

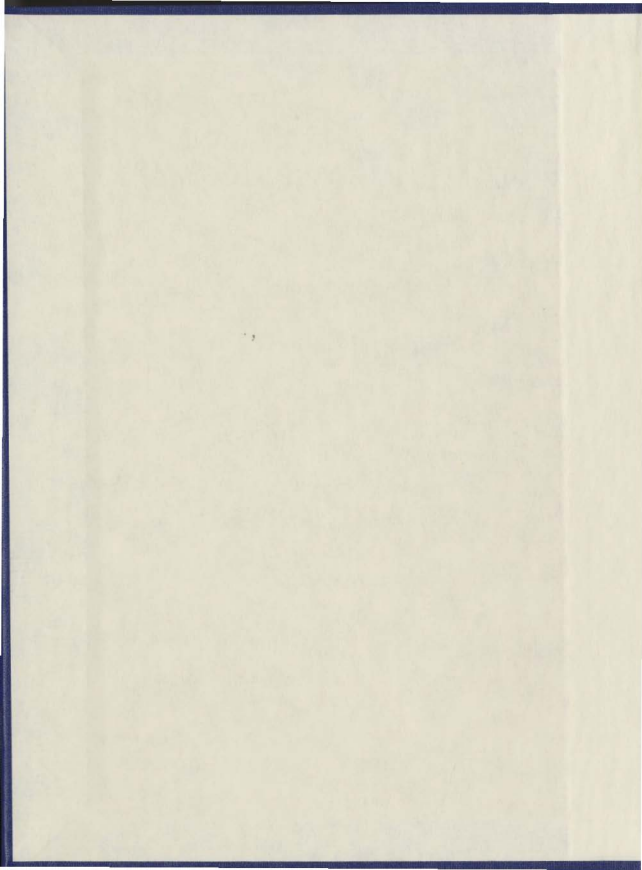
THE COMPLEXITY OF THE MERCHANT-FISHER
RELATIONSHIP: REVISING THE MERCHANT
DOMINATION THESIS

CENTRE FOR NEWFOUNDLAND STUDIES

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**The Complexity of the Merchant-Fisher Relationship:
Revising the Merchant Domination Thesis**

by

Gordon Adams

**A major report submitted to
the School of Graduate Studies
in partial fulfillment of the
requirements for the degree of
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Abstract

The academic perception of the historical role of merchants and the system of credit that they employed in the Newfoundland state has been changing in recent years, particularly among scholars here in Newfoundland. In the past, merchants have borne much of the blame for both the social and economic problems that were prevalent in this region prior to 1950. Poverty, the absence of significant community development, the cleavage of social ties within communities, and even the collapse of the Newfoundland state in the 1930s have been attributed largely to the self-interested economic activities of the merchant class. Gerald Sider's work has been cited as a good example of this perspective. Some scholars have now begun to consider other contributing factors to these problems, however, such as the role of technological change, the inherent complexity of the credit or 'truck' system, and the necessity of credit to the proper functioning of the informal economy. An important aspect of this recent work is that it has begun to suggest that merchants were also operating under constraint. Consequently, their ability to re-invest in communities or alter their mode of business to remedy Newfoundland's social and economic ills may have been quite limited.

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Introduction

I might never have read Gerald Sider's *Culture and Class in Anthropology and History: A Newfoundland Illustration*¹ if it were not for the prodding of Rex Clark, an instructor in my program and the head of Memorial's Anthropology department. He suggested to me that this work offers some interesting insight into the history of social relations, particularly regarding the structure of class, in Newfoundland outposts. My reading of Sider's book, at that time, left me with some relatively minor misgivings (viewed in terms of what I have learned since) regarding the accuracy of some of Sider's interpretations, and the manner in which he seems to generalize his findings. I took exception to the assumption, very much implicit in Sider's book, that all Newfoundland outposts were the same, both across space and over time, and it was on that point that my term paper turned. Dr. Clark shared some of these concerns, but was quick to point out that, despite its problems, the work is novel and insightful in its approach to Newfoundland history and has much to contribute to our knowledge of how social relations under the system of truck were structured and understood by the people involved. I agreed then, and still agree now, with this analysis, although in some respects my concerns have become compounded. So, this work began, initially, as a term paper for Rex's class, and it was only when I began my research that I discovered that Sider has received some considerable criticism from historians and other academics at Memorial

regarding certain aspects of his work.

For Sider, the mechanism of merchant capital, and to a lesser extent government inaction, were the primary, if not sole, causes for the economic problems endemic in the outports during what he calls the “family fishery.” Merchants were directly responsible for preventing capital accumulation and social differentiation in rural communities because they were interested in preserving their control of the options available to outport residents. They did this primarily through the utilization of credit in the outports and the implication is that this was a wilful and premeditated control tactic. In other words, they could have done otherwise if they had only been more agreeable. Sider’s goal is to show how relations between the merchant class and “fisherfolk” were structured under truck, and how this structural configuration was maintained and perpetuated through the use of this mechanism—in other words, he is explaining why change did not and could not take place. Sider’s assessment of the role of merchants in Newfoundland history is markedly different, however, from some of the other perspectives that will be presented in this paper. The question that this work addresses is: to what extent did merchants control economic circumstances in the outports? If Sider’s analysis is correct, then merchants were very much in control but, as we shall see, there were other factors, such as changing technologies and the complexity of credit strategies, which may have had an equally important role to play in shaping the social and economic history of the outports.

The amount of historical work that has been conducted to clarify the role of

merchants in the Newfoundland state is quite limited. Much of the criticism of Sider's work tends to focus, therefore, on blunders that he makes in his historical "illustration" of his thesis. Jim Hiller, for example, disagrees with, among other things, Sider's contention that an emerging middle class was quashed by merchants early in the 19th century and says that this interpretation stems from the use of limited ethnographic evidence from smaller and more recently settled communities.³ Hiller goes further and says that Sider's use of evidence is in fact selective--that he "set out to find what he wanted to find, ignoring or discounting such evidence as did not fit."³ And Hiller is not alone in making this point: many critics have pointed to Sider's use of evidence, or lack thereof, as a critical weakness in his book.⁴ Interestingly, however, a more recent and growing body of work has begun to challenge Sider's interpretation of Newfoundland history in a different way, by attacking the fundamental historiographical foundations on which it is predicated: the notion that merchants, in the pursuit of their own interests, were at the root of the problems in rural Newfoundland. Bob Hong has pointed out that this thesis, which has been around for some time (for example, in the work of David Alexander⁵) has resulted from a "gap in the historiography" for the period between 1870 and 1920. Consequently, he says that there has been a misunderstanding of the role that merchants played in the Newfoundland economy.⁶

Although Sider's approach is novel, its utility and, more often, the manner in which its components have been illustrated, have been assessed less favorably. Much like

any work that breaks with convention. Sider's analysis is not without its problems, and this, I think, is particularly true of his micro-analysis of specific forms of custom and language. It is worthwhile to note, however, that this work was not intended as a 'history,' in the strictest sense, at all. Sider clearly states this point himself, with particular reference to the discussion of politics in part three, and I think that this is no less true of the entire work.⁷ The point is that Newfoundland is here used as an *illustration*, as an introduction to a conceptual model for the integration of culture into our notion of change and how it takes place. Therefore, objections to particular historical references or interpretations, in this case, while they may be valid, do not detract directly from the model. Rather, they detract from its *support*. It would be a different case if the criticism were that the model *cannot* be illustrated, but I have not come across this argument in the reviews that I have studied.⁸ Indeed, it may well be possible to successfully illustrate the sort of role for culture that Sider advocates in the processes driving change using a different historical context than the one he has chosen. In any case, Sider *has* shown us, and I doubt that many would disagree, that merchant capital had its problems, but, if we look at some of the other relevant factors, it can be shown that merchant capital was confined within a larger set of negative circumstances that created problems for merchants as well as fishermen. More on this later.

Sider's development of the conjunction of culture and class is, however, in my view, brilliant, and I suspect that a closer look at a more representative sample of output

communities would serve to bear it out, although some further definition might be required for the more prosperous towns. My first task will be to develop a very rough sketch of the major historical periods delineated by Sider for use in developing his theoretical framework. I will then explore some of the key points that he develops within this context in formulating an illustration of how culture is an integral part of the processes driving change in class-based societies and, in particular, how it functions as both a product and a shaping force in social relations.

This work is intended as a comparative presentation and analysis of Gerald Sider's merchant domination thesis with several historical works that, taken together, provide an historiographical perspective that places more social and economic control in the hands of the people. I will present a summary of Sider's main ideas first and this will then be followed by material that directly contradicts his characterization of Newfoundland history.

It has been suggested to me that my use of sources is selective. This was necessary, first of all, to prevent this paper from becoming unmanageable in terms of length, but also because what is of particular interest for me is the *complexity* of the economic and social situation that merchants and fishermen were faced with. In my view, a large part of the reason that merchants have received much of the blame for Newfoundland's ills is that they have been taken more or less in isolation from other complicating historical factors that have hitherto been unknown, poorly understood, or

have gone unaddressed. This paper will explore some of the recent contributions to our understanding of merchant-fisher relations in the outports, particularly those dealing with the role of technological change in Newfoundland's fishery, the role of the "informal economy," and what can be said about the extent to which individuals were bound to particular merchants. It would be impossible, here, to deal with any of these areas exhaustively so I have chosen source materials that have, in my opinion, contributed greatly to our understanding of the problems and issues in each case. Robert Hong is responsible for a wonderful M.A. thesis on the role of the cod trap which I think is very important. On the complexity of credit I have taken Robert Sweeny as the authority because of his work on Bonavista merchant ledgers. And, on the informal economy, I have looked to Rosemary Ommer whose work in this area is very well known and respected. Sean Cadigan also deserves mention, although I have not included as much of his work in this as I would have liked.⁹ The article of his that I have cited, however, does provide a powerful counter to Sider's argument and, for anyone that is interested, it is essential reading. I will also be discussing the implications that these works hold for Sider's thesis, for I think that with some qualification, much of what he has to say about the social experience of his subjects has merit, although the reasons for their plight may have been decidedly more complex than simple "domination" by the merchant class. My purpose here is to show that fishermen and their families possessed a considerable share of control over the economic and social circumstances in which they were involved.

They did not always go where they were pushed. A closer examination of Sider's thesis is necessary first of all, however, in order to get a better handle on what is being critiqued.

Newfoundland's History Divided

Sider divides Newfoundland's history into three main parts: the migratory fishery (until about 1840), the family based fishery (from about 1840-1950) and the dragger fishery—beginning after World War II. Sider calls the period between 1800 and 1840 a “double transitional period” because he believes that both the mode of payment and the social organization of the fishery changed at this time: payment changed from cash to “truck” and migratory servants were replaced by resident families with production centered around kin networks.¹⁰ This mode of production lasted for over one hundred years until it was superceded by trawlers. These were characterized by new technology including freezing capability and a reorganization of the labor process. In the context of the migratory fishery, settlement was, in Sider's view, opposed by merchants and government alike, mainly through the denial of property rights, for a couple of important reasons: First, settlers would be in competition with the migratory fleet for the best landing sites and for lumber. Equally important was the fact that the desertion of sailors brought over from Europe would represent a loss of potential recruits to the naval fleet.

The result of this opposition was tension between ship's captains and planters (a term that had broad application from the poorest of fishermen to those that owned their own enterprises and hired servants), and because of this the settlers were alternately attacked, burned out, or tolerated as a source of bait and supplemental labor.

The conflict was one reason for the demise of the servant fishery. The other, and perhaps more important, reason was the impossibility of maintaining discipline in the labor force. Merchants could not be sure whether poor catch represented scarcity of fish or lack of effort by servants. Because of the variation in return, merchants became increasingly less willing to sign contracts guaranteeing wages, and their reluctance was aided by legal rulings and governor's decrees, toward the end of the servant fishery, which held that no wages at all need be paid to "disobedient" servants.¹¹ Even worse, by the 1840s, the courts were refusing to uphold the servant's lien on fish, and this effectively meant that servants had no way of ensuring that they were paid for their work.¹² The split between interests coupled with a growing population—which in an important way made change possible—signaled the end of the servant fishery.

This change occurred in a context where population had been rapidly increasing relative to the early eighteenth century. Towards the end of the century (1790s), the inshore fishery came to be prosecuted almost entirely by Newfoundland residents and the migratory fishery retreated to the banks. It was with the end of the migratory fishery that the double transitional period began. First, the organization of the fishery changed from

servants to family based units, and second, the form of payment changed from cash wage to truck.¹³

Two attempts at the formation of an outport middle class occurred during the nineteenth century, one at the beginning, and again around mid-century, and each failed to get beyond its infancy for different reasons. The establishment of a group of prosperous planters at the outset was quashed when the large English and Jersey Isle merchant firms began to deal with local families. This put the migratory ships, which supplied the planters with servants and supplies, out of business. Around mid-century, there began an acceleration and diversification in economic activity centered mainly around a locally established and owned schooner fishery on the northeast coast and a bank fishery on the south coast. These went into decline with the advent of steam ships which took over these economic pursuits and shifted the economic base to St. John's. This was only a part of the cause, however. The price of fish and Newfoundland's market share also declined due to the building of railroads in Europe which made for ease in transporting Norwegian codfish to Naples. This caused many of the smaller locally owned enterprises in Newfoundland to go under.¹⁴ During the same period, the large merchant firms based in Europe collapsed and their place was taken by locally based merchants who were much more interested in and capable of exercising greater control over community affairs. This greater control facilitated an even greater transfer of capital to St. John's. As a result, community development was extremely stunted, and this was

made worse by the increasing reluctance of merchants to extend winter credit; they had been pushing, since the establishment of responsible government in the 1830s, to get the state to take on this responsibility.¹⁵

Within the context of the family based fishery, merchants exercised sufficient control within the community and within government to keep internal differentiation in the outports to a minimum. The result of the narrow economic base was an un-taxable populace which made government very unstable and forced a heavy reliance upon duties placed on imported supplies for government revenue. The onset of the depression, the depressed price of fish, the decreased consumption of imported supplies, the necessity of providing winter supply, the responsibility of maintaining modern services, and expenditures on diversification schemes exceeded the capacity of government to cope and responsible government ended in 1933.¹⁶ The above discussion is taken mostly from chapter two, although I have injected some detail that Sider introduces elsewhere.

Sider lists the following causes for the demise of the family based fishery around the middle of the twentieth century:

The collapse of markets and prices in the Great Depression; the availability of wage labor at the large scale construction projects during World War II; the opening of a market for frozen fish; the appearance of deep-sea trawlers, from a number of countries, that were so efficient they affected the inshore fishing stocks; the commitment of the Newfoundland provincial and Canadian federal governments to "forced growth" in the industrial sector and the abandonment of small-scale "old-fashioned" enterprise; and the emergence of opportunities to earn a more decent living, opportunities for the most part more apparent than real."¹⁷

When Newfoundlanders voted to confederate with Canada in 1949, Sider says they were not just "abandoning" a country that had treated them poorly; they were also voting for

the benefits that had been promised by Joey Smallwood. Until the 1970s, the transfer payments from the Canadian federal government approximately equaled the amounts earned from fishing.¹⁸ This substantially improved the quality of life for those involved in the fishery, but the government was not interested in maintaining this way of life. This can be seen in the fact that, in 1954, a “Centralization Program” was begun to move people to the larger centers. The purpose of this—though concealed from the public—was to eliminate the small and expensive-to-maintain communities, and to create a factory labor force.¹⁹ Sider says that the constraints imposed by merchant capital produced a situation where fishers produced for a subsistence return, but where this return was also mediated by the merchant and the state. As a result, the well-being of the people was not directly tied to their own efforts. This fact contributed to a positive and hopeful attitude towards industrialization and factory labor in the outports as a way of placing people’s circumstances in their own hands.²⁰ This was part of what made resettlement possible, although there were more direct and ruthless incentives such as the cash payments that fostered community and family division.

The above summary of Sider’s development of the historical periods in Newfoundland’s outports is not intended to be complete—I may in fact have left some important points out. The idea here was just to provide a context in which to base a more directed discussion of Sider’s theoretical framework—the modification and conjoining of

the Marxist conception of class with a dynamic model of culture. This is important because the focus of Sider's book is on the family-based fishery, both on the social framework that made extreme exploitation possible and upon the aspects of culture and class that permitted the perpetuation of this situation for a full century.

Culture and Class

For Sider, class is the core concept of social history and culture is the core concept of anthropology. When anthropologists seek to explore change they look to history for a sequence of events, setting culture aside. Culture is often discussed only in the sense of differences across space. The problem is that the anthropological concept of culture is "ahistorical, non-processural and totalizing" as a result.²¹ Because of this it appears as a product of other social forces, such as politics or economics. It becomes just a set of phenomena that can be described with no relation to, or role in, change. There is a marxist concept of class, however that is relational and processural and which centers on the aspect of society that produces change. Sider's purpose is to break from the static, derivative notion of culture prevalent in anthropology, and "root" a revised concept of it in the dynamics of social relations.²²

Sider challenges the notion that societies have one social structure and one culture which he says is common in anthropological studies.²³ But apart from this, the customs

and forms, generally speaking, that we see in the culture of fishing families are historically relevant in that they are the context and the social expression of a collective awareness of circumstance and a re-incorporation of experience into this social awareness in ways that alter social relations and shape intention. Another way of putting this is that social relations within a class occur in a cultural context, and this context shapes the forms that the social relations can take. The culturally-influenced social structure that emerges within the class determines how that class will relate with other classes. Culture is therefore the dynamic force in shaping relations both within and between classes—"it is where class becomes dynamic."²⁴

In Sider's view, significant change did not take place in rural communities between approximately 1840 and 1950, or the time frame of the "family based fishery," because of the forms that social relations between the merchant and fishing classes took. Merchants are here seen as hegemonic, taking their power and control from the ties that bound them to their respective clients. Because people had few options, there was change from within, but only, for the most part, in cultural forms and in verbal expression. Merchants stripped communities of capital by utilizing credit, and, in response, fishermen and their families internalized their knowledge of their situation, as well as their anger and indignation, and expressed it in terms of idiomatic language and (for lack of a better word) symbolic cultural practices. A short discussion of a couple of these will serve to further my point.

To illustrate how culture is autonomous--both a creation of and a shaping force in social relationships--Sider discusses extensively the forms that outport culture has taken in both custom and language. Custom is generally interpreted as having a role to play in the formation and reproduction of relationships both within and between families and individuals. Specific forms of expression in language are interpreted as evidence of the collective internalization and re-expression of a social awareness of circumstance.

Mumming and scoffing, for example, are at the center of forms of "alliance within and between families."²⁵ Each custom relates the "community of place and space" and the "community of account."²⁶ Sider identifies two forms of scoffing: the "dinner scoff" and the "party scoff." The first form is entirely benign and consists of the sort of cooked dinner that many of us here in Newfoundland recognize as "jigs dinner" or "Sunday dinner." The "party scoff" on the other hand--where food is stolen from a member of the community with equal social standing for a party--is a clear correlation of *tal qual*²⁷ and truck, and may mistakenly suggest to participants that they create their own social antagonisms when in fact they do not. That is the arena of the merchant. Mumming is said to provide a context in which to create or renew social ties in a context that is less uncomfortable for those involved.²⁸ Not everyone is convinced of this however. Phillip McCann has said that "to argue that mumming was a method used by fishermen to re-structure the labour force strains belief to the breaking point."²⁹ I must confess that I share his scepticism on this point. Sider repeatedly makes the point that, while outport

culture is notable for an intimacy in personal relationships, there are distances that spring up between people because of the constraints of producing for merchant capital. Here, I think he is suggesting that Mumming was one way of bridging that distance. Mumming and scoffing are expressions of social structure, but because they also make up part of the cultural definition and claims of the people, they both contribute to the creation of a collective intentionality, and they represent the “self-creation” of a distinct people³⁰.

A cuffer is an untrue story that is both intimate and antagonistic and it is “told at the boundary between the known and the forgotten.”³¹ Cuffers serve to introduce history into current life by creating a tension between what was and what is. They teach the lesson that there are two histories—one real and one perceived. By reintroducing history into the present, cuffers, as a cultural form or custom, play an important role in modeling peoples perceptions of their circumstances and their own roles in shaping these. This sort of activity therefore has a very real impact upon how people, both within and between classes, interact. Sider says that the party scoff and the cuffer are related in that both express intimacy and antagonism, but while cuffers help to create a collective knowledge, scoffs deny history.³² Sider does not explain how they do this.

The collective knowledge and the formation of intention that are continually re-invented through the cultural practices noted above are to be seen in the language that people use in daily life. Sider discusses various terms and idioms with a view, I think, to showing how these are indicative of a collective awareness of circumstance and the

internalization of this in language. He has misrepresented some of these however:

"*Times*"-- a time, in the festive sense, is interpreted as meaning not only a good time or a safety valve for stresses, but also literally as a segment of time--a proper part of social life.

Sider says that Mumming and Scoffing are times in the Newfoundland sense of the term

(p.80). "*After*"-- the peculiar grammatical use of this term in Newfoundland is

interpreted as referring to *future* encounters with the powerful as in "I'm after going to see the merchant" (meaning I want or am going to) or to situations where powerlessness

is felt (p.74-75). There are other examples of this sort of misinterpretation, and while it

may seem trifling to identify them, Overton points out that "to a great extent, [Sider's]

argument is carried by just such decontextualized and poorly interpreted anecdotes and snippets of information."³³

Although the interpretation of "after" is wrong for most, or all, areas of Newfoundland, some of these terms may have been interpreted correctly in their particular contexts. The interpretation of "after" is particularly troubling, however, since it is more extensively used to illustrate the notion that social awareness is internalized and becomes part of social expression. This point is made clearer when we consider that the interpretation of "after" as future oriented is accounted for through a discussion of what the term refers to: namely, the relationship between classes. But when we consider "after" as it is actually used--as a reference to past and complete action--the "want" or "helpless" in this verbal expression of outport people is absent. Sider seems to be

suggesting that the culture of outport people influenced their social relationships with merchants, and with each other, in such a way as to render effective resistance to merchant dominance impossible. If the evidence for this is to be found in an analysis of social customs and linguistic forms, however, the case has not been proven. Hiller says that the portrayal of fishermen as helpless is exaggerated and points to the fact that the Fishermen's Protective Union (FPU) was able to demonstrate that resistance was indeed possible. He says, also, that Sider's failure to provide a thorough analysis of this organization is "indicative of [his] approach."³⁴

The Possibility of Resistance

The characterization of fishermen and their families as helpless is very important for Sider because the reasons for that helplessness are also the reasons for the lack of change that he portrays. The culture of the outports dictated how social and economic problems would be dealt with and, through culture, problems were dealt with in ways that fractured community ties and made resistance very difficult. Ultimately, therefore, change for Sider does not take place in the outports because people dealt with their problems without confronting merchants' hegemonic assertions directly. Instead, they stole from each other and told stories that were untrue. In so doing, people deflected their frustration and antagonisms from the merchant onto one another.

Sean Cadigan's study of Battle Harbour in the 1930s, however, presents an entirely different perspective on how fishermen dealt with merchants and each other.³⁵ This article, entitled "Battle Harbour in Transition: Merchants, Fishermen and the State in the Struggle for relief in a Labrador Community during the 1930s," seems to have been written as a direct challenge to Sider's contention that Newfoundlanders were 'handicapped' by culture. The work is set in a time and place where tensions between merchants and fishers had reached the boiling point over the problem of winter supply. By the 1930s, markets for Newfoundland's product had become increasingly unstable and prices were poor and unpredictable. Accordingly, the major merchant house of the area, Baine, Johnston & Co. of St. John's had introduced a more restrictive credit policy that excluded those whom the firm felt would be unlikely to pay their debts. Since competition with other firms was very much a factor for this firm in maintaining its supply of fish, relationships with more prosperous gear-owning fishermen (social differentiation was very much in evidence here) were cultivated and protected. In this case, fishermen who were adversely affected by the new policy reacted with threats of violence and the assertion that if winter supplies were not forthcoming they would be taken by force. Baine, Johnston & Co. responded by appealing to government for relief and the effort was successful, even if only because government lacked the resources to properly police the area and protection could not be bought within the community due to loyalties between families.³⁶

Cadigan's point is that fishermen could, and did, challenge merchants directly, and he adds that this resistance was not perpetrated by the hungry and desperate alone. More successful fishermen in the area—those unsatisfied with Baine Johnston & Co.-- had begun to sell to other merchants or traders wherever they could get a better deal and the firm was, as a result of its need to preserve its main suppliers, put in a position where it could do little to stop this practice. Fishermen had shown that they were capable of direct opposition to merchant's claims once the moral economy on which the truck system was based had been violated. Cadigan contends that "the actions of Battle Harbour fishermen...implied that they held traditional notions about *fair* prices for fish, or giving Baine, Johnston a *fair* share of their fish in return for *fair* winter credit allowances."³⁷ For these fishermen, it seems that unequal economic exchange had been previously compensated for, at least in part, by the promise of security for themselves and their families during the winter. Once the security was removed their loyalties to the firm collapsed. In this sense truck can be seen as a symbiotic relationship that broke down as the financial risk incurred by providing winter credit became too onerous for merchant firms to safely undertake.

Given the above, it can certainly be argued that Newfoundlanders were not hampered by their culture, or at least not to the extent that Sider is suggesting. My own feeling, however, is that, while resistance to merchant hegemony was possible, it was likely much more socially difficult and economically risky than the comparable protest or

negotiation is today. This has much to do, I think, with the fact that class structure has changed a great deal in both form and function, and no longer presents itself as a social barrier between fishers and authority figures. In fact, to some extent, the situation has reversed itself—fisheries managers, for example, are now most accountable to those who make a living from the resource.

Social Differentiation and the Academic Consensus

Through the role that he attaches to culture, Sider explains how and why outport residents were kept poor and often even destitute, in a static situation, for a full century. But was the situation static? Certainly there is opposition to this claim. Some historians have suggested that fishermen and their families were not uniform in their economic and social circumstances. In fact, one part of the argument is that, with the introduction of the cod trap in the 1870s, they began a process that led to substantial social differentiation (though it can be argued that there was also plenty of this prior to 1870) as well as considerable capital accumulation in many of the outports. And, by 1900, most fishermen (the same fishermen that Sider claims were busy producing in family units) were working in crews employed by more prosperous members of the community--those who owned cod traps. At the same time, merchant houses in competition with one another quickly spread their operations throughout the island. Communities with just one merchant were

by now the exception rather than the norm and most people, therefore, would have had options open to them when trading their fish.³⁸ The significance of this for Sider's argument cannot be overstated since an important part of his explanation for the lack of change that he portrays were "the ties that bind."

One of the greatest problems with Sider's thesis is that he fails to recognize that there was in fact social differentiation in Newfoundland communities during the "family-based fishery." This would have been particularly true after 1870, with the introduction of the cod trap. Of course the extent of differentiation, like most other things, would have varied over space and time, but Sider seems to think that all fishermen were alike except insofar as they might have been evaluated by their merchant as either "good" or "bad" fishermen in his "community of account." Robert Sweeny's paper "Accounting for Change" provides us with an interesting counter to this view which he says is part of an academic consensus that has emerged in recent years as a response to crisis in the fishery.³⁹ The consensus is essentially that the "traditional" inshore fishery is a backward, uneconomical impediment to progress that is, therefore, in need of modernization. Sweeny argues that the consensus was not the work of any one person; rather, it was a collective response manufactured "almost exclusively" by academics from outside of the province, such as Gerald Sider.⁴⁰ The model was then legitimated through peer review, again outside of Newfoundland, such that those most familiar with the society in question were afforded no opportunity for input. An erroneous model of Newfoundland society

resulted, and this model directly contributed to the fisheries crisis in the 1990s because it was an important part of the knowledge base that was consulted in dealing with problems in the fishery.

More specifically, the model supports the idea that there exists a “traditional” inshore fishery where change only comes from outside and where there is no significant social differentiation. This idea is still very much with us and comes, in part, from ethnographic studies done in the 1960s. Memorial University was funded at this time by the federal government to undertake these studies which were largely carried out in relatively remote areas such as Fogo Island on the Northeast coast, or in various communities on the South coast. Sweeny says that these communities were chosen *because* of their isolation—apparently it was felt that these areas would be able to reveal more about the nature of the “traditional” inshore fishery than would other areas closer to the capital. This is significant because it shows that research strategies were designed with a notion of changelessness built in. The distortion then continued into later works that drew upon these ethnographic studies as a reliable representation of rural Newfoundland society in general. This, says Sweeny, is particularly true of Gerald Sider’s book.

The Structure of Credit: Empirical Analysis of Bonavista's Merchant Ledgers

Work done on Bonavista merchant ledgers by Robert Sweeny, in collaboration with Robert Hong and David Bradley, has shed some light on the relationship between merchant and petty commodity producer in rural Newfoundland.⁴¹ The preliminary findings of this work throw into question the assumption that most dealers were tied to particular merchant houses. Perhaps even more importantly, the ledgers of Ryan's firm contain information about the relationships between clients—of those who were employers, and of those who were “linked” to them as employees. In order to make sense of the results that these studies present (the empirical analysis is quite complex), it is necessary to discuss in some detail the methodology that was used. Full credit must be given to the author of these works, however, and what follows is intended only as a very rough sketch of these ideas to highlight some of the more important points.

In this study, merchant ledgers for two merchant firms in Bonavista for the years 1889-91 are examined as historical evidence. At this time, J. T. Ryan, the larger of the two firms, dealt with a relatively stable number of clients while Templeman's was still growing. The table below is used to compare the number of accounts in each firm with the number of families in the region. The results clearly show that there were many more accounts than there were families. These figures seem to indicate that both firms enjoyed market dominance and stability but the author makes an important point: “More than one-

third (634, or 37 per cent) of the clients of the "stable" J.T. Ryan and nearly one-half (385, or 47 per cent) of Phillip Templeman's clients either appeared in or disappeared from their books during this short three year period."⁴² So, there was a phenomenal

Table Two
Number of Client Accounts in 1891 Compared with the
Number of Families According to the Census of that Year

	Number of Families	Ryan's	Templeman's
Bonavista	659	941	599
Up Shore	114	149	36
Top of Trinity Bay	119	224	34

Adapted from: Robert C. H. Sweeny, with David Bradley and Robert Hong, "Movement, Options and Costs: Indexes as Historical Evidence, a Newfoundland Example," *Acadiensis* XXII, 1 (Autumn 1992), 114.

amount of movement by individuals in their dealings with these merchant firms. And, the fact that there were many more accounts than families is enough to suggest that the fishery at this time was not simply family based. The findings go further however.

The indexes for Ryan's firm identify clients that are linked and, although the exact nature of the linkages are not known for all cases, the author says that "in the vast majority of cases this linkage was indicative of a social relationship of production."⁴³ Servant's names were to be found beside their employers and ships captain's were listed with their crews. Many employers hired on a very small scale, presumably many of these

were crew members hired on by a captain for a season or less. However, a couple of “relatively large employers accounted for 57 per cent of the 569 person-years identified as being linked in the indexes.”⁴⁴ We can conclude, therefore, that employment outside of the family was a significant contributor to social differentiation within the community. There were large and small employers as well as operations that were strictly family based. Fishermen, it seems, were not all alike in their social and economic circumstances. Most interesting of all were the results of a comparison between the two firms: “of the 825 client accounts on the books of Templeman’s in the years 1889 to 1891, 378 people (46 per cent) were “firm links,” while a further 140 people (17 per cent) were “probable links.” So, more than half of the total number of clients maintained accounts with both firms. And, those who were not linked were found to be least likely to be on the books for all three years. In other words, those who were dealing with only one merchant were most mobile. These results, of course, are in stark contrast with the claim that people were bound to one merchant. The author notes the implications that this data holds for the “anthropological culturalist explanation” which he says Sider represents, but cautions that it calls into question, also, the acceptance by historians of a top-down approach in understanding Newfoundland history.

In a more recent article by the same author—one that was written to build upon the findings discussed above—entitled “Accounting for Change: Understanding Merchant Credit Strategies in Outport Newfoundland,” the author directly challenges the

historiographical convention which holds that the ties binding outport residents to their suppliers afforded merchants the ability to buy fish cheap and sell goods at high prices because they were dealing with a captive market. According to this analysis, which is based on a particular definition of "non-performing loan," the fact that the ties did not bind may have been a large part of the reason that prices were high and returns on fish low.⁴⁵ The author compares non-performing loans for both Ryan's and Templeman's, again for the years 1889 to 1891.

The findings indicate that the amounts owed to these firms by the majority of clients were small, but the cumulative impact on the financial situation of the firms was significant. Ryan's was worse off, comparatively speaking, because it had been in business longer. Ryan's firm "had as many inactive accounts in arrears on its books as it did active accounts and, at all but the highest levels, non-performing loans outnumbered and outweighed credit advances to active accounts."⁴⁶ The author notes that it was the scale and prevalence of small non-performing loans, particularly among young people who were more prone to out-migration, that made them particularly difficult for the merchant to deal with. Stricter controls on credit would not solve the problem, so the merchant strategy was to cover their losses in other ways: by charging more for goods in their stores and buying fish at a lower price. Strategies were found to vary among merchants, however, depending upon the options and constraints that each operated under. This was no less true of Ryan's and Templeman's.

To shed more light on relations between merchants and their clients, a comparative analysis was conducted on "prominent clients" at both firms based on outstanding credit at year's end and on sales of fish by each client. Because the two firms were of different sizes and dealt with different kinds of clients (Ryan's dealt with more dealers and traders while Templeman's dealt mostly with smaller producers) the definition of a prominent client was different for each firm. For Ryan, sales of fish were placed at \$250.00 (at least) while at Templeman's it was \$100.00. In terms of credit advances, \$500.00 was considered prominent at Ryan's, and \$100.00 at Templeman's. The reliability of these categories was then tested against the value of all retail sales, and what was found was that, at both firms, "a tenth of active accounts were responsible for half of all retail transactions and substantially greater amounts of fish."⁴⁷ Since these accounts corresponded very well with the definitions of prominence in each case, the author was able to express confidence in his definitions.

A test was then conducted, through an analysis of the categories of prominent clients at both firms, to determine whether the common assumption "that credit preceded and dictated the contours of the relationship between fisher and merchant"⁴⁸ holds true for these firms. The results, however, suggest that this was not the case. If it were, says the author, then we could expect that, in each case, those clients selling the most fish would also have received more credit. Instead, what was found was that, in 1889 (the beginning of the study period), "at both firms, accounts receiving close to a third of the credit

supplied only 3% to 4% of the fish.” But there was change in these relationships: at the end of 1891, 50% of all credit at Templeman’s was given to a group that supplied only one per cent of the fish, while at Ryan’s a similar grouping received just 16% of all credit.⁴⁹

These changes, which are indicative of differing credit strategies, make more sense when we take into account the levels of constraint that each firm was operating under. Templeman’s, a much smaller and more recently established firm, relied, to a large extent, on credit from its suppliers. As a result, retail goods at Templeman’s would have had to be moved in order to make payments. Templeman’s more generous credit policy was therefore necessary, and might also have represented an attempt to increase his supply of fish; if this was the case, however, it did not work. For Ryan, on the other hand, payments would not have been a problem since his firm was in possession of the capital necessary to carry on business with his suppliers on a cash basis. Because of this, Ryan was able to exercise a greater degree of leverage on his clientele, perhaps, as the author suggests, by forbidding further retail purchases at his store by owing clients until their debts were settled. And, while Templeman was forced to gamble on what he hoped were good producers, Ryan’s large credit advances were given to established large producers which likely involved substantially less risk. Not surprisingly then, Templeman’s overall standing deteriorated somewhat over the course of the study period, while Ryan was able to greatly improve his.

What is most striking of all, as the author points out, is that at both firms most clients did not sell any fish at all. Over the three years, the share of retail sales attributed to this group increased from 39% to 44% at Ryan's, and from 21% to 34% at Templeman's.⁵⁰ This group of "non-fish accounts," for reasons which I will discuss shortly, may be of the greatest importance for understanding what might otherwise seem like bad business sense among merchants. But, from what has been said so far, we can begin to suspect that not only was credit less binding than some have suggested, but it was also more or less selective depending on the constraints that particular merchants were faced with.

This brings us to one of the most important questions that work on the Bonavista merchant ledgers has addressed: given that the majority of clients doing business with these firms were not selling fish, what were they doing? For both firms, the total of all accounts outnumbered the total of prominent accounts by at least 3:1 for the entire study period. In 1891, for example, Ryan had a total of 68 prominent clients who supplied him with 84% of his fish, but the total number of accounts was 205.⁵¹ Since prominent accounts supplied the firms with the bulk of their fish, we know that the majority of the other accounts must have been for other purposes. This fact has not been recognized in past studies of merchant-fisher relations which have typically adopted a relatively simplistic view of merchants as fish buyers, creditors, and very little else.

I have made fairly extensive use of these two works on Bonavista merchant ledgers

because they are unique in Newfoundland. Extensive empirical analysis of merchant ledgers has not previously been undertaken, owing, perhaps, as the author says, to the complexity of the task and the conceptual difficulties inherent in making sense of the data. But, as I think Sweeny and his collaborators have shown, records such as these contain information that, if properly analyzed, can be extremely important to contemporary historiography. Bearing in mind the revised conception of credit already introduced, a further point remains to be made regarding the non-fish accounts discussed above. Sweeny makes the point that much of what went on in rural Newfoundland has long gone unrecognized by academics or has otherwise been dismissed as subsistence activity. These other activities, however, such as the labour carried out by women and children, or more specialized activities such as boat building and carpentry, were also extremely important.

The Role of the Informal Economy

The value accorded to different types of labour in the informal economy was locally defined. This value could also be appropriated, however, and merchants were able to do so by charging high prices for goods that were essential to the successful operation of the informal economy. This included, nails, cloth, or anything else that could not be manufactured locally. In this way, the informal economy generated profitable business in

merchant's stores. Just as important, however, was the business generated through the settlement of debts. Payment for services rendered generally did not take the form of cash, so if the merchant was crafty enough to get himself involved in these transactions, payments could be credited to the service provider's account at his store. This ensured that most of the funds involved would be spent at that business. By using his business as a "clearing house," a merchant could capture a much larger share of the total amount of economic activity in his area. The same was true, of course, of the formal economy. Ryan's core of prominent clients were allowed substantial amounts of credit because they generated additional business. Dealers and traders would have brought with them employees who could be paid through their accounts at the store. Credit, therefore, could be, and was, used as an effective means of maximizing the total amount of business that a firm was able to capture.⁵²

A study by Rosemary Ommer⁵³ on the relationship between the informal economy and merchant credit in Newfoundland suggests that credit was crucial in making possible the transition from a migratory to a resident fishery. By the end of the seventeenth century, caretakers (those who wintered in Newfoundland to protect fishing premises for their employers in England) had given way to residents and merchants were now faced with the problem of seasonality in the fishery. They solved this problem by expanding their operations both geographically, by setting up stations all along the coast to lengthen the season, and by expanding into other commercial activities, particularly sealing and

trapping. But an equally difficult problem remained: that of maintaining a labour force at remote locations where employment was scarce or non-existent for most of the year. This was where credit became important. By blending commercial and subsistence activity—providing the essentials for subsistence on credit during the off-season in return for remuneration in the form of fish when the fishery began—merchants were able to maintain the necessary labour for their operations, and residents gained access to markets for their goods.⁵⁴ Ommer attempts to answer the question of whether this symbiotic relationship changed as the resident population grew and labour became abundant and, if so, how.

A comparative analysis of consumption patterns, in Bonavista and Little Bay Islands, between fishermen and their families and other community members who were more affluent, or who at least had stable incomes, was used to demonstrate the importance and extent of the operation of the informal economy in the first half of the twentieth century. It was shown that consumption patterns were markedly different between these two groups with fishermen purchasing only essentials like salt and molasses while those outside the informal economy were more prone to luxury items and more expensive foodstuffs. The types of purchases that fishermen were making (and not making) is taken as proof that these residents were living in a household-production economy that was rooted in, and dependant on, the continued relationship between the informal and commercial economies.⁵⁵

Credit should, therefore, be seen as an important component of the economy of Newfoundland, and perhaps even an indispensable one when we consider the extreme shortage of circulating cash in the region at this time. As population grew, labour shortage was no longer a problem for merchants, but credit remained important to business for a different reason. It allowed merchants to utilize the larger number of fishers to increase the volume of their trade. For fishermen, credit was in fact preferable to cash in dealings with merchants because the risk belonged to the merchant.⁵⁶ It has often been said that the people of this time in Newfoundland were capable of starving with money in the bank.

Technology and the Cod Market

The reasons why Newfoundland's fishery lost its competitive edge in the late 19th and early 20th centuries have been the subject of much debate by academics. The first World War, of course, had a large role to play in that it increased demand and therefore price for its duration. This had the effect of offsetting an appropriate and timely response (supposing one existed) by government and industry to the structural problems that the fishery had developed. An earlier generation of scholars has tended to place blame on merchants who, it was said, were more interested in interior development because of the smaller level of associated risk. The failure of merchants to invest in the fishery, and to

regulate production and marketing techniques was said to have led to stagnation in Newfoundland's economy.⁵⁷

Yet even as scholars, such as Eric Sager, placed blame, it was noted that merchants were very likely doing all that could be expected of people in their situation. Sager notes, for example, that "these entrepreneurs could not restructure an ancient industry, solve the intractable problem of deterioration in the curing process, regulate production over a few thousand miles of coast-line, and at the same time eliminate foreign competitors."⁵⁸ So blame, in this case, does not really amount to blame at all. Robert Hong has indicated that David Alexander's interpretation also has its problems, for while Alexander charged merchants with "neglect," he too felt that there were underlying structural problems preventing change that were beyond their control.⁵⁹ More recently, however, scholars like Sean Cadigan have begun to consider that the role of merchants in Newfoundland's economy was much more complex, with credit having evolved as a method of dealing with limited resources.⁶⁰ William Reeves, too, argues that neither merchants nor government were guilty of neglecting the fishery; in fact, they were actively involved in attempts to restructure it.⁶¹ Their failure was a result of the industry's inability to adopt and adapt to new technology.⁶²

Robert Hong has suggested that the introduction of the cod trap in the late 19th century had a very important role to play in exacerbating the structural impediments to change in Newfoundland's fishery. The cod trap greatly increased the volume of fish

landed while simultaneously shortening the period of time in which it was caught, and placed, as well, a considerable strain on the financial resources of merchants since it was they, more often than not, who financed them. This may have directly impacted upon the ability of merchants to reinvest in the fishery. But it was in its effect upon the quality of the finished product that the cod trap was most damaging. Much more small, unmarketable fish were kept and processed because of small mesh sizes--which proved impossible for government to police even though legislation was passed to correct the problem. And, while the technology for catching fish changed, the processing of it did not. Crews were hard pressed to properly handle such large amounts of fish using traditional methods, and, as a result, the overall quality of fish processed for market deteriorated. This, in turn, had a negative effect on the demand for Newfoundland's fish.⁶³ With the end of the war, prices for fish quickly fell from a high of \$14.46 per quintal in 1919 to \$6.71 per quintal in 1924, and after some improvement from 1925-30, they fell further to stand at \$4.26 per quintal in 1933.⁶⁴

Conclusion

I think that Sider's contention that fishermen and their families were "dominated" by merchants is in need of some considerable qualification. This is not to say that merchants were without blame in all cases. But to say that they held in their grasp the

ability to substantially improve conditions in the outports, and could, if only they were more benevolent, overestimate (probably quite substantially) the options that they had open to them. The assumption that most communities had only one merchant is very important to Sider's thesis because it is a large part of the basis for their supposed control. This is very damaging since it is historically inaccurate. My own knowledge of communities on Fogo Island is enough to call this into question: from my relatives I have learned that, prior to 1950, there were three merchant houses in Joe Batt's Arm alone, and I know that there were at least two in the community of Fogo. But, apart from this, credit—the real villain of Sider's work, in that it kept social differentiation and infrastructure at a minimum—was actually a necessity in making business, and indeed existence, in the outports viable. Furthermore, it has been shown that there was substantial social differentiation among outport residents that was fueled, in part, by technological change. Perhaps the most important lesson here is that people exercise choice in their dealings with others, whether they be merchants or fishermen. Outport residents in Bonavista, particularly young ones, often simply left if they felt that they could do better elsewhere, often leaving their debts behind them. Fishermen in Battle Harbour were prepared to forcibly take that which they felt was rightfully theirs and were prepared to abandon the firm that they had been associated with once they felt that the obligations owed to them were not being met. Merchants, in their turn, adopted credit policies that were tailored to meet the needs of their operations and keep them profitable.

Both sides had choices to make and both developed coping strategies to deal with their respective situations.

Notes

1. Gerald M. Sider, Culture and Class in Anthropology and History: A Newfoundland Illustration. (New York: Cambridge University Press, 1986).

2. Here Hiller refers to Sider's use of works by Faris and Firestone: James C. Faris, Cat Harbour: A Newfoundland Fishing Settlement. (St. John's: Institute of Social and Economic Research, Memorial University of Newfoundland, 1972) and Melvin M. Firestone, Brothers and Rivals: Patrilocality in 'Savage Cove.' (St. John's: Institute of Social and Economic Research, Memorial University of Newfoundland, 1967).

3. J.K. Hiller, Peter Narvaez and Daniel Vickers, "Newfoundland's Past as Marxist Illustration," Newfoundland Studies 3, 2 (Fall 1987): 266.

4. Phillip McCann, rev. of Culture and Class in Anthropology and History: A Newfoundland Illustration, by Gerald M. Sider, The Newfoundland Quarterly 83, 3 (1988): 40; and D.J.B. Overton, rev. of Culture and Class in Anthropology and History: A Newfoundland Illustration, by Gerald M. Sider, American Anthropologist 89, (1987): 974-5.

5. Hong cites David Alexander, "Development and Dependence in Newfoundland, 1880-1970," in Eric W. Sager, Lewis R. Fischer, and Stewart O. Pierson, compilers, Atlantic Canada and Confederation: Essays in Canadian Political Economy. (Toronto: University of Toronto Press, 1983), 3-31; and "Newfoundland's Traditional Economy and Development to 1934," in James Hiller and Peter Neary, eds., Newfoundland in the Nineteenth and Twentieth Centuries: Essays in Interpretation. (Toronto: University of Toronto Press, 1980), 17-39.

6. Robert G. Hong, "Pandora's Box and the thin edge of the cultural wedge: Technological Adaptation and Accommodation in the Newfoundland Codfishery, 1870-1920," paper prepared for "New approaches in Canadian Economic History," Calgary, 1999, 1.

7. Sider, 100.

8. Of course, the illustration is an historical one and there can be no excuse for the writing of bad history.

9. Having rejected the merchant domination thesis, historians and other academics have begun to consider the ecological factors that contributed to the worsening state of the fishery around the turn of the century and even before. Cadigan, for example, says that depletion of local stocks, particularly within the older year classes, resulted in a declining catch per unit of effort, and that the cod trap was an adaptive response to this, rather than its cause. The reader may want to bear this in mind, therefore, when reading the section on technology and the cod market. See: Cadigan, Sean, "The Moral economy of the Commons: Ecology and Equity in the Newfoundland Cod Fishery, 1815-1855," Labour/Le Travail, 43 (Spring 1999): 9-42. Cadigan,

"Failed Proposals for Fisheries Management and Conservation in Newfoundland, 1855-1880," in Dianne Newell and Rosemary Ommer, eds. Fishing Places, Fishing People: Traditions and Issues in Canadian Small-Scale Fisheries. Toronto: University of Toronto Press, 1999: 147-69, and Hutchings, Jeffery A., and Myers, Ransom A. "The Biological Collapse of Atlantic Cod off Newfoundland and Labrador: An Exploration of Historical Changes in Exploitation, Harvesting Technology, and Management" in Ragnar Arnason and L. Felt, eds. The North Atlantic Fisheries: Successes, Failures and Challenges. Charlottetown 1995: 37-94.

10.Sider, 18.

11.Sider, 48.

12.Sider, 56.

13.Sider 18.

14.Sider, 139.

15.Sider, 25-26.

16.Sider, 129.

17.Sider, 21-22.

18.Sider, 171. John Fitzgerald has suggested that Sider's comparison in this case is not especially instructive since transfer payments do not represent amounts that fishers actually receive. The problem, he says, and I agree, is that Sider is confusing transfer payments with social welfare payments.

19.Sider, 172-3.

20.Sider 180.

21.Sider 5.

22.Sider, 7.

23.Sider, 45.

24.Sider, 8-9.

25.Sider, 80.

26.Sider, 92.

27.Tal qual was a pricing scheme employed by merchants which meant simply buying everyone's fish at one set price. Sider says that this produced tension between families and individuals because some people produced better fish than others, and the price that was set reflected the quality of the bad and the good together.

28.I found this application of a functional social purpose to mumming to be unconvincing at best

29.McCann. 40.

30.Sider. 94-95.

31.Sider. 162.

32.Sider. 164.

33.D.J.B. Overton, rev. of Culture and Class in Anthropology and History: A Newfoundland Illustration, by Gerald M. Sider, American Anthropologist 89, (1987): 974-5.

34.J.K. Hiller. Peter Narvaez and Daniel Vickers, "Newfoundland's Past as Marxist Illustration," Newfoundland Studies 3, 2 (Fall 1987): 268.

35.Seán T. Cadigan, "Battle Harbour in Transition: Merchants, Fishermen and the State in the Struggle for Relief in a Labrador Community during the 1930s," in David Frank and Gregory S. Kealy, eds., Labour and Working Class History in Atlantic Canada: A Reader. St. John's: Social and Economic Papers No. 22, Institute of Social and Economic Research, Memorial University of Newfoundland, 1995, 322-344.

36.Cadigan, "Battle Harbour in Transition." 336.

37.Cadigan, "Battle Harbour in Transition." 342.

38.Robert C. H. Sweeny, with David Bradley and Robert Hong, "Movement, Options and Costs: Indexes as Historical Evidence, a Newfoundland Example," Acadiensis XXII, 1 (Autumn 1992): 119.

39.Robert C. H. Sweeny, "Accounting for Change: Understanding Merchant Credit Strategies in Outport Newfoundland," in James E. Candow and Carol Corbin, eds., How Deep is the Ocean?: Historical Essays on Canada's Atlantic Fishery. (Sydney: University of Cape Breton Press, 1997), 121-138.

38. Robert C. H. Sweeny, "The costs of modernity: the role of the human sciences in the Newfoundland crisis," excerpt from: Selected proceedings: the third biennial conference: culture, technology and change in the America's April 5-9, 1995, Tampa, Florida. (Tampa: University of Florida Press, 1996), 3.

- 41.Sweeny, "Movement."
- 42.Sweeny, "Movement" 114.
- 43.Sweeny, "Movement" 115.
- 44.Sweeny, "Movement" 117.
- 45.Sweeny, "Accounting for Change." 124-5.
- 46.Sweeny, "Accounting for Change." 125.
- 47.Sweeny, "Accounting for Change." 132.
- 48.Sweeny, "Accounting for Change." 132
- 49.Sweeny, "Accounting for Change." 134.
- 50.Sweeny, "Accounting for Change." 134-5.
- 51.Sweeny, "Accounting for Change." 135.
- 52.Sweeny, "Accounting for Change." 135-7.
- 53.Rosemary E. Ommer, "Merchant Credit and the Informal Economy: Newfoundland, 1919-1929," Communications historiques/Historical Papers (1989).
- 54.Ommer, 168-69.
- 55.Ommer, 178-80.
- 56.Ommer, 186-87.
- 57.Eric Sager, "The Merchants of Water Street and Capital Investment in Newfoundland's Traditional Economy," in Lewis R. Fischer and Eric W. Sager, eds., The Enterprising Canadians: Entrepreneurs and Economic Development in Eastern Canada, 1820-1914, (St. John's: Maritime History Group, MUN, 1979) 93.
- 58.Sager, 93.
- 59.Hong, 2.
- 60.Seán T. Cadigan, Hope and Deception in Conception Bay: Merchant-Settler Relations in Newfoundland, 1785-1855, (Toronto: University of Toronto Press, 1995) viii.

61. William G. Reeves. "Our Yankee Cousins: Modernization and the Newfoundland-American Relationship, 1898-1910." (Unpublished Ph.D thesis, University of Maine at Orono, 1987) 279-333.

62. Hong. 3.

63. Hong. 20.

64. Hong. 13.

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