there are masses of property of real intrinsic value for which, under present circumstances, absolutely nothing could be got. <sup>4</sup>

In other words, while capital invested in land comprised significant potential wealth, the land market, characterized by an abundance of land

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<sup>3</sup> Debates of the Legislative Assembly of United Canada, V, (1846), E. Nish, ed., (Montreal, 1974), 191.

<sup>4</sup> Ibid., VIII, pt.2, 1849, (Montreal, 1976), 1604.

in relation to the demand for land, prevented the realization of this potential by sale. Coupled with this reservation was the notion that the proper incidence of taxation was upon the interest or rent accruing to capital rather than upon capital itself. Thus, the assessment acts of 1846, 1850 and 1853 (which was in effect until 1866) declared that municipal tax rates were to be assessed upon the annual value or rent of real property.<sup>5</sup> In the case of rental properties, this annual value was the rent. For owner-occupied property, an annual value roughly equivalent to that of a rental property was fixed by the assessor. The Act of 1850 set six per cent, the figure considered a "just return" in earlier usury legislation, as the minimum rent for vacant property and lawns in excess of one quarter of an acre.<sup>6</sup>

Because taxes were placed upon the annual value of real property until 1867, assessment lists in Brantford, and presumably elsewhere, frequently only recorded this figure. From 1847 to 1854 both an annual and an actual value were given, but from 1855 to 1866 only an annual figure.

The assessment acts of 1866 and 1869, however, prescribed that taxes were to be levied on the actual value of real estate. Its effect upon assessed wealth and the tax burden is difficult to judge, since the relationship of rents to actual property values is unknown. Perhaps, by 1866 the Ontario land market had matured so that there was no effect and

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<sup>5</sup>Prov. of Can., Statutes, 13 & 14 Vict. (1850) c. 67, sec. II. The definition of real property remained constant: "the land itself, all buildings and other things erected upon or affixed to the same, all mines, minerals, quarries and forests in and under the same." The Act of 1853 clarified this, specifying "all machinery and other things so affixed to any buildings as to form in law part of the realty." 16 Vict. (1853) c. 182, sec. III.

<sup>6</sup>13 & 14 Vict. (1850) c. 67, sec. XIII.

the earlier fears of speculators like Boulton had been assuaged. But, if the relation of rents to actual value resembled that in 1847-1854, then the assessments and the tax burden became biased in a new direction. An examination of the assessments of 1,066 pieces of commercial and residential property in Brantford from 1847 to 1854 indicates that rents rose more quickly over this period than did property values. Moreover, rents did not all increase at the same rate. Those for lower valued properties—one is tempted to call them slum housing—rose more quickly than those for higher valued properties. Since annual values were proportionately higher for some properties, the tax burden was greater on owners of those properties.

For the historian this does not present any problem in comparing real property wealth in 1847-54 with post-1866 real property wealth, since both periods provide actual value figures. The difficulty emerges in comparisons of 1847-54 and post-1866, with real property wealth during 1855-66, for which only annual values are available. Because there does not seem to be any fixed relationship between annual and actual values, one cannot be simply transformed into the other. Any transformation or ranking that makes wealth comparable over time will weight more heavily lower valued properties in 1855-66 than similar properties in other times. The bias seems insurmountable, and the best that can be achieved is to recognize it.

Changes in assessment legislation in the second direction, that is, the taxation of more forms of property, was more contentious. From 1841 Francis Hincks led the efforts of the Reformers to extend ad valorem taxation to personal property and income as a concomitant of ad valorem taxation

on real property.<sup>7</sup> Without these changes, he felt, farmers and owners of improved real estate would bear the greatest burden of taxation. The old system of taxation upon fixed values assessed upon nominal categories of personal property, charged David Thompson in 1846, was "oppressive to the poor" since "it taxed what was the possession of every poor man, viz., a cow, where many articles that the rich usually possess are exempt."<sup>8</sup> Opposition to change from urban, mercantile and professional interests, however, was reflected in Draper's Act of 1846 which maintained the old system of personal property valuation along with the new ad valorem system of real property valuation. A limited ad valorem assessment of personal property was not instituted until the Hincks Act of 1850. Under this legislation, the interest or annual value of capital held in certain forms of personal property, cows, horses, carriages for hire or pleasure, the stock of merchants and tradesmen,<sup>9</sup> and the stock held in water vessels used for commercial purposes was taxed ad valorem. The actual value of these was not taxed, rather, tax was levied upon an annual return to this capital, taken to be six per cent. In the case of individuals whose income in the previous year exceeded their personal property at the time of assessment, their income was taken as a surrogate for personal property and taxes

<sup>7</sup>In his Reminiscences, Francis Hincks admitted that "few subjects with which I had to deal gave me more trouble than the amendment of the Assessment Law." However, in his account, his whole career was a heroic struggle against great contention. Hincks, 314.

<sup>8</sup>Debates of the Legislative Assembly of United Canada, V, (1846), 466.

<sup>9</sup>This was not the stock on hand at the time of assessment, but the average stock on hand. 13 & 14 Vict. (1850) c. 67, Schedule A. This was probably one-third to one-half of the total stock handled by a merchant during the year. T. W. Acheson, "The Nature and Structure of York Commerce in the 1820's," in Historical Essays on Upper Canada, J. K. Johnson, ed., (Toronto, 1975), 175.

were charged against six per cent of that income. The rationale for this was never clearly stated, but it is tempting to conclude that this reflected an attitude concerning the nature of capital similar to that expressed in the success ideology, namely that capital was the accumulation of surplus labour. Thus, the income one received was a measure of the value of one's labour as capital. And, since taxation ought to be levied on the return to capital rather than capital itself, the assessment assumed that the rent paid to labour was the same as the rent received by other forms of capital, that is, six per cent.<sup>10</sup>

Support for the 1850 assessment act was not sufficient to extend its application much beyond those categories of personal property which previously had been taxed by fixed charges, the only new item being taxable income. Once the new system had been in operation for only a short time, the inequality of its incidence upon mercantile and industrial interests stimulated the demands of these initially opposed groups for the extension of the new system to new forms of personal wealth. Petitions from Kingston and Toronto merchants resulted in the selection of a parliamentary

<sup>10</sup> That income was a surrogate for personal property is suggested by the exemptions to the legal definition of income. While these exemptions attest to the political clout of special interest groups, they also reflect a logical coherence. The 1853 act exempted the income of farmers derived from the sale of farm produce. Since rent was considered to be a payment for the productivity of land, a tax on real property and farm income was double taxation. Similarly, an 1869 amendment exempted "income of mechanics, merchants, or other income derived from capital liable to taxation." While capital not its return was taxed after 1866, this amendment revealed a concern to avoid double taxation. Finally, income derived from the rental of real property was never taxed. Perry, 86; Prov. of Ont., Statutes, 33 Vict. (1869) c. 27, sec. 2; Prov. of Ont., Legislative Assembly, Journals, 1878, App. 4, "Report of the Select Committee on Exemptions, from Taxation," 22, 25.

committee in 1852-53 to inquire into the effect of the assessment legislation. It reported that businessmen's

complaints...are well-founded....A very large and evidently unjust proportion of the taxes in cities...fall on particular classes of the community, and...the unjust and unequal bearing of the law is mainly to be attributed to the fact that merchants and manufacturers holding stocks of goods on hand are liable under its provisions, to taxation on the interest of their average stock in trade, (which interest is found in many cases to exceed their actual incomes); while other classes, having fixed or ascertainable yearly incomes are liable for taxation only upon the interest, escapes taxation on his income altogether, the effect being to make the City Tax, in one case a very trifling import, and in the other, a grievous burden. 11

In response, changes were effected in the definition of personal property to include "all goods, chattels, shares in chartered banks and railroad companies, money, notes, accounts and their full value and all other property except land," Imperial and government pensions, farm income, debts unsecured by mortgages, clergymen's salaries, personal property invested outside the Province, household and personal effects, income from land transactions, total personal property under £25 and total income under £50.<sup>12</sup> Because of so many exemptions and because wealth increasingly

<sup>11</sup> Prov. of Canada, Legislative Assembly, Journals, 1852-1853, 176, 707.

<sup>12</sup> 16 Vict. (1853) c. 182, sec. III.

In 1866, personal property less than \$100 and income less than \$300 was exempt. In 1868 the exemption on income was increased to \$400. As well, the Act of 1868-69 allowed those with personal property and income in excess of these minimum levels to deduct the minimum from their assessment. In 1880, however, this privilege was limited to those with incomes less than \$1,000. In 1879 an exemption was granted to dealers in farm produce "being so held, owned or possessed solely for bona fide purpose of being conveyed ...for shipment or sale at some other place." The sole exception to the growing list of tax exemptions through the latter part of the nineteenth century was the inclusion in 1874 of income derived from dividends paid on bank stock.

Perry, 85; Prov. of Canada, Statutes, 29-30 Vict. (1866) c. 53, sec. 9; Prov. of Ont., Statutes, 32 Vict. (1869) c. 27, sec. 9, 35; 37 Vict. (1874) c. 19, sec. 3; 42 Vict. (1879) c. 33, sec. 3; 43 Vict. (1880) c. 27, sec. 4.



was held in intangible and easily concealed forms of investment, personal property and taxable income by the 1870s were grossly underassessed. Some felt that, in Toronto, for example, as much as ninety per cent went unreported. But, it was not until 1904 that its municipal taxation was abandoned.<sup>13</sup>

Mortgages, and income derived from mortgages, were not considered part of personal property. Despite arguments from the defenders of indebted farmers, it was felt that their assessment would encourage indebtedness as a means of transferring the burden of taxation from the mortgagor to the mortgagee. In 1846, Henry Sherwood argued that

if mortgages were to be taxed, and the nominal owner only to pay according to the actual amount he owned of the property, then the mortgagee would be compelled to pay all the taxes; it would be an inducement to mortgage: the mortgagee would be paying all the taxes, the actual owner would be enjoying all the benefits. <sup>14</sup>

Mortgagors were given relief, however, in another way after 1853. Mortgages were interpreted as a way of converting real to personal wealth, and personal property equal to the value of the mortgage on the land was granted an exemption.<sup>15</sup> Prior to 1866 this transfer created an inequality in the tax burden. For mortgages on vacant land this created no problem, since the annual values of real and personal property, upon which taxes were levied, were fixed at six per cent. This was not the case for developed land which was valued at a minimum of seven per cent annually. Because of this

<sup>13</sup>Perry, 87.

<sup>14</sup>Debates of the Legislative Assembly of United Canada, V, (1846), 464, 465-466.

<sup>15</sup>16 Vict. (1853) c. 182, sec. 6.

higher valuation, taxes were not reduced in proportion to the reduction of total wealth. Moreover, this transfer only benefitted those whose personal property was in excess of their mortgaged debt. After 1866 the first inequality disappeared since actual values rather than annual values were subject to taxation.<sup>16</sup>

Individual personal property assessments for 1854-69 were ranked categories rather than true figures. For some, the assessed value of their personal property might be significantly less than their true holdings. Personal property worth £25 to £50 was assessed at £25; similarly:

£ 50	to	£100	at	£50
100	to	250	at	100
250	to	500	at	250
500	to	1,000	at	500
1,000	to	2,500	at	1,000
2,500	to	5,000	at	2,500
5,000	to	10,000	at	5,000
10,000	to	15,000	at	10,000
15,000	to	20,000	at	15,000

and so forth at 5,000 increments.<sup>17</sup>

These changes in municipal legislation, then, must be kept in mind by the historian using assessment data.

<sup>16</sup> It is very difficult to reconstruct the debate over the 1866 assessment act. The attention of the press, and probably most politicians, was directed in other directions. The bill was introduced in August 1866, shortly after the death of E. P. Tache. More concern was expressed over the formation of the Belleau ministry, the growing uneasiness of George Brown with the Confederation coalition and the progress of Confederation itself.

<sup>17</sup> 16 Vict. (1853) c. 182, sec. 4; 29-30 Vict. (1866) c. 53, sec. 35.

## APPENDIX III

## THE CALCULATION OF AN INDEX OF WEALTH

The creation of an index of wealth from nineteenth-century municipal tax assessment lists presents serious problems. Because of the changes in assessment legislation, which have been described in Appendix II, the figures recorded for assessed real and personal wealth cannot simply be added together to calculate total wealth. Even if they could, changes in the value of currency through the mid-nineteenth century would make comparisons among the cross-section years specious. Thus, some transformation had to be found to combine the data on real and personal wealth and to permit some degree of comparison over time.

A very simple transformation has been employed. At each cross-section the assessed real and personal wealth of each businessman was converted to a percentage of total real wealth and total personal wealth. The total wealth of an individual was determined by adding together these two percentages. For the purpose of generalization, businessmen were then ordered from richest to poorest and divided into four percentile groups. Those in the bottom forty per cent were grouped together and arbitrarily considered as the poorest. Those from the fortieth to the seventy-ninth percentile were identified as the modestly well-off, those from the eightieth to the eighty-ninth percentile as the well-to-do, and those in the top ten percentiles as the rich.<sup>1</sup>

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<sup>1</sup>Katz has employed these ranks in his study of Hamilton. However,

One problem with this transformation is that it creates a relative and not an absolute figure for total wealth. An individual's or a group's wealth is measured in relation to the total real and personal wealth and consequently is affected by the number of individuals included in the population, since there is no way to measure the absolute growth or decline of the total wealth of the business population. To compensate for this when examining changes in the distribution of wealth among groups, the relative concentration of wealth in the hands of the members of a particular group can be described by dividing the percentage of total wealth held by the group by the percentage of that group among the assessed business population. Multiplying the result of this calculation by one hundred produces an index number which is greater than one hundred if the group holds a disproportionately large share of the total wealth and is less than one hundred if a disproportionately small share is held. This index of relative wealth then can be compared from one cross-section to another to establish whether any group improved or declined in relation to the rest of the business population. This simple transformation makes it possible to examine changes in the distribution of wealth among the business population from 1851 to 1880.

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he has employed a rather curious method of "measuring an individual's wealth" through an unacceptable form of double accounting. Katz determined his "economic ranking" for each assessed individual by adding together: 1) value of real property owned; 2) value of annual rental payments received; 3) value of rent paid annually; 4) value of personal property owned; 5) value of annual income. This formula is inconsistent because it confuses wealth and income and, in so doing, needlessly inflates the ranking. In effect adding rental payments to the value of real property counts the same variable--landed wealth--twice in different ways. It would be just as logical to create a figure for the annual return upon personal property--indeed, the assessment did this--and add it into the calculation. Similarly, since rent is paid from income, Katz's formula inflates income by the amount of rental payments. Michael Katz, The People of Hamilton, Canada West: Family and Class in a Mid-Nineteenth-Century City (Cambridge, Mass., 1974), 147.

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