

"SMUGGLERS, SCHEMERS, SCOUNDRELS, AND SLEEVEENS:"  
AN ANALYSIS OF MERCHANT-CLIENT RELATIONS  
AT BONA VISTA, NEWFOUNDLAND, 1875-1895

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**"SMUGGLERS, SCHEMERS, SCOUNDRELS, AND SLEEVEENS:"  
AN ANALYSIS OF MERCHANT-CLIENT RELATIONS  
AT BONA VISTA, NEWFOUNDLAND, 1875-1895**

by

**David Gordon Bradley, B.A. (Hons.)**

**A thesis submitted to the School of Graduate  
Studies in partial fulfilment of the  
requirements for the degree of  
Master of Arts**

**Department of History  
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**Newfoundland**



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## **Abstract**

The truck system, the principal medium of exchange between merchants and fishing people in the outport economy of Newfoundland in the pre-confederation era, was undoubtedly exploitative and had a pervasive influence on the society. Some of the literature argues further, however, that in this cashless economy, truck provided merchants with monopolistic, even despotic, control over communities, leaving helpless fishing people inextricably bound, through indebtedness, to the system. This thesis contends that fishing people were not entirely subjugated by truck; in fact, they employed strategies which helped to mitigate the exploitative nature of the system and allowed them to exercise a degree of influence over their own destinies. Thus fishing people, especially dealers who owned their own boats and fishing premises, and negotiated a "deal" with merchants each spring, demonstrated an "agency" which has often been overlooked.

This agency was revealed through analysis of individual accounts for clients of a Bonavista firm, James Ryan, covering the years 1875-1895. Competition amongst merchants for clients and their produce, combined with the disinclination of fishing people to be passive or submissive victims of the system, helped to undermine many of the stifling tendencies of truck. During the period, which saw a particularly severe economic decline, this competition also created a complex and hostile economic environment as well as a very stratified fishing population.

In negotiating the deal, the most successful fishers were usually able to secure

favourable terms, conducting most of their business with the firm entirely on a cash basis or having access, through their accounts at Ryan's, to St. John's merchants who paid cash. Other consistent producers, who nevertheless fell into debt, also obtained significant amounts of cash on their accounts. And the firm's relentless quest for fish prevented Ryan from imposing credit restrictions on others who produced little, even if they were accumulating large debts. On the other hand, people who did not perform adequately in Ryan's estimation, suffered a degree of credit restriction or were "cut off." Debts were virtually uncollectible, however, and rather than being forced out of the formal economy, many found other suppliers. In fact, it was a well established practise for many fishers to sell or "smuggle" portions their catch to other suppliers in contravention of their deal with Ryan. Smuggling was widespread because merchants, seeking fish intended for other suppliers, were eager participants.

Truck may have been skewed to the merchants' advantage in most respects, but many fishing people demonstrated sufficient agency to withstand the shortcomings of their staple economy, harsh environment, and inequitable medium of exchange.

## **Acknowledgements**

During the process of researching and writing this thesis, I have incurred many debts of gratitude. Rosemary Ommer supervised the thesis and, along the way, attempted to teach me how to write. Rosemary also provided what are perhaps the two most important gifts a supervisor can offer: unequivocal encouragement and great enthusiasm for the research undertaken in the thesis. Greg Kealey read the entire text and offered suggestions. At various stages of the research, other faculty members including James Hiller, Robert Sweeny, Danny Vickers, Andy den Otter, Terry Bishop, and Shannon Ryan also made contributions. Fellow graduate students, Sean Cadigan, Jessie Chisholm, Edena Brown, Duff Sutherland, Jeff Webb, and Linda White have provided some input, particularly during the graduate seminar, as well as companionship outside of the seminar room. Moreover, Robert Hong produced the maps and Vince Walsh rendered assistance with the graphs.

I am very grateful to Heather Wareham of the Maritime History Archive for providing access to the J.T. Ryan Collection before it had been catalogued, space to work, and most importantly, employment. Eileen Wade and Paula Marshall have also been generous with their time, helping to wrestle the word processing software into partial submission. Marguerite Linthorne of the Bonavista Museum and Cal Best of the Provincial Archives have also been helpful.

I am also thankful to my father and mother, Gordon and Marjorie Bradley, for, each in their own way, inspiring my interest in history. And I am especially

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## CHAPTER 1

### INTRODUCTION

History is constantly open to reinterpretation as new sources of information are uncovered and new ways of viewing the past are developed. In the last twenty years there has been less emphasis, in the western world, on the role of political elites in favour of a more "bottom up" approach. As a consequence, the "new" social history offers different insights into our past; it tells us not only about the kings, queens, prime ministers and generals of our past, but the sailors, fishers, factory workers, artisans and other members of the working class and society at large. The result has been much revision and reinterpretation. The same influences have affected economic and business history as well, including the study of merchant capital. Ledgers and journals are now being used to examine the accounts of ordinary people, not just the larger accounts of the most prosperous clients. The logic behind this approach is that typical accounts will reveal more about the operation of a firm, its role in society and the lives of clients than big, successful and rather atypical accounts taken out of context.<sup>1</sup>

Much of what has been written about Newfoundland's past overlooks any role ordinary people have played in shaping the society. Whether considering the early

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<sup>1</sup>Rosemary E. Ommer, "The Truck System in Gaspé, 1872-1877," in Ommer, ed., Merchant Credit and Labour Strategies in Historical Perspective (Fredericton: Acadiensis Press, 1990), pp. 49-72.

nationalists and popular historians such as D.W. Prowse<sup>2</sup> who railed against the British domination of Newfoundland and their attempts to prohibit settlement, thereby retarding the development of the place, or the more recent neo-marxist interpretations addressing the exploitive effects of the hegemony of merchant capital as advanced by Gerald Sider<sup>3</sup> and others, all have ignored or de-emphasized the ability of people in this outport society to influence their own destinies. Human agency rarely appears as an element in the equation; people are simply downtrodden, exploited and helpless. According to Sider, an anthropologist, the concept of agency offered by E.P. Thompson and other British social historians as "purposeful, socially influential human activity formed out of people's experience - is too direct, too pragmatically rooted, and too conscious to merge very comfortably with any anthropological approach that has pondered the intricate interweavings and complex causal links that occur within the domain of culture."<sup>4</sup> That may be, but the consequence of rejecting agency outright is to overlook any such purposeful, socially influential human activity. In the case of outport Newfoundland, it neglects any direct action undertaken by the fishing populace, either individually or collectively,

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<sup>2</sup>D.W. Prowse, A History of Newfoundland from the English, Colonial and Foreign Records, 2nd. edition (London: Eyre and Spottiswoode, 1896).

<sup>3</sup>Gerald M. Sider, Culture and Class in Anthropology and History: a Newfoundland illustration (Cambridge: Cambridge University Press, 1936). Stephen Antler also regarded the Newfoundland fishing populace as an oppressed and passive group. See Antler, "The Capitalist Underdevelopment of Nineteenth Century Newfoundland" in Robert J. Brym and R. James Saccouman eds., Underdevelopment and Social Movements in Atlantic Canada (Toronto: Hogtown Press, 1979).

<sup>4</sup>Sider, Culture and Class, pp. 9-10.

in public view or privately, to mitigate the exploitive influences of merchant capital. The society instead appears as a grey, bleak and hopeless place where people take on colour only when they participate in the many cultural practises such as "mumming" or a "scoff" which are depicted as functions of the hegemony of merchant capital and hence, viewed as effectively undermining collective action.<sup>5</sup> This interpretation is a type of cultural appropriation; people appear merely as hapless victims. It is a distortion of their history.

History is not static; revision is an intrinsic part of the process of historical writing as new historians tackle old documents and discover other sources to develop their own interpretations. The problem is that some misguided interpretations can be difficult to erase from the collective consciousness. The retarded settlement argument, for example, was touted as common wisdom for more than a century, and only began to unravel when Keith Matthews and subsequently others, undermined this thesis. Matthews maintained that even though settlement in Newfoundland was not encouraged by the British government, there were few laws restricting permanent habitation and the populace effectively ignored those which were enacted.<sup>6</sup> In other

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<sup>5</sup>Ibid., pp. 88-93, 168.

<sup>6</sup>Keith Matthews, "History of the West of England Newfoundland Fishery," D.Phil thesis, Oxford University, 1968; see also Matthews, "Historical Fence Building: A Critique of Newfoundland Historiography," The Newfoundland Quarterly, 74 (Spring, 1979), pp. 21-29. Additional nails have been hammered into the coffin of the retarded settlement thesis by Head, Eighteenth Century Newfoundland; W. Gordon Handcock, So long as there comes no women: Origins of English Settlement in Newfoundland (St. John's: Breakwater Books, 1989); Shannon Ryan, "The Newfoundland Cod Fishery in the Nineteenth Century," M.A. thesis, Memorial University of Newfoundland, 1972; Peter E. Pope, "The South Avalon Planters, 1630 to 1700: Residence, Labour, Demand and Exchange in Seventeenth-

words, the populace demonstrated a type of agency, and settled where and when they pleased. Nearly thirty years have passed since Matthews provided evidence to support this perspective of Newfoundland's past and yet the older view is still lovingly adhered to in the accepted popular mythology.<sup>7</sup>

Meanwhile the focus of formal economic and social history in Newfoundland has shifted, in recent years, from the political corridors, board rooms and executive offices of power to the wharves, warehouses, coal sheds and fishing boats where more is revealed about the economic and social environment of working people. Ordinary people who hitherto appeared as quiet and oppressed historical figures have suddenly begun to acquire agency and a voice,<sup>8</sup> thanks, in part, to the analysis of merchants' business records at the level of the accounts of ordinary people.

But far too little has yet been done to uncover the fine workings of outport

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Century Newfoundland," PhD. thesis, Memorial University of Newfoundland, 1992; Sean T. Cadigan, "Economic and Social Relations of Production on the Northeast-coast of Newfoundland, with Special Reference to Conception Bay, 1785-1855," PhD. thesis, Memorial University of Newfoundland, 1991.

<sup>7</sup>Both Sider, Culture and Class, p.15 and Antler, "Capitalist Underdevelopment," p. 183, have adhered to this theory. See also Harold Horwood and John de Visser, Historic Newfoundland (Toronto: Oxford University Press, 1986), introduction; and Michael Harris, Rare Ambition: The Crosbys of Newfoundland (Toronto: Penguin Books of Canada Ltd., 1992), pp. 14-16.

<sup>8</sup>See Labour/LcTravail: Journal of Canadian Labour Studies, Fall 1990, Vol. 26 for Sean Cadigan, "Battle Harbour in Transition: Merchants, Fishermen and the State in the Struggle for Relief in a Labrador Community during the 1930s," pp. 125-150; James Overton, "Economic Crisis and the End of Democracy: Politics in Newfoundland during the Great Depression," pp. 85-124; Peter McInnis, "All Solid along the Line: The Reid Newfoundland Strike of 1918," pp. 61-84; Jessie Chisholm, "Organizing on the Waterfront: The St. John's Longshoremen's Protective Union (LSPU), 1890-1914," pp. 37-60; and Linda Little, "Collective Action in Outport Newfoundland: A Case study from the 1830s," pp. 7-36. A critical review of these articles is offered in F.L. Jackson, "The Marxist Mystification of Newfoundland History," Newfoundland Studies, 6, 2 (Fall, 1990), pp. 267-281.



society. Newfoundland and Canadian historiographies do not offer a plethora of literature using business records to examine the outports and the merchant truck system, but there are several important contributions.<sup>9</sup> Rosemary Ommer's, From Outpost to Outport: A Structural Analysis of the Jersey-Gaspé Cod Fishery, 1787-1886, is a comprehensive study of truck as revealed through the account books of Jersey-Gaspé firm, Charles Robin and Company.<sup>10</sup> Roch Samson did a similar examination of Hyman's, a smaller Gaspé firm, in, Fishermen and Merchants in 19th Century Gaspé.<sup>11</sup> Douglas McCalla insists that competition prevented credit relationships between the country merchant and farmers in Upper Canada from being as exploitative as some of the literature indicates.<sup>12</sup> In the introduction to Merchant Credit and Labour Strategies, Ommer stresses the importance of not confusing barter, which does not necessarily involve credit, with truck.<sup>13</sup> Ommer does not dispute G.W. Hilton's definition of truck as, "a set of closely related arrangements whereby some form of consumption is tied to the employment

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<sup>9</sup>For a comprehensive overview of Newfoundland historiography with emphasis on the role of merchant capital in the fishery, see Cadigan, "Economic and Social Relations of Production," pp. 1-59.

<sup>10</sup>Rosemary E. Ommer, From Outpost to Outport: A Structural Analysis of the Jersey-Gaspé Cod Fishery (Montreal: McGill-Queen's University Press, 1991).

<sup>11</sup>Roch Samson, Fishermen and Merchants in 19th Century Gaspé (Quebec: Supply and Services Canada, 1984).

<sup>12</sup>Douglas McCalla, "Rural Credit and Rural Development in Upper Canada, 1790-1850," in Ommer, Merchant Credit and Labour Strategies, pp. 255-272; and McCalla, Planting the Province: The Economic History of Upper Canada, 1784-1870 (Toronto: University of Toronto Press, 1993).

<sup>13</sup>Ommer, Merchant Credit and Labour Strategies, p. 12.

contract,"<sup>14</sup> but adds that in the New World, truck was also a means for settlers, albeit not without drawbacks, to obtain the credit necessary for establishing in a new place.<sup>15</sup> She maintains that fishermen on the Gaspé Peninsula were not necessarily tied to local merchants merely through bonds of indebtedness; geographic isolation was a major factor.<sup>16</sup> In his study of the economic and social relations of production on the northeast coast of Newfoundland 1785-1855, Sean Cadigan argues that truck in Newfoundland's Conception Bay, rather than being arbitrarily imposed and enforced on a reluctant and helpless population, actually, "represented a paternal accommodation between fish merchants and fishing families in an industry dominated by cyclical depression in prices and catches."<sup>17</sup> David MacDonald claims that truck on the south coast of Newfoundland was a form of negotiation between the parties instead of a system imposed on fishers by merchants.<sup>18</sup> Ommer examined individual accounts of diverse occupational groups in two Newfoundland outport communities during the early twentieth century,<sup>19</sup> and Robert Sweeny demonstrates that much can

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<sup>14</sup>George W. Hilton, The Truck System including a History of the British Truck Acts, 1465-1960 (Westport, Ct., 1960), p. 1, as cited in Ommer, Merchant Credit and Labour Strategies, p. 13.

<sup>15</sup>Ommer, Merchant Credit and Labour Strategies, pp. 13-15.

<sup>16</sup>Ommer, "The Truck System in Gaspe," pp. 49-50, 69-71.

<sup>17</sup>Cadigan, "Economic and Social Relations," p. 414.

<sup>18</sup>David MacDonald, "They Cannot Pay Us Money: Newman and Company and the Supplying System in the Newfoundland Fishery, 1850-1884," in Merchant Credit and Labour Strategies, pp. 114-128.

<sup>19</sup>Rosemary E. Ommer, "Merchant Credit and the Informal Economy in Newfoundland, 1919-1929," Canadian Historical Papers (Quebec: Canadian Historical Association, 1989), pp. 167-189.

be revealed about truck in outport Newfoundland by computerizing the indexes to merchants' ledgers.<sup>20</sup>

That to date, is the extent of the literature on merchant credit systems in Canada, but there is no doubt that the truck system - the principal medium of exchange and instrument of merchant capital designed to organize labour, minimize risk and extract profit from the fishery - had a pervasive influence on early colonial society in general and Newfoundland outport society in particular.<sup>21</sup> It is also accurate to say that the system was skewed to the merchant's advantage in most respects. People had to seek merchant credit to outfit for the fishery in the spring and buy imported goods to feed and clothe their families on the understanding that all the proceeds of the voyage be returned to the firm to offset the incurred debts; and the merchants determined the price of both the goods purchased and fish sold.

*The most outstanding feature of the outport economy in the pre-confederation era, however, is not that truck was exploitative and had negative implications for the Newfoundland outport economy and society; but rather that fishing people were able to survive and, in some cases, improve their lot in this inequitable system. This is remarkable considering the many obstacles other than truck: people worked in a single commodity staple industry where the produce was destined for and subjected*

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<sup>20</sup>Robert C.H. Sweeny et al., "Movements, Options and Costs: Indexes as Historical Evidence, a Newfoundland Example," *Acadiensis*, XXII, 1 (Autumn, 1992), pp. 111-121.

<sup>21</sup>For a good overview of the truck system in Newfoundland see James K. Hiller, "The Newfoundland Credit System: an Interpretation" in Ommer, ed., *Merchant Credit and Labour Strategies* pp. 86-101.

to the vagaries of international markets with frequent price fluctuations; it necessitated resources such as nets, traps, boats, stages, flakes, and suitable waterfront property for entry into the industry; and they lived in an unforgiving environment with limited agricultural potential and where a case of potato blight or one of the frequent severe storms which destroyed boats and stages could be equally devastating, resulting in winter starvation. Moreover these handicaps were compounded in the mid 1880s by the advent of a severe economic decline which resulted in particularly harsh credit restriction.

Life had never been easy at Bonavista or any other outport, and episodic depressions intensified the hardships. The apparent stability of the 1860s and 1870s gave way to a particularly severe and protracted decline in the following decade. What had happened? According to David Alexander, the traditional economy had reached its limit to extensive growth by the 1880s.<sup>22</sup> There was no more room in the fishery. Employment in the industry increased from 38,500 in 1857 to 60,400 in 1884 and the number of fishing rooms jumped from 6,000 to 10,500 over the same

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<sup>22</sup>David Alexander, "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), pp. 17-39. Alexander also argued that this period was a "benchmark" in Newfoundland history because, "further development was perceived as a function of the emergence of modern resource industries." See also "Development and Dependence in Newfoundland, 1880-1970" in David Alexander Atlantic Canada and Confederation: Essays in Canadian Political Economy, compiled by Eric W. Sager, Lewis R. Fischer, and Stuart O. Pierson (Toronto: University of Toronto Press, 1983, pp. 3-31). Alexander revised his view in this article, contending that Newfoundland's resource base had been adequate, but poorly managed. Political elites placed too much emphasis on developing modern resource industries while marine resources, which held the prospect of greater economic rewards, were virtually ignored.

period.<sup>23</sup> Then the descent began; total production, per capita production, and industry earnings all plummeted. Export prices for salt codfish dropped approximately 32 percent from \$3.82 per quintal 1880-84 to \$2.89 in 1895-99.<sup>24</sup> Employment fell to 35,000 by 1891 and emigration increased.<sup>25</sup> Between 1884 and 1901 people were leaving Newfoundland at the rate of 1,500 to 2,500 per year compared to less than 1,000 for the period 1859 to 1884.<sup>26</sup> Shannon Ryan contended that production and marketing problems, including the rise of international fisheries which offered consistently better cures and came to occupy increasingly larger shares of the traditional Newfoundland markets in this period, combined with the decline of the seal fishery, were also at the root of the problem.<sup>27</sup> Whatever the causes, the downturn led to a commercial crisis culminating in the bankruptcy of several firms and the collapse of the Union Bank and the Commercial Bank.<sup>28</sup> Predictably, conditions at Bonavista mirrored the colony at large; merchants like James Ryan became uneasy and credit was therefore more difficult to obtain.

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<sup>23</sup>Alexander, "Newfoundland's Traditional Economy," p 22.

<sup>24</sup>*Ibid.*, p. 23. These figures are quinquennial averages.

<sup>25</sup>*Ibid.*

<sup>26</sup>*Ibid.*

<sup>27</sup>Shannon Ryan, Fish Out of Water: The Newfoundland Saltfish Trade 1814-1914 (St. John's: Breakwater Books, 1986), pp. 38-75 and 236-257.

<sup>28</sup>For a detailed discussion of the "bank crash" and the period in general, see James K. Hiller, "A History of Newfoundland, 1874-1901," PhD. thesis, Cambridge University, 1971.

Despite the inequity of the merchant credit relationship and other difficulties, the evidence is beginning to accumulate that fishing people employed strategies which enabled them to counterbalance the exploitive nature of truck and exercise a measure of independence and control over their destinies. Until very recently, it was thought that they did not often march in the streets, seize premises, overthrow their political and economic masters, or any other conventional notion of collective action which might have dramatically altered the system. There is solid evidence, however, to refute that view. Cadigan suggests that although truck was exploitative, it did not make people passive victims. When merchants pursued unreasonable price manipulation, fishing families often resorted to confrontation in the courts.<sup>29</sup> And they sometimes initiated mob violence when excessive credit restriction created hardship.<sup>30</sup> Thus we now know that people acted not only collectively but also individually on the basis of their respective positions.

What we do not yet know are the fine details of this behaviour, whether it was consistent across the community as a whole, how it actually worked itself out on a daily basis, how successful it was, how the merchants responded, whether or not the

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<sup>29</sup>Cadigan, "Economic and Social Relations," p. 414.

<sup>30</sup>*Ibid.*, p. 415. Although having studied different areas, a century apart, Linda Little and James Overton have also found abundant evidence of ordinary peoples' inclination to resort to violence when circumstances warranted. See Little, "Plebeian Collective Action in Harbour Grace and Carbonear, Newfoundland, 1830-1840," M.A. thesis, Memorial University of Newfoundland, 1984 and Overton, "Riots, Raids and Relief, Police, Prisons and Parsimony: The Political Economy of Public Order in Newfoundland in the 1930s," in Elliott Leyton, William O'Grady and Overton, Violence and Public Anxiety: a Canadian Case (St. John's: Institute of Social and Economic Research, 1992), pp. 195-334.

dynamics varied with good times and bad, and a host of other issues around community economic and social life. That requires a comprehensive case study approach.

This thesis, therefore, explores the agency of local people in one place (Bonavista) for one period of time (1875-1895) at the level of the individual accounts of one firm (J.T. Ryan). It seeks to identify the complexities of the economic relationships between the various players and thus to uncover the ways in which people dealt with the difficulties of surviving at a time of severe economic decline when an increasing population saw previously scarce resources diminish further, rigid credit relationships strain to the breaking point, and the adversarial economic environment become ever more hostile.



## CHAPTER 2

### POPULATION AND ECONOMY

Pondering the remarks of early commentators, one might think Bonavista geographically unsuited for habitation by people who relied upon the sea for their economic existence. Jutting out into the North Atlantic Ocean at the tip of the Bonavista Peninsula, the coastline is a combination of ragged cliffs and exposed wind-swept beaches, devoid of any natural haven from the strong currents and ravaging north eastern winds, and a dangerous mooring ground for any type of vessel. A seventeenth-century visitor to the place described the harbour as "an opening wilde road .... verry ffowle Ground" and sheltered "onely by ledge of Rocks Called the Swerges,"<sup>1</sup> nor, legend has it, did this escape the notice of the earliest visitor, John Cabot. Upon spotting Cape Bonavista after an arduous voyage of many weeks, he paused only long enough to joyfully shout along with his crew, "O good sight, o good sight," before proceeding up Bonavista Bay to land at the safer haven of Keels.<sup>2</sup> "Bonavista has always been handicapped with the disadvantage of a poor harbour," lamented Methodist cleric, Charles Lench in 1919, adding that this "has been a menace to any advancement along the lines of shipping," so that the community was

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<sup>1</sup>Colonial Office Correspondence, 1/41, f. 156; cited in Head, Eighteenth Century Newfoundland, p. 15.

<sup>2</sup>Prowse, A History of Newfoundland, pp. 9-11.

"much behind smaller towns in regard to economic conditions."<sup>3</sup>

In the eighteenth century it fell to Trinity to be mercantile capital of the region, perhaps due in part to the availability of a superior harbour there; nevertheless, Bonavista quickly became and remained a popular site for settlement. The Berry census of 1675, the earliest available for Newfoundland, indicates that there were twelve planters employing seventy-seven servants in eighteen boats there that year compared with a smaller operation at Trinity where five planters and twenty-three servants in five boats were engaged in the fishery.<sup>4</sup> Between 1675 and 1681 the number of West Country fishing boats at Bonavista increased from 74 to 138, all "moored with four cables instead of the usual one or two,"<sup>5</sup> and, by the end of the century, there were 446 inhabitants, making it the most heavily populated place on the island.<sup>6</sup>

Despite the poor anchorage, Bonavista had two unquestionable geographical advantages for a fishing settlement: an abundant supply of fish and sufficient waterfront property ideally suited for fishing rooms. The shallow waters and rocky shoals surrounding Cape Bonavista and its environs were a favourite habitat of the

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<sup>3</sup>Charles Lench, The Story of Methodism in Bonavista: And the Settlements Visited by the Early Preachers, first published in 1919 (St. John's: Harry Cuff Publications Limited, 1985), p. 15.

<sup>4</sup>Provincial Archives of Newfoundland and Labrador, C.O. 1/35/151-152, "Berry Census," 1675.

<sup>5</sup>Head, Eighteenth Century, p. 15.

<sup>6</sup>Maritime History Archive, Matthews Collection, Box 6, R50-B-3-11, "Inhabitants 1699."

codfish,<sup>7</sup> making the area one of the most prolific inshore fishing grounds in Newfoundland. Moreover the Bonavista harbour area contained a large amount of flat terrain along the landwash providing easy access to the beaches where planters constructed their stages, flakes and dwellings as well as hauled up boats, gear, and the fish which were often caught in abundance just a few hundred feet away from the "room".

In response to success or failure in the fishery, Newfoundland's population fluctuated wildly during the first quarter of the seventeenth century and Bonavista was no exception. Newfoundland settlers were subjected to frequent bouts of economic hardship, but the outbreak of Queen Anne's War in 1701 and the subsequent depression which lasted until the late 1720s were particularly devastating and depleted the population.

Under this depression the planters were ruined; servants would not come out from England to work because they feared that they would not be paid and some thousands of fishermen escaped from the hardship of Newfoundland by emigrating to New England.<sup>8</sup>

This collapse affected the planters who were the only large group of settlers on the island. Servants comprised the other significant component of the population, but they were only temporary residents. They were brought out on fishing ships by West

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<sup>7</sup>Head, Eighteenth Century, pp. 21-25.

<sup>8</sup>Keith Matthews, Lectures on the History of Newfoundland; 1500-1830 (St. John's: Breakwater Books, 1989), p. 86.

Country merchants to labour in the migratory fishery or by planters to work in the resident fishery. In either case, they remained in Newfoundland only for a season or two before returning to Europe.<sup>9</sup> Thus by 1730, 70 to 80 percent of the families who had resided on the island in 1675 had disappeared.<sup>10</sup>

As Matthews noted, however, not all of the early planters were forced to leave the island; by the 1730s there was a fourth generation of original planter families in Newfoundland.<sup>11</sup> Bonavista inhabitants today with the names of Crew, Keats [Kates], and Tilly may be able to find their direct ancestors on the 1675 and 1677 censuses.<sup>12</sup> The best manifestation of early and sustained settlement at Bonavista is the manner in which fishing rooms were held and passed down through the generations. Thus, for example, in a property deed dated August 2, 1720, Charles Williams, a Bonavista planter sold to , "George Tilly Jnr. of Bonavista aforesaid all my right - title - claim and demand whatsoever of and unto one plantation, ... formerly owned by my grandfather William Newman."<sup>13</sup> Attached to the same document was an affidavit signed by William Keen Jnr., Justice of the Peace, on

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<sup>9</sup>Ibid., p. 19.

<sup>10</sup>Ibid., p. 86.

<sup>11</sup>Ibid.

<sup>12</sup>See Appendix A, Bonavista Planters, 1675 and 1677.

<sup>13</sup>Bonavista Museum, Property Deed of Charles Williams to George Tilly Jnr., August 2, 1720; Affidavit of William Keen on behalf of George Tilly, October 13, 1750. William Newman was one of the 1675 planters and George Tilly Jnr. was likely a descendent of William Tilly, also an early planter. See Appendix A, Bonavista Planters, 1675 and 1677.

October 3, 1750 certifying, "to all Christian people that the above is a True Copy of an Original deed produced by George Tilly (son of the above named George Tilly to whom the above mentioned plantation was sold)."<sup>14</sup>

The "Register of Fishing Rooms" for Bonavista Bay, 1806, also reveals that some of the same families were, or recently had been, owners of fishing rooms at Bonavista.<sup>15</sup> The Thomas Newell listed as part owner of a fishing room in 1806 was probably the descendent of his namesake in the 1675 and 1677 censuses.<sup>16</sup> Other fishing premises in the Register which appear to have links to the early planters are Skeffington's room, Kate's room, Tilly's room, and Walkam's room.<sup>17</sup> Most of these rooms were no longer owned or occupied in 1806 by the descendants of original owners but, nevertheless, the names illustrate that at least some of the early planters were not merely temporary visitors but people who made an earnest attempt to settle there and earn a livelihood, and not without some success. Moreover that the rooms were still known in 1806 by the names of the early planters is evidence of the recognition of property rights in seventeenth and eighteenth century Newfoundland.

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<sup>14</sup>Ibid.

<sup>15</sup>P.A.N.L., "Register of Fishing Rooms," Bonavista Bay, 1806

<sup>16</sup>Ibid.; see Appendix A., "Bonavista Planters, 1675 and 1677."

<sup>17</sup>George Skeffington, "a quaker by religious profession," was the prominent planter who commandeered between eighty and ninety men to fortify Green Island, just off Cape Bonavista, during a French attack in 1705. Despite having nine cannon at their disposal, Skeffington surrendered on behalf of Bonavista residents, signing a bond for £450 as a ransom to prevent the destruction of their property. See Prowse, Newfoundland, p. 241.; Lench, Bonavista, p. 11. John Walkam senior and John junior witnessed the aforementioned 1720 deed and a John Walkam is listed among the 1681 planters. See P.A.N.L., C.O. 1/49/76-98, "Newfoundland Planters, 1681."

This challenges yet again the long standing myth that the British government attempted to protect the migratory fishery against the resident fishery by implementing a variety of laws which were aimed at preventing settlement, including forbidding the ownership of property within six miles of the coast and reserving the best fishing rooms in each port for migratory fishermen.<sup>18</sup> Clearly this was not the case at Bonavista. Of the early planters who went there, many found economic conditions acceptable, acquired property in choice locations of the harbour,<sup>19</sup> built their fishing premises and settled. They retained their property from season to season and then passed it on to future generations. Neither the existence of unfavourable laws, periodic attacks from the French and associated wars, frequent bouts of catch failure and the attendant economic hardship, nor the absence of a good harbour proved sufficient to completely deter settlement.

After the 1730s permanent inhabitants began to comprise a gradually increasing share of the population. The many wars of the period - the Seven Years War (1756-1763), American Revolutionary War (1775-1783), and the Napoleonic Wars (1793-1805) - made the prosecution of a migratory fishery each year a risky

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<sup>18</sup>Patrick O'Flaherty, The Rock Observed: Studies in the Literature of Newfoundland (Toronto: University of Toronto Press, 1979), pp. 51-59. As O'Flaherty notes, Matthews was the pioneer of the interpretation; see Matthews, Lectures, pp. 103-110; and Matthews, "Historical Fence Building," pp. 21-29.

<sup>19</sup>The Register of Fishing Rooms substantiates this claim because it provides the location of the plantations. The early planters like Walkam, Newell and Skeffington were situated right in the heart of the harbour, and thus, better protected against storms than many of their peers and likely many migratory fishermen.

proposition at best. Moreover, during war time the naval press gangs commandeered large numbers of former migratory crews because of their seagoing experience.

The first large wave of Bonavista's permanent settlers began to take up residence there during the 1780s. Gordon Handcock notes that the highest percentage of population increase for Bonavista occurred during this decade (14 percent), with the average number of permanent settlers over that period standing at 448 as opposed to 120 for the previous decade.<sup>20</sup> Names which appear in the Bonavista telephone directory today - Abbott, Mouland, Hicks, Harris, Little, Keats, Skiffington, Rolls, Pardy, Shirran, Brown, Paul, Ford, Templeman, Linthorne, Fisher, Mifflen, Groves, Ryan, Butler, Bradley, Lander, Hayward, Hayley, Dunn, Fleming, Way, Baker, Ryder, Faulkner, Marsh, Etsell, Keel, and many others - also appear in the first Church of England Register for Bonavista between 1786 and 1805.<sup>21</sup> By 1805 the Newfoundland fishery was essentially resident, as was the population.

Census returns indicate that Bonavista's population began to stabilize after 1884. From 1857 to 1874 the place experienced a sizable 28 percent increase in population to 2992, and by 1884, 14 percent more people were there, bringing the total to 3463.<sup>22</sup> These increases were unparalleled in later census returns. In the following three consecutive censuses, 1884, 1891 and 1911, Bonavista's population

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<sup>20</sup> Handcock, So longe as there comes no women, pp. 102-103.

<sup>21</sup> Bonavista Museum, Church of England Register, 1786-1834.

<sup>22</sup> PANL, Newfoundland Census Returns, 1857; 1874; 1884; 1891; 1901; and 1911.



grew only by 2 percent, 4 percent and 5 percent respectively.<sup>23</sup> The small increases after 1884 suggest that there may have been problems in the local economy. It would appear that David Alexander's generalised assertion that the Newfoundland economy had reached its limit to extensive growth by 1884 might apply specifically to Bonavista.

A closer examination of the census returns, however, does not seem to support this contention. Total employment in the fishery fell to 1,552 in 1884 from 1,853 people in 1874, only to recover to 1,840 in 1891.<sup>24</sup> The total production of cured codfish follows a similar pattern. The high mark of 34,187 quintals produced in 1874 was followed by declines to 23,220 in 1884 and 14,164 quintals in 1891.<sup>25</sup> In 1901 and 1911, however, total production of cured codfish increased to 20,025 and 24,020 quintals respectively.<sup>26</sup> Average per capita production figures for those engaged in the catching and curing of codfish are similar except that 1891 appears as somewhat of an anomaly.<sup>27</sup> In each of the census years per capita production increased from 13.6 quintals in 1857 to 18.5 in 1874 before dropping to 15 in 1884

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<sup>23</sup>Ibid.

<sup>24</sup>Ibid; Since the census returns offered a separate category for "able bodied seamen and fishermen," only in 1857 and 1874, they were combined with the figures for those engaged in the "catching and curing fish" to provide consistency.

<sup>25</sup>Ibid.

<sup>26</sup>Ibid.

<sup>27</sup>Sec Table 1, "Per Capita Production of Codfish, 1857-1911."

and the extremely low 7.7 quintals in 1891.<sup>28</sup> But per capita production grew to 13.7 and 20.7 quintals in 1901 and 1911 respectively.<sup>29</sup> Although employment levels fell and average production for 1891 was significantly lower than other years, these statistics do not provide unequivocal evidence of a sustained decline in the fishery at Bonavista after 1884. However, census returns do not tell the whole story.

There is a considerable body of evidence to suggest that economic conditions at Bonavista had declined in the last two decades of the nineteenth century, especially in comparison to the well-documented relative prosperity of the 1870s when long-time magistrate David Candow frequently sent glowing reports to the colonial secretary regarding the state of the town and its people. In 1873, for example, he wrote that "since the date of my last Monthly Report there has been little or no alteration in the Social Condition of the Inhabitants of this district South and West - the people are orderly and quiet, and to the present not much Complaint of Want amongst the Working Classes."<sup>30</sup> In the aftermath of a visit by Governor Glover in 1876 he was more explicit, boasting that Bonavista was not only rising in its social character, but also in material prosperity.

Over 120 "substantial dwellings" as well as other buildings had been constructed in the previous three years and, despite the rapidly

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<sup>28</sup>Ibid.

<sup>29</sup>Ibid.

<sup>30</sup>PANL, Colonial Secretary's Correspondence, GN/2/22/A, 1873-1874, f. 572; David Candow to E. D. Shea, Colonial Secretary, April 30, 1874.

increasing population, "poor relief is but little more than half the amount it was fourteen years ago. Relief to the able bodied-poor is an evil of the past having been abolished in 1868... and since then unknown here."<sup>31</sup>

By early 1879 Candow's reports were less optimistic. Although he had heard "very little complaint of poverty existing amongst them [inhabitants] so far," he noted that,

The merchants have advanced some moderate supply to most of their connexions to keep them going for a while but the quantity of provisions in their stores just now is not near enough to meet the requirements of the Town and neighbourhood until the spring, should we be blockaded by Ice.<sup>32</sup>

The concern was alleviated by learning that "Mr. Ryan proposes bringing a food supply shortly to the place which will be a valuable addition to our present stock of food."<sup>33</sup> Conditions did not improve with the 1879 fishery. Price seemed to be the principal problem.

The shore fishery in general in and about the place is much about the same as last years - salmon fishery not near so good but the lower prices of produce will make a considerable differance in the Value of the Voyage; consequently many of our people will be in a worse position financially than last year.<sup>34</sup>

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<sup>31</sup>PANL, Governor's Correspondence, GN/1/3/A, 1876; David Candow to Governor Glover, 1876.

<sup>32</sup>PANL, GN 2/22/A, 1879, f. 383-384; Candow to Shea, January 30, 1879.

<sup>33</sup>Ibid.

<sup>34</sup>PANL, GN 2/22/A, 1879, f. 399-400; Candow to Shea, September 30, 1879.

TABLE 1

## PER CAPITA PRODUCTION OF CODFISH, 1857 - 1911

<u>YEAR</u>	<u>TOTAL EMPLOYED</u>	<u>TOTAL (QTLs)</u>	<u>PER CAPITA (QTLs)</u>
1857	1515	20601	13.6
1874	1853	34187	18.5
1884	1552	23220	15.0
1891	1840	14164	7.7
1901	1464	20025	13.7
1911	1160	24020	20.7

The category of "Total Employed" refers to all those employed in the catching and curing of fish. A separate category of "Able-bodied Seamen/Fishermen" was included in the 1857 and 1874 returns and these numbers have been calculated in the "Total Employed" category above.

Source: PANL, Newfoundland Census Returns, 1857-1911.

Prospects for 1881 were no less bleak. There had been a larger catch for the season over the previous year but low prices and a poor cure meant that considerable privation would be experienced during the winter among the more vulnerable segments of the population. Candow therefore surmised that "it is probable sharemen and puntmen will again be depending somewhat on outside sources."<sup>35</sup>

For these people potatoes became the last resort. Virtually every available patch of arable land in the Bonavista area was planted with potato seed each spring. Census returns demonstrate the dependence of the population on this single root crop. In 1874, for example, there were 758 acres of cultivated land at Bonavista, amounting to one quarter acre for every inhabitant. This cultivation yielded an incredible 13294 barrels of potatoes or 4.44 barrels per person. Turnips, the only other root crop produced in significant quantities in 1874, had a total yield of only 372 barrels or .12 barrels per person. It is not surprising then that fears of potato blight and the loss of this diet staple were a principal concern of Candow and the whole community. But in difficult years there was also the fear that the destitute would eat or sell that portion of the crop required for seed in the subsequent season's planting. This would mean a diminished crop the next winter and even more hardship. Consuming seed potatoes for survival during the winter had been an enduring practice of the local populace when faced with privation. As early as 1825, Church of England cleric, George Coster reported that this was a problem at

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<sup>35</sup>PANL, GN/2/22/A, 1880, Vol. II, f. 48-49; Candow to Shea, October 29, 1880.

Bonavista and claimed that only adequate government relief could prevent it.<sup>36</sup> Candow believed that such a calamity was imminent in the spring of 1880 and government relief for the destitute would be necessary especially for those who had been forced to eat their potato seed. He wrote that many, "are reporting that they have no seed potatoes to plant their ground, having had to consume their supply set aside for that purpose - I am afraid there is a good deal of truth in this."<sup>37</sup> By early May, the situation had deteriorated to the point that even those who still had seed were now on the verge of selling it. Candow insisted that, "[if] employment on the roads is not given very soon holders of potatoes will ship them to St. John's and the result will be that a lot of land will go unplanted - some are already sent away."<sup>38</sup>

The difficulties of the early 1880s were not an isolated occurrence. Thomas Stabb, who replaced the deceased Candow in 1886, offered similarly bleak assessments of local economic conditions in his monthly reports to the Colonial Secretary. Stabb was not a benevolent government agent and he often expressed contempt for the poor, scrutinized their requests for aid, and boasted about the success of his efforts to discourage application for work on relief projects by reducing

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<sup>36</sup>ColonialOffice Papers #194, B-693, v. 71, 1825, f. 407-410; George Tucker to Chief Justice Tucker, Bonavista, May 20, 1825; also CO 194, B-692, v. 70, 1825, f. 182-185; Coster to Tucker, Bonavista, September 23, 1825, as cited in Cadigan, "Economic and Social Relations," p. 319.

<sup>37</sup>PANL, GN/2/22/A, 1880, Vol. II, f. 90-91; Candow to Shea, April 30, 1880.

<sup>38</sup>PANL, GN/2/22/A, 1880, Vol. II, f. 94-96; Candow to Shea, May 5, 1880.

wages.<sup>39</sup> Despite his unsympathetic disposition, Stabb painted a vivid picture of abject poverty and despair in 1887.<sup>40</sup> By mid-July it had become clear that the year's voyage would fall well short of desirable levels. The average catch per person to that point was a disappointing three and one half quintals and he noted that, "[the] best room here has 150 quintals caught by 22 men considered the best fishermen in the place - besides hook and line the men had 2 cod traps."<sup>41</sup> Moreover, the fish had been of inferior quality, "the bulk of it being so small as not to pass merchantable."<sup>42</sup> The fishery was over by mid-October and it was clear that the voyage had been unsuccessful. The season had ended earlier than usual due to a fierce gale on September 18 which severely damaged many boats and "carried away" all of the fishing stages. Stabb lamented that fishermen, "seem generally disheartened at the result of summer fishing," which saw catches averaging not more than 10 quintals per man for "punt" fisherman, although many had less than 5 quintals, and 80-100 quintals for larger boats which went to Labrador or the Groais Islands.<sup>43</sup> The results were devastating. He noted in December that, despite not

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<sup>39</sup>PANL, GN/2/22/A, 1887, Vol. I, f. 280-282; Thomas Stabb to M. Fenelan, Colonial Secretary, December 23, 1887; see also PANL, GN 2/22/A, 1887, Vol. I, f. 284-285; Stabb to Fenelan, December 23, 1887.

<sup>40</sup>Thomas Stabb's monthly reports are available for 1887 only, despite the fact that he was magistrate at Bonavista for over a decade.

<sup>41</sup>PANL, GN 2/22/A, 1887, Vol. I, f. 301-304; Stabb to Fenelan, July 11, 1887.

<sup>42</sup>*Ibid.*

<sup>43</sup>PANL, GN/2/22/A, 1887, Vol. I, f. 295-297; Stabb to Fenelan, October 19, 1887.

having heard any complaints, the people of Bonavista, "must be getting very destitute...the crop of potatoes was good, and they must be living on them."<sup>44</sup> The crop would have been better had not the difficult circumstances of the previous year forced many to engage in that last resort of consuming the seed, "...the great trouble is the small quantity of seed many put in the ground in the opening."<sup>45</sup> According to Stabb hunger was not the only problem facing Bonavista residents that year as, "[the] want of clothing will be greatly felt when cold weather sets in by a large number of families."<sup>46</sup> Again certain segments of the population were more vulnerable than others.

The old men who were fishing in punts, and who, caught but little, who should be the first to look for relief have as yet made no complaint, although I have been expecting to hear from them daily the past month, the same men last year long before this date were in a starving state, or made out they were so.<sup>47</sup>

Often when conditions were bad at Bonavista, surrounding communities experienced greater hardship due to lower catches. In 1887 the level of destitution at neighbouring Birchy Cove and Amherst Cove was particularly severe.

I have had no application for relief from the ablebodied in these coves,

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<sup>44</sup>PANL, GN/2/22/A, 1887, Vol. 1, f. 290-291; Stabb to Fenclan, December 2, 1887.

<sup>45</sup>PANL, GN/2/22/A, 1887, Vol. I, f. 293-294; Stabb to Fenclan, November 12, 1887.

<sup>46</sup>Ibid.

<sup>47</sup>PANL, GN/2/22/A, 1887, Vol. I, f. 290-291; Stabb to Fenclan, December 2, 1887.



but from what I learn from clergymen and others and from enquiries personally made, I know they are in a wretched state, the fishery being almost a total failure, and they having no other way of earning anything. Many have been living solely on potatoes since August, commenced digging so soon as they formed, and now many have exhausted their small stocks. As regards food they are much in same state as last year, which was bad enough, but they are far worse off in the way of clothing, many being nearly naked, making it almost impossible for them to do work on roads in winter to any advantage.<sup>48</sup>

The decline of the fishery at Bonavista in the 1880s was apparently accompanied by a corresponding restriction of credit by merchants. Credit relationships, which had been characterized by the existence of winter supply for dealers and their crews, were now under question. Candow became concerned about this change of policy during the winter of 1879-1880. In March of 1879 he had been able to report that, "I hear but little complaint of poverty at present, amongst the working classes and I notice the merchants are still advancing partial supplies to most of their dealers."<sup>49</sup> Just ten months later, however, the situation had changed.

Some of the local merchants are returned from St. John's with less supplies than usual, and the outlook for many of their dealers - who were depending on them for some winter Credit, is not very hopeful, fortunately they all have some potatoes -but there is more poverty in prospect for the early spring months than at this time last year should no additional supply be brought in during winter by the business men -

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<sup>48</sup>Ibid.

<sup>49</sup>PANL, GN 2/22/A, 1879, f. 387; Candow to Shea, March 28, 1879.

many it is reported, have no other food except their potatoes....<sup>50</sup>

Candow insisted that this restriction of credit forced hardship on people in the community. The merchants' new policy, apparently enforced by financial instability, resulted in the importation of less supplies than had previously been the case. Thus most of the community's merchants had exhausted their supplies by early winter. Although a supporter and subscriber to the new policy of credit restriction, J. T. Ryan remained somewhat of an exception. Early in 1880, Candow deplored the impact of this shortfall on the most impoverished segment of the population.

...the stock of provisions here is at present confined to what Mr. Ryan has - the other suppliers have none in store. The additional quantity reported to have been received by Mr. Saint turned out to be a very small lot. Therefore the prospects for the future of the winter as regards food supply to many of the poor classes - who report their stock of potatoes nearly out is just now a rather gloomy outlook.<sup>51</sup>

Curiously Ryan appears to have benefitted from the restriction of credit by other merchants. He took advantage of the weakened financial position of competitors by enticing many of their best clients to establish a relationship with him. Desperate dealers severed their old "connexions" and flocked to the only well-stocked firm in town. Candow noted in 1880 that,

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<sup>50</sup>PANL, GN 2/22/A, 1879, f. 403-404; Candow to Shea, November 28, 1879.

<sup>51</sup>PANL, GN 2/22/A, 1880, Vol. II, f. 38-39; Candow to Shea, January 30, 1880.

Mr. Saint has curtailed his business very considerably this winter to what it has hitherto been, which sent many of his dealers to shift for themselves. Ryan took up some of them and the large supply he had on hand at the end of the year has proved so far a valuable standby to the place and neighbourhood.<sup>52</sup>

Candow was adamant that the policies of these other merchants were responsible for the hardship. He claimed that Saint and Bird Island Cove merchant, Arthur Tilly, had secured part of the supply received by Ryan to keep their dealers going but, "if they had otherwise provided for their connections prospects would not look so gloomy for spring."<sup>53</sup>

Candow was right; Bonavista merchants had altered long-standing business practices. According to James Ryan, the difficulties in the fishery had been festering for years and had little to do with temporary setbacks such as the price of fish or potential failure of the potato crop. While these factors could cause much hardship in the short term, the root of the problem was the increasing demand being placed upon an industry strained to the limit.

...a far more serious problem presents itself for solutions. Our population here is rapidly increasing while ou. shore Fisheries are steadily and gradually diminishing - these facts are evident to the most illiterate. And it is now becoming a matter for grand and serious consideration - to know how and by what means are the rising

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<sup>52</sup>Ibid.

<sup>53</sup>PANL, GN/2/22/A, 1880, Vol. II, f. 40-41; Candow to Shea, February 28, 1880.

generation to be supported.<sup>54</sup>

Ryan suggested in 1878 that Bonavista merchants had only recently recognized the shortcomings of the industry and were beginning to respond appropriately. This response was to limit credit during the winter months. Supplying credit to dealers at the end of the fishing season to help them and their crews through the winter had been the key to survival for the bulk of the population. But Ryan believed that this was the downfall of the mercantile community and its abandonment could only have a positive effect on the local economy in the long term. Moreover it would have ceased earlier if it had not been for the wanton and imprudent competition amongst local merchants.

Our supplying merchants find that this winter supplying system is fraught with imminent risk and danger to the interests of their Trade, and have therefore wisely commenced curtailing their business by supplying only [those] of unimpeached integrity. By adhering to this system, it will no doubt have a salutary effect. This is a course that ought long ago to have been adopted. And here I would remark that the system which has hitherto prevailed was caused by a great spiral of rivalry between our commercial men existing I may say for the last seven or eight years so that it is no exaggeration to say that the financial resources of all have been stretched to the utmost tension to gain precedence. And what has been the result of all this ostentation: it is easy to conjecture -all with one single solitary exception who engaged in the enterprise has been brought to the verge of Bankruptcy. Is this fancy or is it fact - we have only to cast our eyes around and behold those members of misfortune now depending on this solitary establishment which alone has beared the crisis to which others have succumbed. On this subject a great deal could be said but from the

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<sup>54</sup>Maritime History Archive, J. T. Ryan Collection, Diary, Bonavista, December 31, 1878.

remarks and observations just made the sublime reader will be enabled to judge that the prestige of many of our mercantile men; may all has been severely tarnished by the reckless way in which things have been progressing for the last ten years.<sup>55</sup>

Ryan's assessment of the Bonavista economy as an increasing population depending on a declining fishery was apparently fairly accurate. His speculation as to "how and by what means the rising generation are to be supported" was a valid concern for it appears that many of that generation could find no means of support at Bonavista and were forced to leave the area. Census returns which indicate a steady growth rate at Bonavista in this period are misleading. As Rosemary Ommer stated in "Merchant Credit and the Informal Economy: Newfoundland, 1919-1929," a high birth rate skewed the total population figures for Bonavista, masking the fact that there was considerable out-migration by young adults.

Bonavista was, in fact, experiencing considerable population loss in the crucial young labour force age cohorts, a loss which was more than compensated for by a very high percentage increase (almost certainly a high birth rate) in the under ten cohort throughout the period. The data suggest strongly that many young people had to move elsewhere to find employment, and that the situation intensified in the period 1901-1911, easing only slightly in the period 1911-1921.<sup>56</sup>

The rapid increase in the under ten year old segment of the population of

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<sup>55</sup>Ibid.

<sup>56</sup>Ommer, "Merchant Credit and the Informal Economy," p. 171. Employment levels in the fishery (see Table 1) declined from 1840 to 1464 and 1160 in 1891, 1901, and 1911 respectively. Out-migration undoubtedly accounts for the fate of many who were displaced.

approximately 25 percent in each of the three periods (1891-1901, 1901-1911 and 1911-1921) more than offset the substantial losses to the ten to seventy year old groups of -19.6, -18.8 and -20.7 percent respectively.<sup>57</sup> The total growth of the population then appears as a modest 4.1, 5.8 and 3.6 percent respectively in each of the three periods.<sup>58</sup>

Thus the traditional occupations of fishing and subsistence agriculture could not support many of that rising generation to whom Ryan referred in 1878. In order to assess the impact of this population pressure on people at Bonavista, we have to study them at the individual level. The best and perhaps only method for pursuing this goal is to analyze the accounts of individuals at a particular firm. The Ryan firm is best suited for this purpose at Bonavista, since it is the only firm which survived the difficulties of the period and left the legacy of a nearly complete set of records.

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<sup>57</sup>Ibid.

<sup>58</sup>Ibid.

## CHAPTER 3

### THE METHODOLOGY OF ACCOUNT BOOK ANALYSIS

Account book analysis has not been a widely utilized field of study. Armstrong and Jones claim that without supplementary documents like letterbooks and diaries, account books are more appropriate for the study of macro-statistics rather than providing insight into the lives of individuals.<sup>1</sup> They recommend reconstructing "some of the more significant ledger accounts" while using letterbooks or other records to augment this data.<sup>2</sup> Rosemary Ommer counters that this approach is inadequate since it is difficult to determine which accounts are "significant," and when supplementary records such as letterbooks contain information regarding some accounts it usually means that those accounts are "significant" from the firm's, rather than the individual's point of view.<sup>3</sup> Moreover Ommer contends that typicality rather than significance should be the goal when determining which accounts to pursue in a client-centred analysis. However, the problem is identifying typical accounts since "the bulk and complexity of the records makes the task of defining

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<sup>1</sup>John Armstrong and Stephanie Jones, Business Documents: their origins, sources and uses in historical research (London and New York, 1987), pp. 128-131; cited in Rosemary E. Ommer, "The Truck System in Gaspé, 1822-1877," in Ommer, ed., Merchant Credit and Labour Strategies, pp. 59-60.

<sup>2</sup>Ibid., p. 60.

<sup>3</sup>Ibid.

what is typical formidable..."<sup>4</sup> Researchers have, then, tended to select accounts on the basis of impressionistic (non-statistical) typicality, based on their experience with the data.

Douglas McCalla examined the accounts of farmers as well as other documents in his study of credit and the retail merchants in Upper Canada.<sup>5</sup> Ommer analyzed individual accounts in the ledgers of the Gaspé firm Charles Robin and Company in her exploration of the truck system in the fishery.<sup>6</sup> She also utilized individual accounts in the ledgers of Philip Templeman, Bonavista and Strong and Mursell of Little Bay Islands, 1919-1929, to demonstrate the variation in consumption between fishing and non-fishing segments of the population and the existence of an informal economy which supplemented the formal economy in these areas.<sup>7</sup> In this work, Ommer tracked the accounts of six individuals with differing vocations in each locality, over a ten year period, allowing analysis on the basis of occupational variation. At Bonavista for example, the clients selected included a physician, store clerk, merchant's son, shareman, a "good" fisherman, and a "bad" fisherman. This approach revealed much about the relative success of clients as well as consumption patterns.

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<sup>4</sup>Ibid.

<sup>5</sup>McCalla, "Rural Credit and Rural Development," pp. 255-272.

<sup>6</sup>Ommer, "The Truck System in Gaspé," pp. 49-72; see also Ommer, Outpost to Outport.

<sup>7</sup>Ommer, "Merchant Credit and the Informal Economy," pp. 167-189.



Robert Sweeny employed an unconventional methodology.<sup>8</sup> In the initial stage of an ongoing account book research project for the Bonavista firms of Templeman and Ryan, 1889-1891, the indexes were computerized to provide, in the first instance, a complete list of all the accounts and hence, a list of the clients of both firms including the corresponding ledger folio numbers and clients' linkages or employers.

The approach undertaken here differs from previous research in two respects: the size of the sample and the lengthy time period of the study. Approximately 150 clients representing most occupational groups in the community were followed in J. T. Ryan's ledgers over the years from 1875 to 1895. Pursuing such a large number of clients through a significant portion of their working lives provided sufficient data for a fairly comprehensive assessment of the impact of the truck system on individuals. Assessing the impact of the truck on Ryan's clients can only be achieved by examining individual accounts in the ledgers over a period of consecutive years. The double entry bookkeeping system, with its debit and credit side for each account, provides researchers with vital information for determining the relative success of clients. In fact, accounts can offer a fairly complete picture of clients' income and consumption. Double entry bookkeeping was a perpetual balancing system where every debit and credit had to have a corresponding opposite; thus each transaction necessitated two entries being made in the ledger. For example, each credit in a

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<sup>8</sup>Sweeny, "Movement, Options and Costs," pp. 111-121.

dealer's<sup>9</sup> account for codfish was countered with a debit to the firm's codfish account.<sup>10</sup> Each entry refers to the book source and not the item itself. The credit for codfish, therefore, refers not to the fish sold by the dealer, but to the codfish account from whence the credit came.

The debit side of an account contains a chronological listing of entries for all of the goods and services supplied to the client during the year, either by the firm or other parties who also dealt with the firm. Each entry provides the date, goods or services purchased, the journal folio number where the detailed information of the transaction can be found, and the price.<sup>11</sup> Goods purchased from the firm are not itemized in the ledger and usually fall under the general rubric of "merchandise." Other services provided by the firm such as "cooperage" or "freight" are itemized. Cash paid to dealers and others, usually at the end of the year to balance off accounts, is represented in the ledger as "to cash account." The transfer of money or credit from one account to another is recorded either as a "sundry," or in the name of the account receiving it. These third party transactions were commonplace. For example, dealer Martha Hicks' 1888 company account, contains an entry for \$526.32 under the heading of "sundries," which represents the total amount

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<sup>9</sup>The terms dealer, shareman, servant and trader will be defined in chapter 4.

<sup>10</sup>Debits to the codfish and cod oil accounts were usually lumped together in a single entry, undoubtedly to avoid excessive bookkeeping work.

<sup>11</sup>See Figure 1, "Account of Mrs. John Hicks and Company, 1888."



transferred to her personal account and sharemens' accounts for the year.<sup>12</sup> Servants' wages were often debited from dealers' personal accounts in the name of the person receiving it. The sum of \$12.00 was debited from Martha Hicks' personal account in 1888, "to Elizabeth Abbott," for wages.<sup>13</sup> If Hicks had received a service from Dr. Forbes, her personal account would have been debited by the appropriate amount "to Dr. Forbes" or to the conjoint account of "Forbes and Skelton." Similarly work done by blacksmith William Doody for Martha Hick's crew would have been recorded on the debit side of either the personal or the company account "to William Doody."<sup>14</sup>

The credit side of an account chronologically lists all of the entries for goods and services provided by the client to the firm or other parties during the year. Again each entry contains the date, goods and services sold, journal folio number and price. Dealers' accounts recorded all of the crew's produce sold to the firm for the season. Dealers with company accounts had the proceeds of their voyage credited there. "Codfish," "cod oil" and "pickled fish" are the common types of credit which appear in dealers' company accounts.<sup>15</sup> If fish had been received from dealers at one of

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<sup>12</sup>Ibid.

<sup>13</sup>See Figure 2, "Account of Mrs. John Hicks and Sons, 1888."

<sup>14</sup>Ibid.

<sup>15</sup>See Figure 3, "Account of Thomas Groves and Company, 1888;" and Figure 4, "Account of John Tremlett and Brothers, 1888." Although the correct spelling of this name is Tremblett, it always appears in Ryan's Books as Tremlett, probably due to accountant Robert Brown's interpretation of local pronunciation. The Tremblett spelling is used in this text.

the firm's seasonal barter shops known as "adventures," located in or near Bonavista, credit was noted accordingly. Many Bonavista dealers have credits by "Rolling Cove Adventure" and "Cape Shore Adventure."

Ryan's policy required that company accounts be paid off before any credit could be transferred to the personal accounts of the dealer and crew. When this criterion had been met, the remaining credit was debited from the company account "to sundries" in a single entry and then divided into the appropriate shares before reappearing as credits in the personal accounts of the crew. Where company accounts were utilized, personal accounts often had only the single entry. Thus the personal accounts of Martha Hicks and crew received a single credit, "by Mrs. Hicks and Company," representing their share of the voyage for the season.<sup>16</sup> Additional credits were recorded for crew members only if they had sold goods or services to the firm outside of their relationship with "Mrs. Hicks and Company." Sharemen who had boats sometimes fished or did other work after their agreement with a dealer had expired.

Debit and credit entries reveal much about the economic lives of clients. Debits tell us the types of goods and services being purchased by individuals and the seasonal patterns of consumption. More importantly perhaps, debits can shed much light on the question of clients' economic success. Clients who received the bulk of

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<sup>16</sup>See Figure 2, "Account of Mrs. John Hicks and Sons, 1888;" Figure 5, "Account of William Hicks of John, 1888;" Figure 6, "Account of Robert Keel, 1888;" and Figure 7, "Account of Thomas Rendell of Stephen, 1888."

their goods and services at the end of the season, after the last produce had been credited, were in good standing with the firm. In that case, they were either receiving winter credit or, if their accounts were not in deficit, merely acquiring extra goods for the winter without need for additional credit from the firm. Similarly clients who received cash at the end of the year to balance off their accounts were relatively prosperous, to the point perhaps, that they did not need any more goods or credit from the firm to sustain them through the winter. By contrast, an unsuccessful season could result in no transfers to personal accounts and a difficult winter for crews and their families.

Credits enable us to glean much about occupational variation, income and production. The type of credits in an account frequently reveals the occupation of the client. Dealers with company accounts, for example, always had credits for fish in this account and a large share of credit in their personal account. Sharemen and servants, on the other hand, usually had the bulk of their credit in a single entry from the dealer's company account. An employee of the firm was usually credited by "expenses on trade" or "labour hire."

Physicians, clerics, blacksmiths, and others whose occupations lay outside of the fishery usually had a variety of credits from various personal and company accounts, as well as from internal accounts of the firm, depending on the services they provided. Ryan's employees, also known as servants, were credited by an internal account of the firm, usually "expenses on trade" or "labour." Schooner

captain Samson Miffen, accountant Robert Brown, and carpenter/ labourer Joseph Durdle were usually credited for their work by "expenses on trade," but there were exceptions. Miffen, for example, was credited by the schooner account "Shamrock" for his work as master from April to December but, during the winter, credit would have come from "expenses on trade" for recaulking another schooner, hauling ice, and other general chores around the premises. Moreover it was not unusual for Ryan's servants to have some codfish or other commodities credited to their accounts as well. The accounts of female servants working in the fishery were more straightforward; rarely did more than a single credit from the employer's account appear. Analysing the credit and debit sides of ledger accounts then, can help to determine occupation, income sources, cash income, and variation in consumption along occupational lines.

Apart from debits and credits, accounts provide two other valuable pieces of information which are essential to the analysis undertaken here. At the bottom of both the debit and credit sides of each account is a figure representing the total value of the client's business with the firm during that year and any outstanding balance from previous years. Referred to here as the "size" of the account, this figure reveals much about the variation amongst clients. Dealers' accounts can range in size from as little as \$1.00 to \$1000.00 or more. The variation can be a reflection of the type of fishing operation or the nature of the relationship with the firm. Clients with accounts under \$10.00 were likely doing the bulk of their business elsewhere and may

only have bartered a little fish with Ryan in some years. Accounts which exceed \$100.00 in value probably indicate a more integral relationship with the firm, and those over \$500.00 belong to Ryan's most valued dealers, primarily trap fishermen with larger boats and crews. Many traders also have accounts which exceed \$500.00 annually, but is difficult to distinguish them from dealers' accounts on the basis of ledger information; consultation of journals, diaries and/or directories is often necessary. The accounts of James Brown and James Shirran, for example, contain numerous entries for "codfish" and "cod oil," indicating perhaps, that they were dealers like Martha Hicks, Thomas Groves, John Tremblett and others.<sup>17</sup> However, McAlpine's Newfoundland Directory for 1894 lists Brown as a "General Dealer" meaning merchant or trader, while Shirran's occupation is given as a trader in "Dry Goods."<sup>18</sup>

The other essential information available in accounts is the amount of the outstanding balance carried over to the next year. This figure appears on the debit side of the account after the last entry if it was a positive balance, that is, if the firm owed the client that outstanding amount. The more plentiful negative balances are located on the credit side of accounts. This figure is absent in accounts which were

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<sup>17</sup>See Figure 8, "Account of James Brown, 1894;" and Figure 9, "Account of James Shirran, 1894."

<sup>18</sup>PANL, McAlpine's Newfoundland Directory, 1894-1895, Vol. II. The 1898 directory lists Shirran's occupation as shopkeeper apparently confirming his trade in dry goods. Shops sold dry goods such as boots, cotton, wool, leather, ready-made clothing, and cooking utensils. Stores stocked food items, such as flour, butter, molasses, pork and beef as well as building materials, hardware and kerosene oil. Brown's occupation was unchanged in the 1898 directory. See McAlpine's Newfoundland Directory, 1898.

balanced at the end of the season.

Balances allow the researcher to measure an individual's success relative to other clients. Dealers with consistently balanced accounts in both personal and company accounts were Ryan's most prosperous clients. Others managed to maintain a balanced status in their company accounts while consistently increasing the indebtedness in personal accounts. Still others fell quickly into debt on all accounts, amassing higher negative balances each year. Examining balances enables the researcher to delineate patterns of indebtedness amongst occupational groups. This will reveal if dealers, sharemen, servants, traders and others were all equally susceptible to indebtedness and negatively affected by it to the same degree. Moreover we can attempt to identify factors which led to the severing of relationships between merchant and client as reflected in inactive accounts.

Choosing clients for this study required considerable deliberation since the computerization of all accounts, while the ideal approach, would have been too costly. Since the intention was to examine the long-term effects of truck on individual clients, these had to be selected from various occupational groups who had accounts on Ryan's books for a substantial portion of the 1875-1895 period. Random sampling was not possible because: first, some clients did not have accounts in the ledgers for more than ten years and, in the case of female servants working in the fishery, only for a season or two before disappearing from the books; and secondly, as noted earlier, the vast majority of the population was employed in the fishery.



Thus a sample population collected randomly may have comprised too many short term clients as well as insufficient representation of non-fishing occupations to provide the basis for a comparative analysis.

In an effort to offset these potential shortcomings, the ledger indexes of 1875, 1880, 1885 and 1890 were first consulted. Clients were then chosen on the basis of their having accounts in the ledgers for three of the index years or a minimum of fifteen consecutive years. Dealers selected on this basis frequently had more than one account but all accounts bearing the individual's name were pursued once the initial criterion had been met. Additionally, other family members of a selected client were often included in the sample to provide some perspective on the nature of family income. Female servants working in the fishery had to be selected on the basis of their appearance in the indexes for a single year because it was uncommon for them to be employed by a dealer for more than a season or two, indicating only a short-term participation in the fishery as servants. Rather than rely exclusively on this method, female servants were chosen directly from ledgers for years other than those of the aforementioned indexes to increase the sample. A substantial number of sharemen were chosen from the indexes, but since their longevity on the books tended to be of shorter duration than that of dealers, a few were also drawn directly from the ledgers on a random basis to increase their representation in the sample.

Including only long-term clients in the sample suggests that less successful

clients may have been excluded by virtue of having only a short and unrewarding relationship with the firm. This is not the case, however, since the most unsuccessful clients of the firm who acquired outstanding debts and eventually had inactive accounts with large balances still owing, remained on the Ryan's books until at least 1890 or 1891 when accountant Robert Brown terminated these accounts. This process did, then, produce a fairly representative mix of successful and unsuccessful clients.

The selection of non-fishing clients was a more arbitrary process. Utilizing the directories of the period along with the ledgers and indexes it was possible to identify many of Ryan's non-fishing clients. Many were selected on the basis of the longevity of their relationship with the firm, while others were added because of the rarity of their occupations. Sail-maker John Robbins was added because evidently he was the only member of that occupation living in the community at the time. Magistrates, clerics, physicians, blacksmiths, a tinsmith, an accountant, a manager, clerks, a sail-maker, a sailing master, labourers, traders and merchants were all included in the sample. Traders were deliberately over represented in order to gain a better understanding of their relationship with the firm. All of the Ryan brothers engaged in the business at Bonavista who had accounts on the books were included as well to provide some insight into their economic position relative to other management personnel in the firm and people in the community.

Finally only individuals in the Bonavista section of the ledgers were selected.

Ryans' bookkeepers invariably divided the ledgers into unmarked but distinct sections for each community or area in the firm's sphere of operation. There were always separate sections for Bonavista, Bird Island Cove, Birchy Cove/Newman's Cove/Amherst Cove, and the Open Hall/Tickle Cove/Plate Cove area. Choosing a single community ensured that all clients were operating under similar circumstances so that environmental and geographical variations like the abundance of codfish, availability of bait, and distance from the firm did not affect prospects.

After clients had been selected, attention was then focused on developing a framework for collecting data. Two separate data sheets were designed to be used for each account pursued through the ledgers. At the top of the first sheet space was provided for the surname and names of the client/account as well as the place of residence and occupation.<sup>19</sup> The years 1875-1895 were listed below with corresponding spaces for "folio number," "linkage," "balanced account," "positive account," "negative account" and "account size." This was followed by a "comments" section used for making notes on any important point including changes in the name of the account. The ledger folio numbers, derived from the indexes, were necessarily the first data collected. This was done by finding the names of the selected clients in each of the twenty-one indexes and noting the appropriate folio numbers.

A linkage is the account from which a client was paid. Linkages, listed across from the client's name, were also derived from the indexes, although the same

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<sup>19</sup>See Figure 10, "Data Collection Sheet, A."

information is usually available at the top of a client's account in the ledgers as well. The account of shareman Thomas Rendell of Stephen , for example, had his dealer's name, Mrs. Hicks and Company, listed at the top of his account.<sup>20</sup> Linkages were usually provided only for sharemen and servants and are therefore useful in determining occupation.

The spaces available for "balanced," "positive" or "negative" accounts are key elements of the research and mark the beginning of the ledger work. Balanced accounts required only a check mark while the value of negative and positive balances had to be noted in order to provide a measure of clients' credit or deficit position. This permitted the tracking of a client's standing with the firm over the 1875-1895 period. Inactive accounts were designated for easy identification by marking the negative balance amount in red.

The account size is also critical to this research since as noted above, this figure is particularly useful in distinguishing the type of relationship between client and firm. It is also helpful in gauging changes in the relationship over time. This figure, written at the bottom of both the credit and debit sides of each account, represents the total value of business conducted by a client with the firm in that account for that year. Many clients who accumulated large debts over the years and subsequently had their credit restricted and/or went elsewhere to be supplied, actually did very little new business with Ryan each year. The negative balance does

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<sup>20</sup>See Figure 7, "Account of Thomas Rendell of Stephen, 1888."

not reflect this change. It is the account size figure minus the negative balance which indicates the amount of new business conducted between client and firm in a particular year. The case of trader James Mullally is a good illustration.<sup>21</sup> In 1875 Mullally's account was in good shape with a positive balance of £8.9.8 on £182.7.3 worth of business. He quickly fell into a deficit situation but his position remained stable. By 1882 his negative balance was £100.7.0 on an account which amounted to £637.12.5. The margin between the negative balance and account size is £537.5.5 or well over \$2100.00. Mullally's situation worsened, however, as his yearly debt increased as a proportion of the account size. By 1888 his debt was \$3421.91 on an account of \$3442.63, leaving only a margin of \$20.72. Mullally's account became inactive in 1889 and two years later was written off as a "doubtful debt." Without a record of the account size figures, it would be difficult to determine why Mullally was "cut off" in 1889 for it was not the size of the debt which forced Ryan's hand but the size of the debt as a proportion of the size of the account. This appears to have been the measuring stick Ryan applied to all of his clients.

The second data sheet was designed to record information pertaining to debits and credits.<sup>22</sup> The goal was to identify the types of debits and credits, not list them and their value. On the debit side the vast majority of debits were merchandise and these were excluded from the data collection process in favour of more interesting

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<sup>21</sup>See Figure 11, "James Mullally, Data Sheet A."

<sup>22</sup>See Figure 12, "Data Collection Sheet B."

or revealing credits. Thus any debit for cash is listed along with the amount and date of the entry since a client receiving a large amount of cash at the end of the year was in all likelihood receiving payment to balance off his/her account. Similarly debits to another firm or bank were recorded because this suggests that Ryan was acting as an intermediary between the client and other institutions, and provides some indication of the independence of clients. Sundries in large amounts which were transferred from a company account to the personal accounts of dealers and sharemen were also carefully noted in light of their value in helping to determine the source of income. Payments to individuals for wages were recorded so that the matter of servants' labour and wages could be examined.

Credits were identified in all accounts and often the dates and amounts were listed. Particular attention was paid to dollar values if the credits were for cash, payment from a dealer's account, or any unusual entry. Credits by various individuals contained in, for example, a physician's account are noted only as "by individuals." Inactive accounts have the word "INACTIVE" written in the space for credit entries on the data sheet as a reminder of the status of that account. Both data sheets for each client were placed together in binders for easy reference. With the data collected and organized in this manner, analysis of the ledgers could now begin.

407				<u>Dr</u> Mrs John Hicks & Co. - <u>Cr</u>			
1883				1888			
Jan	23	Dr. Merchandise	91	Aug	24	By Cash paid	924
Feb	23	do	152	Aug	31	do	925
Mar	1	do	244	Sep	31	Cash paid	926
Apr	23	do	235	Oct	15	do	927
May	1	do	312	Nov	12	do	928
Jun	15	do	352				
Jul	16	do	382				
Aug	14	do	402				
Sep	21	do	422				
Oct	29	do	442				
Nov	1	do	462				
Dec	1	do	482				
	13	do	502				
	21	do	522				
	29	do	542				
	31	do	562				
	31	do	582				
	31	do	602				
	31	do	622				
	31	do	642				
	31	do	662				
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	31	do	5002				
	31	do	5022				
	31	do	5042				
	31	do	5062				
	31	do	5082				
	31	do	5102				
	31	do	5122				
	31	do	5142				
	31	do	5162				
	31	do	5182				
	31	do	5202				
	31	do	5222				
	31	do	5242				
	31	do	5262				
	31	do	5282				
	31	do	530				







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*John Tremlett & Bros.*

*Co.*

1887	Feb 29	P. M. L. L. L.	113	53	1887	Apr 21	P. M. L. L. L.	113	53
Mar 20	d		112	16	May 29	P. M. L. L. L.	113	24 34	
Apr 29	d		112	1 58	Jun 1	P. M. L. L. L.	113	23 96	
May 13	d		112	78	Jun 1	P. M. L. L. L.	113	388 91	
Jun 15	d		271	33 10	Jun 20	d		113	128 38
Jul 1	d		316	83	Jul 21	d		113	258 60
Aug 0	d		355	1 20	Aug 8	d		113	233 16
Aug 14	d		343	16 24	Aug 20	d		113	96 70
Aug 16	d		313	27 20	Aug 31	P. M. L. L. L.	113	60 00	
Aug 17	d		316	12 00	Aug 31	P. M. L. L. L.	113	73 12	
Aug 17	d		340	60	Nov 1	P. M. L. L. L.	1225	29 83	
Aug 21	d		20	12	Nov 15	P. M. L. L. L.	113	17 13	
Aug 23	d		442	5 33					
Aug 26	d		461	1 00					
Aug 30	d		478	2 96					
Aug 31	d		514	2 80					
Aug 31	d		607	37					
Aug 31	d		610	35					
Aug 31	d		613	01					
Aug 31	d		726	00					
Aug 31	d		771	3 43					
Oct 31	P. M. L. L. L.		1164	60 00					
Nov 6	d		128	1161 20					
			1337	59					1337 59

Figure 4: Account of John Tremblett and Brothers, 1888

403									
<i>Dr. William Hicks &amp; Son. Cr.</i>									
1888	Jan 1	Dr. Balance	312	07	1888	Nov 1	Dr. Wm. Hicks & Son	184	22
		Miscellaneous	55	41					
	17	do	55	1					
Feb 3		do	116	1					
8		do	127	50					
16		do	140	1					
Mar 6		do	173	5					
21		do	225	03					
Apr 16		do	262	2					
May 1		do	312	6					
19		do	423	50					
23		do	481	1					
29		do	476	60					
June 13		do	594	7					
23		do	655	1					
July 15		do	750	28					
18		do	743	7					
Aug 9		do	883	14					
31		do	942	50					
Sept 12		do	1012	2					
21		do	1100	5					
Oct 12		do	1112	9					
15		do	1112	1					
23		do	1165	1					
31		do	1190	07					
Nov 7		do	1223	160					
12		Mr. H. L. Co	1251	23					
16		H. L. Co	1275	2					
Dec 8		Cash	1277	10					
		William Hicks	1277	1					
			167	11					

Figure 5: Account of William Hicks of John, 1888



1032

Dr

Thomas Rendell of Stephen

Cr

M<sup>o</sup> Hicks & Co.

1888	July 1	Balance	23	43	18		Nov 1	By Mrs. Hicks	1356	52	63
	17	Merchandise	85	1	25		Dec 31	Balance 1888	26	36	25
	18	do		8	40						
	24	do	105	6	50						
Sept 9	do	do	238	1	25					87	97
20	do	do	274		45						
Nov 1	do	do	315		15	1888	do and forward	87	58		
12	do	do	370	10	03	Oct 13	Merchandise	1356	1	00	
24	do	do	470		31						
June 9	do	do	574	1	25						
21	do	do	640		25						
July 9	do	do	885	4	00						
Sept 8	do	do	1012	4	21						
10	do	do	1023	4	30						
Oct 24	do	do	1077	1	35						
Nov 12	do	do	1222		07						
		Carriage Sent Forward		87	51					88	51

Figure 7: Account of Thomas Rendell of Stephen, 1888



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## Dr. James Shirran - Cr.

June 15	P. Henderson	56	672	July 1	P. Henderson	56	5512
July 7	"	52	512	July 8	East Ast.	48	2025
July 9	"	46	512	July 6	Confish.	44	3113
July 13	East Ast.	42	1500	July 12	"	45	3080
July 14	Compens.	80	530	July 21	East Ast.	48	2175
July 18	Shirran	146	561	July 23	Compens.	40	1950
July 20	"	42	1551	July 24	"	42	1952
Sept 1	"	40	535	Sept 4	East Ast.	44	2450
Sept 15	"	42	210	Sept 18	Confish.	48	2918
Sept 18	"	42	231	Sept 15	"	46	2931
Sept 20	"	42	2417	Sept 14	"	45	1820
Sept 20	Compens.	40	565	Sept 15	East Ast.	43	2535
Sept 20	Pending Paid	42	20000	Sept 29	"	47	2312
Sept 20	Shirran	42	30	Oct 19	Confish. Ast.	43	2506
Sept 21	Compens.	43	360	Oct 10	East Ast.	42	2500
Sept 28	Shirran	42	1596	Oct 19	Confish. Ast.	45	2517
Sept 29	"	46	132	Oct 19	"	46	3502
Oct 1	"	42	630	Oct 22	East Ast.	44	1975
Oct 8	"	45	345	Oct 24	Compens. Ast.	42	3269
Oct 20	"	42	1521	Oct 25	East Ast.	42	040
Oct 25	"	42	1550	Oct 31	Compens. Ast.	46	2554
Oct 26	P. Henderson	46	10	Nov 1	East Ast.	48	700
Oct 29	Shirran	42	842	Nov 5	Confish.	45	3555
Oct 30	Pending Paid	46	26000	Nov 7	"	45	3523
Oct 31	Shirran	42	4132	Nov 10	East Ast.	45	1027
Nov 2	Sub. Cratone	42	25	Nov 12	Confish.	44	2865
Nov 2	Shirran	42	842	Nov 13	"	44	6435
Nov 30	"	42	650	Nov 15	East Ast.	44	1000
Dec 1	"	42	170	Nov 19	Confish.	44	3267
Dec 1	Pending Paid	42	15400	Nov 19	"	44	2181
Dec 1	"	42	85825	Dec 5	"	42	1015
							85825

Figure 9: Account of James Shirran, 1894

SURNAME: _____		NAMES: _____				
PLACE: _____		OCCUPATION: _____				
YEAR	FOLIO	LINKAGE	BAL.	POS. A/C	NEG. A/C	A/C SIZE
1875	_____	_____	_____	_____	_____	_____
1876	_____	_____	_____	_____	_____	_____
1877	_____	_____	_____	_____	_____	_____
1878	_____	_____	_____	_____	_____	_____
1879	_____	_____	_____	_____	_____	_____
1880	_____	_____	_____	_____	_____	_____
1881	_____	_____	_____	_____	_____	_____
1882	_____	_____	_____	_____	_____	_____
1883	_____	_____	_____	_____	_____	_____
1884	_____	_____	_____	_____	_____	_____
1885	_____	_____	_____	_____	_____	_____
1886	_____	_____	_____	_____	_____	_____
1887	_____	_____	_____	_____	_____	_____
1888	_____	_____	_____	_____	_____	_____
1889	_____	_____	_____	_____	_____	_____
1890	_____	_____	_____	_____	_____	_____
1891	_____	_____	_____	_____	_____	_____
1892	_____	_____	_____	_____	_____	_____
1893	_____	_____	_____	_____	_____	_____
1894	_____	_____	_____	_____	_____	_____
1895	_____	_____	_____	_____	_____	_____
COMMENTS:						
_____						
_____						
_____						
_____						
_____						

Figure 10: Data Collection Sheet A



SURNAME: Mullally NAMES: James  
 PLACE: \_\_\_\_\_ OCCUPATION: \_\_\_\_\_

YEAR	FOLIO	LINKAGE	BAL.	POS. A/C	NEG. A/C	A/C SIZE
1975	<u>573</u>	_____	_____	<u>8-9-8</u>	_____	<u>182-7-3</u>
1976	<u>547</u>	_____	_____	_____	<u>1-8-8</u>	<u>405-0-9</u>
1977	<u>545</u>	_____	_____	<u>2-11-3</u>	_____	<u>253-16-4</u>
1978	<u>553</u>	_____	_____	_____	<u>25-15-1</u>	<u>374-4-10</u>
1979	<u>579</u>	_____	_____	_____	<u>86-9-1</u>	<u>401-5-2</u>
1980	<u>570</u>	_____	_____	_____	<u>192-17-7</u>	<u>555-10-9</u>
1981	<u>536</u>	_____	_____	_____	<u>92-8-7</u>	<u>628-16-3</u>
1982	<u>515</u>	_____	_____	_____	<u>100-7-0</u>	<u>637-12-5</u>
1983	<u>525</u>	_____	_____	_____	<u>98-17-0</u>	_____
1984	<u>523</u>	_____	_____	_____	<u>509-3-9</u>	<u>775-14-10</u>
1985	<u>535</u>	_____	_____	_____	<u>732-4-4</u>	<u>923-19-10</u>
1986	<u>829</u>	_____	_____	_____	<u>871-12-3</u>	<u>956-8-11</u>
1987	<u>452</u>	_____	_____	<u>[3442.67] 860-13-2</u>	_____	<u>907-0-1</u>
1988	<u>570</u>	_____	_____	_____	<u>342-1.91</u>	<u>3442.63</u>
1989	<u>612</u>	_____	_____	_____	<u>342-1.91</u>	<u>342-1.91</u>
1990	<u>619</u>	_____	_____	_____	<u>242-1.91</u>	<u>342-1.91</u>
1991	<u>630</u>	_____	✓	_____	_____	<u>342-1.91</u>
1992	<u>NIL</u>	_____	_____	_____	_____	_____
1993	<u>NIL</u>	_____	_____	_____	_____	_____
1994	<u>NIL</u>	_____	_____	_____	_____	_____
1995	<u>NIL</u>	_____	_____	_____	_____	_____

COMMENTS:

\_\_\_\_\_

\_\_\_\_\_

\_\_\_\_\_

\_\_\_\_\_

\_\_\_\_\_

Figure 11: James Mullally, Data Collection Sheet A

SURNAME: _____		NAMES: _____	
1875	DEB. _____	CRE. _____	
1876	DEB. _____	CRE. _____	
1877	DEB. _____	CRE. _____	
1878	DEB. _____	CRE. _____	
1879	DEB. _____	CRE. _____	
1880	DEB. _____	CRE. _____	
1881	DEB. _____	CRE. _____	
1882	DEB. _____	CRE. _____	
1883	DEB. _____	CRE. _____	
1884	DEB. _____	CRE. _____	
1885	DEB. _____	CRE. _____	
1886	DEB. _____	CRE. _____	
1887	DEB. _____	CRE. _____	
1888	DEB. _____	CRE. _____	
1889	DEB. _____	CRE. _____	
1890	DEB. _____	CRE. _____	
1891	DEB. _____	CRE. _____	
1892	DEB. _____	CRE. _____	
1893	DEB. _____	CRE. _____	
1894	DEB. _____	CRE. _____	
1895	DEB. _____	CRE. _____	

Figure 12: Data Collection Sheet B

## CHAPTER 4

### CLIENTS, ACCOUNT BOOKS AND DEBT

The large numbers of accounts which appear in the firm's ledgers by 1875 suggest that J. T. Ryan had secured a sizable foothold in the Bonavista economy. At the same time as his main competitor, James Saint, started to teeter towards bankruptcy, Ryan's fortunes were clearly improving. The firm originated in the Bayley's Cove section of town in 1857 as a fish/supply business and public house.<sup>1</sup> Michael Ryan must have started the firm since James, his eldest son, was only fifteen at the time. In 1869, James expanded the operation by opening larger premises in the centre area of town known as the "harbour." The strategy of elbowing his way in next to Saint and the other firms clustered around the harbour had paid off: Ryan's had become the firm of choice for a large part of the population.

The vast majority of the firm's clients were fishing people, as would be expected in a place where this occupational group predominated: in 1874, 1884 and 1891, those engaged in the catching and curing of fish comprised 95 percent (1194), 93 percent (1552), and 87 percent (1840), respectively, of Bonavista's active workforce.<sup>2</sup> The 1891 census provides a breakdown by gender, noting that 43

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<sup>1</sup>A.B. Morinc, "History of Newfoundland," unpublished manuscript, Chapter 16, f. 43 (PANL, MG 271).

<sup>2</sup>PANL, Census of Newfoundland and Labrador, 1874; 1884; and 1891.

percent (784) of those engaged in this category were women.<sup>3</sup> Surrounding communities also had equally high percentages of fishing people in their populations. It would be erroneous to assume, however, that these clients fitted neatly into the homogeneous category of "fishing people" or "fishermen." They were by no means a monolithic group who had identical relationships with the firm. Rather the fishing population was very stratified with its overall structures reflecting, to a large degree, economic well being. And it was in their relations with fish merchants that these distinctions were created, entrenched, and preserved.

Dealers constituted the largest and potentially most prosperous segment of the fishing population. A dealer was an individual who fished with or without the aid of employed labour and accepted supplies on credit from a firm, with the understanding that the proceeds of the season's voyage would be applied to the credit of his or her account. This term is a derivative of the earlier "planter" which fell out of common usage in the second half of the nineteenth century. In the mid-nineteenth century Bonavista area resident, Philip Tocque defined a planter in Newfoundland as, "all the fishermen who keep a boat and employ men, or even keep a skiff and fish alone."<sup>4</sup> Whether fishing just outside Bonavista Harbour in a small

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<sup>3</sup>Ibid.

<sup>4</sup>Philip Tocque, Newfoundland: As It Was and As It Is in 1877 (Toronto: John B. Magurn, 1878), p. 147. The term planter actually referred to what is defined here a dealer, as well as someone who also supplied other planters as a type of middleman between merchants and fishermen. Wealthy Bonavista resident, William Alexander, was such a planter. He employed fishermen directly but the larger part of his business was supplying other planters. His death in 1828 and subsequent insolvency of his estate resulted in a legal battle between two creditors, James Stewart and Company and Baine, Johnston and

punt without hired hands, or off Labrador in a larger sailing vessel with a crew of six, the term dealer applies. When Ryan referred to his dealers in the diaries, he meant all who had been assigned goods for the purpose of fishing, whether big or small, prosperous or impoverished.<sup>5</sup>

Usually dealers were the skippers of their crews but there were exceptions. Martha Hicks, for example, who became the family's dealer after her husband John had died, probably did not fish with her son William and his crew but she must have been in charge. The apparently prosperous account of "Mrs. Hicks and Company" appears for several consecutive years in the 1880s before being replaced by "William Hicks and Company" in 1890.<sup>6</sup>

Property was the defining characteristic of dealers; it separated them from other segments of the fishing population. Credit was the principal requirement for becoming a dealer but credit would not be granted by merchants unless they felt there was reasonable prospect of a return on the advance. Thus in order to be a dealer one required access to the means of production, namely a boat and fishing

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Company. Essentially the issue focused on whether Alexander was a planter or a merchant, and specifically if his estate was subject to the law of current supply which dictated that the planter's (Alexander's) servants and current supplying merchant for that year (Stewart) were entitled to first lien on the estate before other creditors (Baine, Johnston). The Supreme Court ruled that although Alexander had employed fishermen, the bulk of his activities seemed to be as a supplying merchant, including sending at least one cargo of fish to foreign markets on his own account, and his estate could not therefore be subject to the law of current supply. See Brian Dunfield ed., Decisions of the Supreme Court of Newfoundland: The Reports, 1829-1845 (St. John's: J. W. Withers, King's Printer, 1916), pp. 29-47.

<sup>5</sup>MHA, J. T. Ryan Collection, Diaries, Bonavista, 1875-1895.

<sup>6</sup>MHA, J.T. Ryan Collection, Ledgers, Bonavista, 1875-1895.

gear, but more importantly, suitable waterfront property to erect stages and flakes. Boats and gear could be purchased or leased on credit. Dealers could undertake the construction of stages and flakes with materials obtained from nearby woodlands, but unoccupied waterfront property was a scarce commodity in late nineteenth century Bonavista.

The unavailability of suitable waterfront property was the principal barrier preventing young people from becoming dealers. Nimshi Crewe believed that this land shortage became a problem as the "harbour gradually grew in population, until all the land on the foreshore had come to be occupied, so there was no room for fishing left to the expanding sons of the settled 'planters' and for newcomers from England and Ireland."<sup>7</sup> As early as 1806, the paucity of suitable property prompted "a number of landless young married couples of Bonavista," including Crewe's ancestors, to resettle in nearby but hitherto unoccupied Bird Island Cove.<sup>8</sup> Philip Tocque insisted that this problem was largely responsible for the impoverished condition of the people.

A great part of the poverty of Bonavista, is owing to the want of room to erect stages and flakes for the fishery. Half the fishermen, in consequence of their having no water-side premises, cannot "go on the plant," as it is called....<sup>9</sup>

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<sup>7</sup>PANL, P 4/13, Nimshi Crewe Papers, Box 4, File 99, Nimshi Crewe to Rev. Dr. Benaiah Crewe, October 19, 1967.

<sup>8</sup>*Ibid.*

<sup>9</sup>Tocque, Newfoundland, p. 147.

The critical link between access to waterfront property and economic projects made people extremely protective and often caused bitter disputes. A good illustration of how dealers valued waterfront property, and their determination to fight for any in their possession, is the 1874 confrontation between John Cuff and James Ryan. Cuff and his family prosecuted the fishery from their stages and flakes situated adjacent to Ryan's harbour premises. When Ryan attempted to build a flake on land purchased from James Caulfield in the same area, Cuff insisted that his supplying merchant not encroach beyond the proper boundary. According to Ryan's version of the dispute, it was a matter of inches.

The carpenters began construction on May 1st and John Cuff and his son, William, arrived early in the morning to measure the land along with James and Dan Ryan. Although, "we were all satisfied that the ground was measured and marked correctly ... John Cuff came down often during the day to see that they were putting up the Flake on my property and not encroaching upon his..."<sup>10</sup> Ryan thought that would be no disagreement because solid evidence of the proper location had been unearthed at the construction site: "In the morning while William ...Cuff was up at my house with me James Cox [one of the carpenters] in the presence of John Cuff and the other hands I had employed dug up a piece of the sill of Caulfield's

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<sup>10</sup>MHA, James Ryan Collection, Diary, Bonavista, May 1, 1874.

House."<sup>11</sup> The Cuffs remained unconvinced, however, and they made their dissatisfaction known the following day.

About 7 O'clock A.M. John Cuff came to me and said he had measured the ground again last night and found that the stick he had previously put in to mark the limits on the water side of the premises was about 6 inches too far in on his part. He then proposed to have the third cross beam of my Flake put down fair and perpendicular with the peg now - as he had shifted it to which I assented. At about 9 O'clock A.M. Wm. Cuff above named came into my office and said he wished me to come out as he would like to see the ground measured again. I went with him and we measured it with a Carpenter's Tape and he put up another peg or stick about 6 inches farther in on my part and drove the stick down with a Hatchet saying at the same time that is correct now and his father repeated the same words. I merely observed you can be as particular as you please and take what belongs to you to the inch.<sup>12</sup>

There is no further entry regarding the flake, but nearly three weeks later a more contentious dispute arose when the Cuffs began constructing their stage. At the heart of the issue was Ryan's claim to a part of the stage allegedly also entitled to him as a consequence of purchasing the old Caulfield land. Ownership of fishing rooms on that crowded part of the waterfront was a complex matter as John Daly, the firm's manager, explained in the diary.

This morning the Cuffs commenced building the inner part of the stage - the writer went over and addressing John Cuff Senr. and his two sons Wm. and Jas. told them Mr. Ryan intended to occupy his part of the

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<sup>11</sup>Ibid.

<sup>12</sup>Ibid., May 2, 1874.



room this season and offered to find his proportion of the room Stuff & Men - they objected stating that Mr Ryan did not own any part of that room and that he held all he was owner of viz. 1/4 of the whale room or 1/2 of Jas. Skiffington's part. They admitted that Caulfield did occupy a part of the Stage at one time but he refused to help to build it out in spring. - they took the advice of Mr. Sweetland [then magistrate] who asked them if there was room for another Stage and if so to make Caulfield build his own - and if he came near theirs Mr. Sweetland advised them to break it down.<sup>13</sup>

The Cuffs persisted and two weeks later, in an effort to reach a compromise on the matter, Ryan attended a 3:00 p.m. meeting with John and William at the Police Office:

where I remained talking and reasoning with them and Mr. Candow [magistrate] until about 6 p.m. They repeatedly admitted I owned 1/4 of the Stage and consented to allow me to use the upper part which I would not do - I wanted use of the Eastern side which belongs to me.<sup>14</sup>

The meeting did not produce a resolution, however, and Ryan, unwilling to surrender, then used his influence to obtain a letter from the current Prime Minister directing the Cuffs to relent. Apparently they were neither impressed nor moved: "[Gaoler] Michael Fennell went to John Cuff this evening with F.B.T. Carter's letter and read the same for him - he said he cared not for Carter or any person else."<sup>15</sup>

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<sup>13</sup>Ibid., May 19, 1874.

<sup>14</sup>Ibid., June 1, 1874.

<sup>15</sup>Ibid., June 13, 1874.

Two days later tensions escalated and there would have been a violent confrontation if not for the prudence and acquiescence of Daly.

Our men that is Patt Matthews, Jno. Ricketts and Miffen commenced at Cuff's stage this morning - built up a portion of it (say uprights and c.) and on their return from breakfast it was knocked down and all the beams the[y] had on the stage was thrown over in the beach and water and then the[y] commenced at work again and all the Cuff women came then with Hatchets and swore the[y] would chop the first man that came in the stage or lay his finger to a nail a beam on and as fast as our men would put up the said lumber the Cuffs would throw it down - so at last I told them to give it up.<sup>16</sup>

Those, unlike the Cuffs, who did not have the means to "go on the plant" became sharemen, the principal labouring class of the fishery, "that is, the planter finds every requisite for the prosecution of the fishery, for which the shareman allows him half his catch of fish."<sup>17</sup> As the title implies, working as a shareman appears to have been the exclusive domain of men, while servants, the other category of labourers in the fishery, were primarily women. In order for a sharemen to have an account in Ryan's books, he had to be "shipped," that is signed on at the firm by the dealer to serve in his crew for a specified time, usually from early spring until the end of the fishing season in late fall, for a predetermined share of the voyage. All three parties had to accept the terms of the shipping agreement before it could be finalized. Once a shareman had been shipped, the firm advanced an amount of supplies which Ryan

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<sup>16</sup>Ibid., June 15, 1874.

<sup>17</sup>Ibid., p. 148.

deemed an acceptable risk in anticipation of payment being made from the proceeds of the voyage. The responsibility of payment for a shareman's account actually fell to the dealer. The proceeds of the voyage were initially credited to the dealer's account with the appropriate share being subsequently transferred from there to the credit of the shareman's account. Thus a shareman's fortunes were inextricably tied to those of the crew and dealer. And since the dealer's share usually amounted to one half of the proceeds of a voyage, leaving as many as three sharemen to split the other half, a poor season could leave sharemen and their families in desperate circumstances. Moreover, sharemen in Bonavista Bay were required to pay for their "diet" during the fishing season when supplied by the dealer. This amount was deducted from the shareman's account and credited to the dealer before his share of the voyage was calculated. Tocque noted that this practice, unknown in Conception Bay, created additional hardship for Bonavista sharemen.

The shareman of Bonavista Bay catches 50 qtls. fish for the summer (which is beyond the usual catch), out of this 25 qtls. only belongs to himself; and when the planter is paid for his diet, the poor shareman has about 14 qtls. to call his own, out of which he may have to support a family of from five to ten persons, from the beginning of October to the commencement of the fishery in June, unless he may catch a few seals in March.<sup>18</sup>

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<sup>18</sup>*Ibid.* Although there is ample evidence of this practise occurring in Ryan's books during the 1875-1895 period, it was not as universal as Tocque's comment seems to suggest. By this time then, it is likely that fewer dealers were providing diet and thus, fewer sharemen were having the amount deducted from their accounts.

Distinguishing between dealers and sharemen in the ledgers is not always a simple matter. A comparison of share sizes is often the only information that enables the researcher to separate the sharemen from the dealers, particularly for crews which contain several members of the same family.<sup>19</sup> The account of "John Tremblett and Brothers" is a good illustration. In the early years, John and Henry Tremblett appear to have been the dealers for this account as their share of the voyage far exceeded that of James, another brother. James was apparently regarded as a shareman until 1888 when he became a full partner and his share increased to match the others.<sup>20</sup> Henceforth he was also a dealer. Many of the families who fished together divided the responsibilities and shares equally and hence, all can be considered dealers.

Servants were distinct from sharemen in two ways: most were women and their wages were fixed prior to the start of the season. Servants were subjected to the same process as sharemen; they had to be shipped at the firm with the consent of both dealer and merchant, all parties in accord on the terms of the agreement. Upon completion of the agreement, a servant could then take goods on credit not exceeding the amount of his or her wages for the season. Wages were deducted from the dealer's account at the end of the season and credited to the servant's account,

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<sup>19</sup>Share sizes can be determined by checking the value of the credit issued to each crew member's account in the ledger, or by checking the appropriate codfish entries for the crew in the journal.

<sup>20</sup>MHA, J. T. Ryan Collection, Ledgers, 1875-1895.

thereby cancelling the latter's outstanding debt. Usually servants lived on the premises of their masters who provided the "diet" without charge.

Nevertheless servants were undoubtedly the poorest segment of the fishing population. Sharemen consistently had higher incomes. Disasters such as the loss of the crew's boat early in the fishing season, or a total catch failure, could result in sharemen earning less than servants, but in average years this was not the case. While there was some variation, servants' wages typically ranged from £1-£4 per season until 1888 and \$4.00-\$16.00 thereafter.<sup>21</sup>

Women servants were required to do what was considered women's work, and this consisted of numerous tasks on the dealer's property. Women were involved in every aspect of the fish production except catching fish. As part of the shore crew they worked beside the men in the stage "putting away the fish" and often alone in "making fish" while the men were out fishing.<sup>22</sup> From the stage head to the flake, women were essential to the operation. Women were responsible for the curing process, which meant spreading the fish on the flakes and turning it over at proper times, as well collecting it when wet weather threatened; sowing and weeding

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<sup>21</sup>The firm switched the currency used in its books from pounds sterling to dollars in 1889. The standard conversion rate of £1 to \$4.00 was applied to all outstanding accounts at the end of 1888.

<sup>22</sup>Hilda Chaulk Murray, More than 50%: Woman's Life in a Newfoundland Outport 1900-1950 (St. John's: Breakwater Books Limited, 1979), pp. 12-32. Chaulk Murray's outport is the aforementioned Bird Island Cove where practices in the fishery were the same as at Bonavista. This account of women's work in the area is both informative and comprehensive. The role of women's work in the fishery is also discussed in Marilyn Porter, "She Was Skipper of the Shore Crew: Notes on the History of the Sexual Division of Labour in Newfoundland," Labour/Le Travail, 15 (Spring 1985), pp. 105-123.

gardens, caring for the cows, goats, sheep, chickens, and pigs as well as domestic chores such as laundry, cleaning, and preparing up to seven meals a day for the crew.<sup>23</sup>

The specific chores of an individual servant were contingent on the crew's needs. Chaulk Murray notes that the work of women who were married to dealers varied somewhat, depending upon the type of fishing operation being pursued by the crew.

A woman's workday in the summer was governed largely by whether her husband was handlining or trapping. If her husband were a handliner, the crew would likely be a small one, and each member might be required to attend to several jobs in the curing operation, but there would, at the most, be only one boatload a day to put away, and she would not have to spend all day working at the fish....

The routine followed by a trapman's wife was very different from that of the handliner's wife, when fish were plentiful. As a member of a large trapping crew, she would have a specialized job to attend to, but she would have to handle thousands of fish in a single boatload and there might be five boatloads to put away in a single day.<sup>24</sup>

The workdays of female servants were probably determined by the same circumstances, and since it appears that many were shipped to dealers with larger trap fishing crews, their work may have indeed been more specialized, limited

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<sup>23</sup>Ibid.

<sup>24</sup>Ibid, p. 14.

perhaps to handling fish in the stage and on the flakes.<sup>25</sup> In fact the hiring of servants may have been necessary to assist female members of dealers' families who were unable to undertake all of the shore work required for a large trap crew operation. At any rate, women's work was exhausting and in many respects more demanding than that of sharemen and dealers. As one of Chaulk Murray's respondents indicated, it was "more than fifty per cent"<sup>26</sup>

Traders also played an important role in the fishery. In the study period, Bonavista had a number of individuals who functioned as intermediaries between Ryan and the fishing populace, but unlike dealers or "planters," did not necessarily own boats and employ fishers. They were intermediate merchants; obtaining supplies from Ryan or some other principal merchant which they in turn sold on credit, or for cash, to dealers. When dealers delivered their fish as payment for goods advanced, traders then used this currency to pay off their debts on Ryan's books. This was a happy arrangement for Ryan; presumably traders earned a premium on the exchange in good years but they also assumed a portion of the risk. It would be instructive to know how traders managed to attract clients if their prices did not compare favourably to Ryan's. It may be that many of the traders' clients were dealers and sharemen who had been denied credit at the large firms. At any rate, James Brown,

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<sup>25</sup>Chaulk Murray states (p.14) that fishing crews did not begin using traps until after 1900 at Bird Island Cove. This is incorrect as Ryan's dealers, including some from Bird Island Cove, began using traps in the 1880s.

<sup>26</sup>Ibid, p. 12.

James Shirran, and James Groves were among the traders on Ryan's books who seemed to have experienced considerable success throughout the 1880s and thereafter. Traders are variously labelled as merchants, general dealers, shopkeepers, and traders in the ledgers and directories. For the sake of consistency, they will be referred to here only as traders.

The census returns demonstrate that there was some occupational diversity outside of the fishery at Bonavista, and this is reflected in Ryan's ledgers as well. In 1874 there were three clergymen/ministers, one doctor, nine farmers, twenty-nine mechanics/handicrafts people, twenty-two merchants and traders, twenty-five people engaged in lumbering, and nine lobster factory workers living at Bonavista.<sup>27</sup> Ten years later four clerics, two doctors, two farmers, twenty-one mechanics /handicrafts people, nineteen merchants and traders, forty-eight office/shop workers, and twenty-one others in "miscellaneous" occupations resided there. By 1891 Bonavista had six clerics, one doctor, seven government service workers, twenty-nine mechanics/handicrafts people, eight merchants and traders, thirty-three office/shop workers, one hundred and twenty lobster factory workers, and sixty-nine employed in "miscellaneous" occupations. So much for the mythology of the fishing village

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<sup>27</sup>Ibid. It is important to recognize the potential inaccuracies in the census figures. The 1874 and 1884 censuses, for example, do not provide categories for teachers or government employees even though there were several of each residing at Bonavista in this period. Only one physician is recorded for 1874 and 1891 but both Drs. R. E. Forbes and John Skelton were practising there at the time. The figure of eight merchants for 1891 compared to twenty-two and nineteen in the earlier returns indicates that many of the smaller traders must have been excluded from this category for that year. McAlpine's 1894 directory lists sixteen individuals who can be regarded as merchants and that figure is probably more accurate. See McAlpine's Newfoundland Directory 1894-1895, Vol II, 1894, pp. 446-453.



comprised only of (poor) fishers and one (rich) merchant!

McAlpine's Directory is instructive in that it allows us to specify many of the occupations which fall under more general categories in the census returns; moreover it identifies the individuals who held these jobs. "Government Service" workers at Bonavista in the 1894 directory included a postmaster, police sergeant, inspector of weights, surveyor of lumber, and magistrate. "Mechanics and handicraft" workers probably included blacksmiths, tinsmiths, carpenters, coopers, sail-makers, tailors, a watchmaker and a baker, all of whom are listed in the directory. "Clerks and shopkeepers" is a broad category which likely included actual shop and store clerks as well as the better paying and highly regarded jobs of firm manager or agent, accountant and barter shop manager. The local publican probably fell into the "miscellaneous" category in the census.

While the bulk of people who appear in Ryan's ledgers were fishing people, representatives of most of these other occupational groups were clients of the firm as well, since it was only at Ryan's and other firms that the necessities of life could be purchased. Merchants imported nearly all of the vital foodstuffs such as flour, molasses, beef, pork, and butter, as well as the cottons and wools for making clothes, kerosene oil for light, sole leather for shoes, building materials such as lumber, clapboard, nails and paint, and any luxuries such as tinned foods, ready-made clothing, furniture, china, and port wine. People could import their goods from St. John's if they had the means, but many of even the most prosperous Bonavista

residents purchased a substantial portion of their goods at Ryan's.

Turning the pages of the ledgers one finds the accounts of "Miss" Isabella Alexander, daughter of the aforementioned merchant, William Alexander, Doctors Skelton and Forbes, magistrates David Candow and Thomas Stabb, and long time Bonavista Church of England and Roman Catholic clerics, Reverends A. E. C. Bayley and P. A. Carolan.<sup>28</sup> Blacksmiths James Hunt and William Doody, tinsmith John Lawrence, carpenters Allan and Robert Ryder, sail-maker John Robbins, "Gaoler" Michael Fennell, police sergeant William Bailey, shoemaker John Powell, accountant Robert Brown, traders James Shearing and James Brown, publican Robert Ford, "Sea Captain" Samson Mifflen, cooper William Brown, surveyor Charles Thompson, and lighthouse keeper Thomas White all had accounts with James Ryan.<sup>29</sup> Most of the community then, regardless of occupation, level of wealth, or position in society, had similar relationships with fish merchants whereby they accepted goods and/or services on credit with the understanding that they would pay their accounts at the end of the year.

J. T. Ryan's firm appears to have been the most popular with Bonavista residents of all occupations and classes. As Table 1 indicates, the firm nearly doubled in size from 856 accounts in 1875 to 1,521 at its peak in 1888, and this during the

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<sup>28</sup>MHA, James Ryan Collection, *Ledgers, Bonavista 1875-1895*; *McAlpine's Newfoundland Directory, 1894-1895*, pp.456-453.

<sup>29</sup>Ibid.

period when both Philip Templeman and Baine, Johnston and Company had established large operations on the old Saint property. A marginal decline occurred subsequently, but Ryan could still boast having 1,353 accounts in 1895. It was the largest operation in Bonavista throughout the study period and for many years thereafter.

It is important, however, to regard these figures with a certain amount of caution since they are neither an adequate representation of the number of clients nor of the firm's success. A closer examination of the types of accounts is necessary to assess the firm's role in the community. Anywhere from thirty to fifty accounts, or roughly 3 to 5 percent, were internal to the firm such as "Cash," "Codfish," "Cod Oil," "Expenses on Trade," "Stock," "Merchandise," etc., which were essential to the accounting system. Usually twenty to forty accounts represented the firm's external mercantile connections, mainly suppliers in St. John's, Britain, United States and Canada.

In addition it was not unusual for fishing people to have more than one or two accounts. As discussed in Chapter 3, many had what were referred to as company accounts. Held primarily by dealers, these accounts usually contained entries for all of the goods required by a fishing crew to prosecute the fishery for a season (debits) as well as the produce of the voyage for that year (credits). These types of accounts ranged from 8 to 12 percent of the total each year.

Inactive accounts are the most misleading category in the total array of

accounts. Defined here as those in which no new entries were made on either the debit or credit sides of the ledger for the year, inactive accounts are invariably negative accounts. The entry "To Balance \$\_\_\_\_\_" typically appears on the debit side with the same amount entered as "By Balance" on the credit side of the ledger. This indicates that the client's outstanding debt was carried over from the previous year and into the next year without any additional credit being granted by the firm or payments made by the client. By definition clients with inactive accounts did not have an active relationship with the firm in that particular year. The dissociation was sometimes temporary, enduring only a season or two, but often it was permanent.

Dealers with inactive accounts may have transferred to another firm to seek better terms in the form of lower prices for goods, higher prices for fish, or more credit during the winter months. Alternately, they may have been "cut out" by the merchant because of their high debts and low production, and thus had no other choice but to seek credit elsewhere. Sharemen also had inactive accounts. As noted earlier, the shareman, dealer, and merchant had to concur before a shipping agreement could be finalized. In a subsequent year if one of the parties did not agree to the proposed terms, the shareman would not be shipped at the firm by that dealer. The breakdown could occur if either Ryan did not think the shareman was reliable enough, the dealer doubted the shareman's skills or work ethic, or the shareman was not satisfied with the terms of the agreement. If the shipping agreement of a shareman with a negative account was suspended in any year and

there was no agreement with another dealer at Ryan's establishment, the shareman's account would be inactive for that year. This occurred frequently, and many sharemen fluctuated between active and inactive accounts throughout the 1875-1895 period.

Servants rarely had inactive accounts since their wages were fixed when they were shipped at the firm and the merchant would not extend credit in excess of that amount. Since servants' accounts were usually balanced at the end of the season, if a dealer or merchant did not ship a servant for the following year, they would not have an account in the books. In fact, having a balanced account at the end of a season and not returning to the firm the next season was the only means whereby someone could be immediately removed from Ryan's books.

Not even death could do that: clients with outstanding accounts often remained on the books many years after their passing. Occasionally the debt of a deceased person was passed to a descendent who had an active account at the firm. Throughout the 1870s and 1880s literally hundreds of these old and bad debts were accumulated by the firm in the form of inactive accounts until the firm's accountant, Robert Brown, completed a purging of the books in 1890 and 1891, eliminating many of the offending entries. At the end of 1890, 89 outstanding accounts were extracted from the ledger, but the following year 249 inactive accounts were written off.<sup>30</sup>

It is not surprising then, that inactive accounts became an increasing

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<sup>30</sup>MHA, J. T. Ryan, Bonavista, Ledgers 1875-1895.

proportion of the total until 1890. Between 1875 and the peak year of 1889, inactive accounts grew from 120, or 14 percent of the total to 710, or a sizable 48 percent of all accounts.<sup>31</sup> Remarkably, after the major purge of 1891, 421, or 29 percent, of the remaining accounts were inactive. In order for this to occur, thirty-one additional accounts acquired inactive status. Although the numbers decreased after 1889, in 1895, 333, or 25 percent of all accounts were inactive.

Indebtedness, while undesirable, may have been inevitable for many clients, especially in the mid and late 1880s. Until 1883, Ryan's active clients with balanced accounts seemed to slightly outnumber those with negative accounts.<sup>32</sup> Balanced accounts comprised from 47 to 58 percent of total active accounts while those with negative balances ranged from 40 to 53 percent. Over the eight year period from 1875 to 1883, those with negative accounts were in the majority four times. In each of the eleven years after 1883, debtors held the majority of accounts. Negative accounts ranged from 51 to 60 percent of the total while 39 to 48 percent were balanced over the period. Thus clients were more likely to be debtors after 1883 than before. This pattern suggests strongly that Bonavista was a more difficult place to earn a livelihood in the second half of that decade.

When we include inactive accounts in the overall statistics, the picture is dramatic. Negative accounts exceeded the number of balanced accounts every year

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<sup>31</sup>See Table 2.

<sup>32</sup>See Table 3, "Active Accounts - Balances 1875-1895"

except 1876.<sup>33</sup> In the first eight years, the number of negative accounts ranged from 47 to 63 percent of the total while 37 to 50 percent were balanced. In the eleven years after 1883, negative accounts comprised 55 to 74 percent of the total while balanced accounts ranged from 24 to 43 percent. Figures 13 and 14 illustrate the wide gulf between the numbers of negative and balanced accounts when both active and inactive accounts are considered.

What are we to make of these data? Why did indebtedness and the number of inactive accounts increase after 1883? Debtors outnumbered other clients for most of the period but what did this mean for individuals? Were dealers, sharemen, and servants all susceptible to falling into debt to the same extent, or was this risk peculiar to one or more groups? Did other occupational groups fall into debt? Was prosperity attainable for fishing people? Were all occupational groups, including fishing people, negatively affected by indebtedness or was it the bane of a particular group? How did the firm react to the large number of negative accounts and how was it affected? How was the firm able to survive while carrying such a large amount of outstanding debts? Can the firm be considered successful and profitable? Was the credit system unfair and exploitative? Is there any evidence of cash being available and used in this economy?

To answer these questions, we turn to an examination of the individual accounts of various clients in the ledgers and journals.

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<sup>33</sup>See Table 4.

TABLE 2

ACCOUNTS 1875-1895	
<u>YEAR</u>	<u>TOTAL</u>
1875	856
1876	970
1877	913
1878	980
1879	1117
1880	1197
1881	1245
1882	1275
1883	----
1884	1244
1885	1298
1886	1324
1887	1487
1888	1521
1889	1472
1890	1479
1891	1462
1892	1269
1893	----
1894	1199
1895	1353

Source: MHA, J.T. Ryan Collection, Bonavista Ledgers, 1875-1895.  
The ledgers for 1883 and 1893 are unavailable.



TABLE 3

INACTIVE ACCOUNTS		
<u>YEAR</u>	<u>TOTAL</u>	<u>% OF TOTAL A/C</u>
1875	120	14
1876	125	13
1877	200	22
1878	192	20
1879	210	19
1880	228	19
1881	262	21
1882	348	27
1883	---	--
1884	431	35
1885	464	36
1886	523	40
1887	535	36
1888	643	42
1889	710	48
1890	639	43
1891	421	29
1892	432	34
1893	---	--
1894	383	32
1895	333	25

Source: MHA, J.T. Ryan Papers, Bonavista, Ledgers, 1875-1895  
 The ledgers for 1883 and 1893 are unavailable.

TABLE 4

ACTIVE ACCOUNTS - BALANCES 1875-1895							
<u>YEAR</u>	<u>NUMBER</u>				<u>PERCENT</u>		
	<u>POS.</u>	<u>NEG.</u>	<u>BAL.</u>	<u>TOTAL</u>	<u>POS.</u>	<u>NEG.</u>	<u>BAL.</u>
1875	21	329	386	736	3	45	52
1876	28	332	485	845	3	39	57
1877	23	350	335	713	3	49	47
1878	17	421	350	788	2	53	49
1879	22	455	430	907	2	50	47
1880	11	517	441	969	1	53	46
1881	15	394	574	983	2	40	58
1882	14	392	521	927	2	42	56
1883	--	---	---	---	-	--	--
1884	17	411	385	813	2	51	47
1885	9	459	366	834	1	55	44
1886	11	457	333	801	1	57	42
1887	9	575	368	952	1	60	39
1888	9	445	424	878	1	51	48
1889	7	402	353	762	1	53	46
1890	9	437	305	751	1	58	41
1891	9	406	377	792	1	51	48
1892	10	439	381	830	1	54	46
1893	--	---	---	---	-	--	--
1894	25	399	331	755	3	53	44
1895	24	412	535	971	2	42	55

Source: MHA, J. T. Ryan Collection, Ledgers, Bonavista 1875-1895.  
The ledgers for 1883 and 1893 are unavailable.

TABLE 5

BALANCES 1875-1895							
<u>YEAR</u>	<u>NUMBER</u>				<u>PERCENT</u>		
	<u>POS.</u>	<u>NEG.</u>	<u>BAL.</u>	<u>TOTAL</u>	<u>POS.</u>	<u>NEG.</u>	<u>BAL.</u>
1875	21	449	386	856	2	52	45
1876	28	457	485	970	3	47	50
1877	23	550	335	913	3	60	37
1878	17	613	350	980	2	63	36
1879	22	665	430	1117	2	60	38
1880	11	745	441	1197	1	62	37
1881	15	656	574	1245	1	53	46
1882	14	740	521	1275	1	58	41
1883	--	---	---	----	-	--	--
1884	17	842	385	1244	1	68	31
1885	9	923	366	1298	1	71	28
1886	11	980	333	1324	1	74	25
1887	9	1110	368	1487	1	75	25
1888	9	1088	424	1521	1	72	28
1889	7	1112	353	1472	0	76	24
1890	9	1076	394	1479	1	73	27
1891	9	827	626	1462	1	57	43
1892	10	871	388	1269	1	69	31
1893	--	---	---	----	-	--	--
1894	25	782	392	1199	2	65	33
1895	24	745	534	1353	2	55	43

Source: MHA, J. T. Ryan Collection, Ledgers, Bonavista 1875-1895  
 The ledgers for 1883 and 1893 are unavailable.

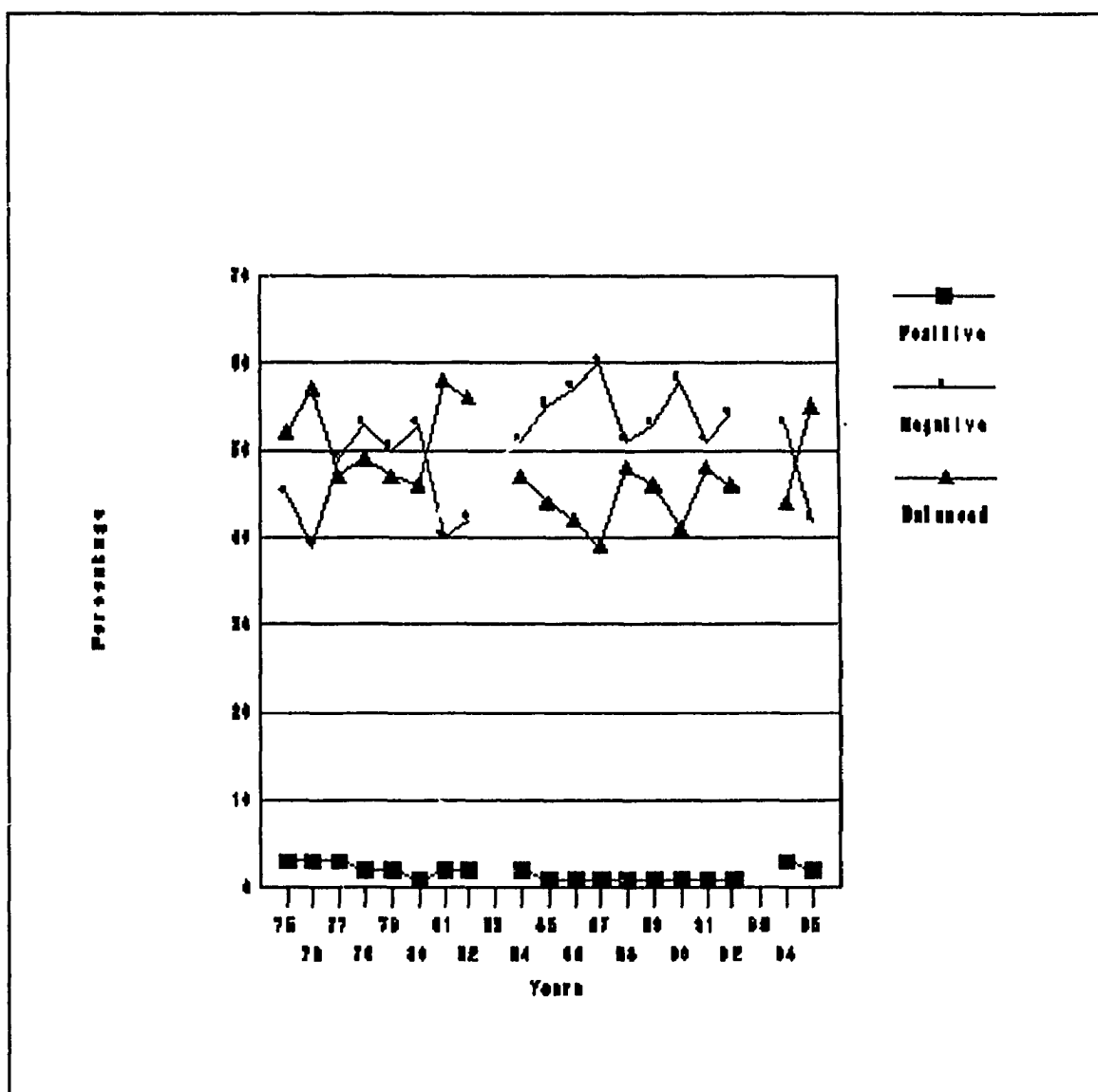


Figure 13: Balances - Active Accounts, 1875-1895

The ledgers for 1883 and 1893 are unavailable.

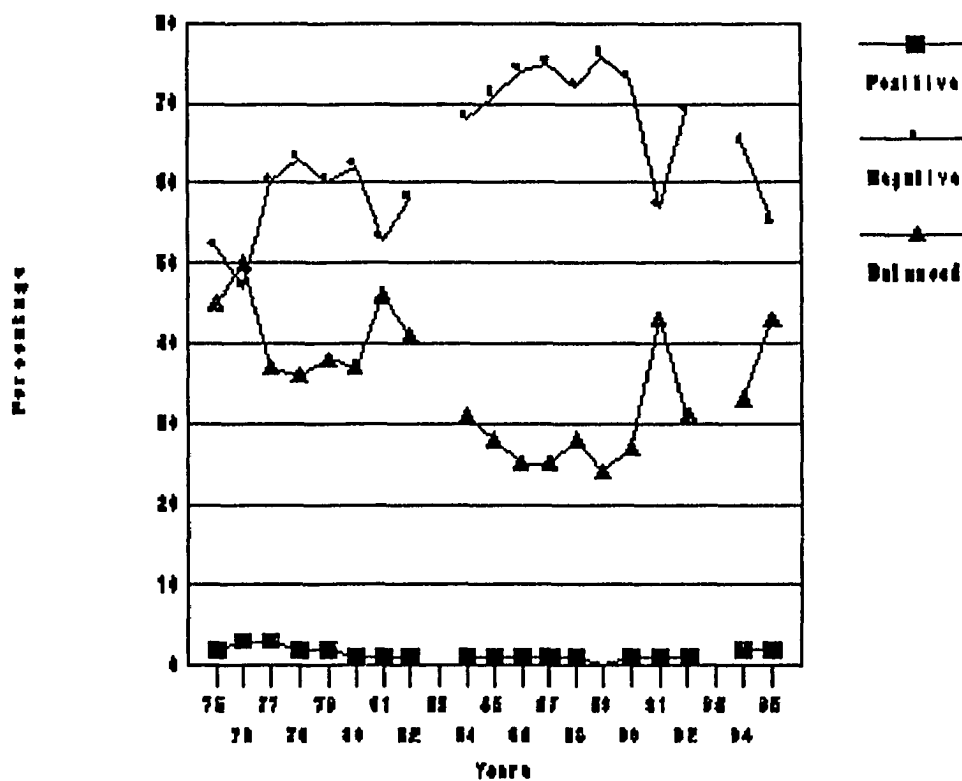


Figure 14: Balances - All Accounts, 1875-1895

The ledgers for 1883 and 1893 are unavailable.

## CHAPTER 5

### TRUCK AND THE ANALYSIS OF THE LEDGERS

As the principal medium of exchange, the truck system was the economic engine of outport Newfoundland in the nineteenth and early twentieth centuries. Dealers and their crews relied upon the advance of supplies from fish merchants to outfit for the voyage each season and to maintain their families in the interim. Produce sold to the firm at the end of the season balanced off the previous advances and frequently provided a surplus which was usually absorbed by the acceptance of further supplies for consumption by families over the winter months. Clients who did not manage to balance off their advances were left with a deficit and little winter supply. As noted, many people not directly engaged in fishing appeared in merchants' ledgers because it was their only means of realizing payment for services rendered to fishing clients or obtaining supplies from the best importers, but their participation was secondary to the main business of the firm.

Truck in outport Newfoundland was implemented by merchants to facilitate their participation in a cash-scarce fishing economy.<sup>1</sup> According to some of the literature, it was a means whereby merchants could engage in the fish and supplying trades but pass the associated risks to their clients. By extending credit to individual producers rather than actually running their own fishing operations with hired

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<sup>1</sup>Hiller, "The Newfoundland Credit System," pp.86-90.

fishermen. merchants could generate income by selling goods to these fishing clients at inflated prices and ensure a steady supply of produce for sale in foreign markets. Moreover merchants would be somewhat insulated from the periodic downturns in the fishery caused by catch failures, storms, and the vagaries of international markets. This much appears to have been the case. However, it usually argued that what also happened was that, in bad years, dealers would incur debts which inextricably bound them to the firm. These loyal dealers would remain committed to the firm, returning year after year with the produce of each season's voyage in a futile effort to discharge incurred debts. Thus, it was alleged, this system was completely skewed to the merchants' advantage, allowing them to ply their monopolistic trade unopposed, leaving the homogeneous, downtrodden fishing population devoid of options, only to wallow in the dependence and despair of their oppression.<sup>2</sup>

If merchants believed that was what actually happened, a great number must have been disappointed with the reality. This explanation of the effects of truck on outport people neglects three essential elements of the outport economy in the late nineteenth century: the fact that truck was a deal between two parties,<sup>3</sup> that there was often competition amongst merchants for clients and their produce, and the disinclination of the fishing population to be passive victims of the system. Dealers

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<sup>2</sup>Sider, Culture and Class, pp. 18-20, 58-59.

<sup>3</sup>See Ommer, From Outpost to Outport; Ommer, "Merchant Credit and the Informal Economy," pp. 167-189; and Ommer, "The Truck System in Gaspé," pp. 49-72.

recognized the competitive nature of the business and the value of their clientage to a firm and used this knowledge to develop strategies for coping with and, in many cases, undermining the exploitive nature of truck. Fundamentally, truck was a dialectical relationship in which individual merchants and their clients employed appropriate strategies to extract the maximum advantage, each in their own way, from the system. Varying degrees of compromise, conflict, loyalty, and deceit were built into the negotiations within the truck system. In Bonavista, during the economic downturn of the mid-1880s, Ryan and many of his clients were necessarily engaged in a confrontational relationship; Ryan in order to maintain the firm's viability and profitability, the clients struggling for survival.

There can be little doubt that fishing was a precarious existence for many crews, particularly in the 1880s. Let us look at a few individual accounts to see the fine details, the reality of the various categories of employment in the fishery. We start with servants - the lowest income category with the shortest term of employment. Elizabeth Abbott earned £3.5.3 as a servant for Jeremiah and Michael Doody in 1877 and did not appear in the ledgers again until 1888 when she was paid \$12.00 wages by Mrs. John Hicks. Sarah Abbott was "shipped" by Selina Templeman in 1886 and by John Fisher of John the following year, earning £3.0.0 and £4.0.0 respectively. Bridget Fitzgerald was paid £3.19.6 by Michael Doody in 1878 but was not employed by any of Ryan's dealers the next year. In 1880 Fitzgerald was "shipped" to go on a Ryan schooner, the "Reward," which required that she travel



wherever the schooner went for the fishing season and help the crew with the operation. This employment resulted in remuneration of £6.0.0, a premium wage for servants. The following year she was back in the shore fishery working for Abraham Squires and earning the substantially lower wage of £3.10.0. Fitzgerald's experience in 1882 was an anomaly in that she had two employers. She was paid £3.13.2 by her old employer, Michael Doody, and another £3.3.11 by Angus McEachin.<sup>4</sup>

The best paying job for a female servant was to be part of the domestic staff at Ryan's house. Lydia Hicks held one of these positions from 1877 to 1883. In the first two years she was paid £6.0.0 and £7.0.0 respectively, but henceforth, her wage was reduced to £5.10.0. This employment may have been substantially different from working in the fishery, not only in the type of work but also in duration. While women in the fishery were shipped only for the fishing season, Ryan's domestic servants may have been required for most of the year, certainly for the bulk of the year while he was at Bonavista. Hicks received anywhere from 20 to 60 percent of her income in cash each year.

Sharemen, like female servants, were dependent upon a dealer for employment. Being "shipped" at the firm by a dealer was the only means whereby a shareman could obtain an account. Unlike servants, however, sharemens' wages were not fixed prior to the start of the season but based upon a share of the "voyage,"

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<sup>4</sup>McEachin may not have been a dealer in the fishery like Michael Doody. Therefore it is possible that Fitzgerald worked in the fishery for Doody during the fishing season and as a domestic servant or in some other capacity for McEachin during another part of the year.

often an even split with other crew members after the dealer had taken a half share. Since the incomes of sharemen were not determined until the end of the season, the firm often advanced more supplies to them than their share could offset. Indebtedness was therefore a common thread in most sharemens' accounts. It was also typical for sharemen to be shipped irregularly by dealers. A shareman might be shipped for five years by a dealer during which he accumulated a substantial debt. Then over the next few years he might be shipped only sporadically by several dealers, his account being inactive during the interim. It was a frustrating treadmill of economic marginalization for many sharemen; frequent bouts of unemployment interrupted only by sporadic employment and ever increasing indebtedness.

William Cuff of George first appeared on the ledgers in 1879 as a shareman with "Abbott & Mouland" aboard the schooner "Fleetwing." His share of £15.5.6 resulted in him recording a deficit in his account that year of £2.15.6. Abbott and Mouland returned the "Fleetwing" to the firm at the end of 1879 in exchange for the cancelling of their substantial £463.4.6 debt. Evidently Cuff did not find another employer the next year as his account was inactive. In 1881 he had his most successful season as a shareman with William Butler of William, earning £20.12.2 and wiping out his debt with the firm. Cuff was not "shipped" again until 1883 when hired by William & George Cuff, likely his father and uncle. This was a less prosperous venture, however, since he finished the season with a negative balance of £5.15.5

(\$23.09).<sup>5</sup> Cuff did not have another employer after that season and his account was virtually inactive thereafter with the outstanding balance of \$23.09 written off the books by the firm in 1891.

Samuel Dunn of John experienced a greater degree of stability in terms of regular employment but was apparently no more prosperous than William Cuff. In 1878 and 1879 Dunn was "shipped" by "Thomas Abbott & Brothers" which earned him shares of £17.12.8 and £15.0.6 respectively, approximately half emanating from each of the Abbotts' company and bait accounts. The fact that his account was balanced for both years placed him in good standing with the firm and he was permitted to take approximately £4 each year in cash. For some reason, however, the Abbott brothers did not "ship" Dunn in 1880 and he did not find another Ryan dealer to employ him for that season. He took £1.15.1 in goods that year but recorded no credits. From 1881 to 1888 he was employed by Roger Abbott, a relatively long and uninterrupted term of employment for a shareman. In the first two years the relationship was very successful, with Dunn earning shares of £21.14.11 and £19.6.10 which balanced his account. In 1881 his debits included £3.10.5 for cash and the next year £18.11.1 "to J. F. Merchant," a Newman's Cove trader. In subsequent seasons though, Dunn's earnings plummeted to less than half of the 1881

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<sup>5</sup>The 1883 and 1893 ledgers are not part of the Ryan Collection at the Maritime History Archive and thus the details of accounts, such as the size of Cuff's share, are not available for those years. In many cases it is possible, however, to determine the balance of a client's account for the missing years by examining the balance of the previous and following years.

total, reaching a low point of £5.1.4 in 1886 when he recorded a deficit on his account in the same amount. Cash debits were insignificant or non-existent in this period except in 1885 when the firm paid him £1.10.0. In his last year with Roger Abbott, Dunn's earnings had increased to \$50.49 (just over £12.10.0) resulting in a cash payment from the firm of \$5.00 and a reduction in his debt to \$7.18. Joseph Abbott of Hugh shipped Dunn the following season resulting in a lower share of \$37.07 and a slight increase in his debt to \$7.60. Dunn was not shipped at the firm again and his account remained inactive until 1895 when he received \$6.80 in merchandise and paid \$6.00 in cash, raising his outstanding balance to \$8.40.

Samuel Keates' position was even more precarious. Shipped by Rueben Harris in 1875 and 1876, Keates earned a paltry share of £3.2.6 the first year and a larger £21.0.4 the next. At the end of the second season Keates had accumulated a debt of £25.5.5 on an account of £46.5.9 and Harris, who was also having difficulties, did not ship him the next season. For the next three years, Keates account remained inactive until 1880 when he received a small quantity of supplies and fished on his own account. He returned an equivalent amount of credit to his account, maintaining his balance at £25.5.5 (\$101.08). If he had wanted to continue fishing on his own account, Ryan was uncooperative; Keates account remained inactive for the next seven years. Hampton and Rolls shipped him in 1888 and every year after, with the exception of 1890, through to 1895. Keates earned shares ranging from \$22.30 to \$56.41 but his negative balance actually increased in most years leaving him

with a debt of \$192.01 on an account of \$214.31 at the end of 1895. For eleven out of the twenty-one years covered here, Keates did not find employment with a Ryan dealer. In order to survive during those years he must have been able to find an alternate source of income, possibly as a shareman with a dealer at another firm. Nevertheless it is important to recognize that Keates was an economically marginalized client with few options. Indeed it is likely that his difficulty in finding employment at the firm was due to Ryan's unwillingness to have him shipped there. Keates may have been cut off because his debt levels were unacceptably high for a shareman and the firm saw little or no prospect of profiting from his clientage. That Ryan did not pay him a shilling or penny of cash on his account throughout the period is a firm indication of the firm's negative view of him. Samuel Keates, like so many shareman, had little control over his economic destiny.

The traders who maintained accounts with Ryan invariably had balanced accounts which was surely a condition of their agreements. Ryan would not permit a competitor to run a deficit on his books. James Brown had a negative balance only once from 1875-1895 and that was a trifling £1.10.0 on an enormous account of £471.2.10 (over \$1884.00) in 1880. The accounts which had been consistently large, averaging over £300.0.0 annually suddenly began to fluctuate and generally were much smaller. The account fell to £122.0.7 in 1881 and to the negligible £2.14.6 and £1.19.2 respectively in 1884 and 1885 before increasing again to £101.3.7 and \$784.84 in 1887 and 1888. Perhaps Brown took his business elsewhere some years or he may

have been adversely affected by the downturn in the fishery.

The traders' principal motive for aligning with a larger merchant seems to have been their desire to have access to Ryan's supplier, an even larger St. John's firm. The bulk of debits on the traders' accounts were to J. and W. Stewart or Bowring Brothers who replaced the former firm as Ryan's supplier in 1879. Brown's large 1880 account saw debits for £340.0.0 to Bowring Brothers, and in 1889 \$590.00 or 94 percent of the total account size was consumed by a Bowrings' debit. In 1895 \$210.00 of a \$506.09 account came from Bowrings', a smaller but significant proportion nevertheless. It was also commonplace for traders to receive cash debits and Brown was no exception. In most years after 1886 he received from \$5.00 to \$25.00 but before 1881 the range was £9 (\$36.00) to £72 (\$288.00). Brown's best year appears to have been 1876 when he had a £300.00 debit "to J. and W. Stewart" and £72.4.11 in cash.

Brown paid for these goods and cash by crediting his account at Ryan's with an equivalent value in codfish, cod oil, pickled fish, seal skins, and any other saleable commodity gleaned from his clients. Occasionally he paid some cash as well, but it is likely that he pursued that course only when he did not have enough produce to balance his account. Brown's association with Ryan must have been mutually beneficial or it would not have endured in the long term. Judging by the evidence in the ledgers, traders were very prosperous clients.

The most striking feature of the ledgers, however, is the high degree of

indebtedness incurred by dealers. Once indebted, there appeared to be no escape. There is no rigid identifiable definition of success used by Ryan as a yardstick to determine if credit should be restricted or terminated for any client. One might assume that a client's indebtedness as expressed in the negative balance would be an adequate measure of performance, determining the necessity of restrictive policies. Indebtedness as such, however, does not appear to have been the essential ingredient in Ryan's decision to restrict credit to clients. His purpose seems to have been to maintain active and productive clients while keeping indebtedness to an acceptable level. To achieve this, he carefully monitored the margin between the debt of a client being carried by the firm and the new business conducted by the client each year. Thus it was not the negative balance alone which Ryan considered of crucial importance, but the negative balance as a proportion of the account size. Clients whose indebtedness regularly increased, but who maintained a reasonable margin between their negative balance and account size on personal accounts in any year, were regarded by Ryan as productive and had few (if any) restrictions imposed on them.

Thomas, James, and George Abbott of Thomas, who fished together for bait and codfish, are typical of high debtors who nevertheless retained Ryan's confidence. As was often the case for indebted dealers, their company accounts, "Thomas Abbott & Company" and "Abbotts' Bait Account," maintained a balanced position throughout the partnership (1875-1888). "Thomas Abbott & Company" brought in approximately

£50-£250 (\$200-\$1000) of business to the firm each year, while the figures for "Abbotts' Bait Account" were £75-£150 (\$300-\$600) in most years. The Abbotts' personal accounts did not manifest the same success. Debts on these accounts increased steadily from approximately £30-£50 (\$120.00-\$200.00) in 1875 to over \$600.00 the year their partnership ended. Ryan's confidence was nevertheless unwavering because they were able to enlarge the volume of their business at a pace which corresponded with the increases in the negative balances. Thus each year the margin between their negative balances and account size ranged from approximately \$100-\$150. This figure represents the new business conducted between the firm and individual on personal accounts in any year. Combined with the volume of business transacted in the company accounts, the Abbott brothers were important producers for the firm. Each year they were sure to purchase large quantities of goods from the firm and sell an equivalent value in produce. That their personal accounts debts steadily increased was irrelevant; the firm was profiting from their operation and there was no justification for any restrictive policy.

Roger Abbott was also regarded as a reliable client despite his large debt. First appearing on the ledgers in 1879, he managed either to balance or have a small (under £3.0.0) deficit on his only account in the early years, but began to falter in the mid-1880s. Despite having attained a balanced position in 1883, Roger ended the following year with a substantial negative balance of £48.10.6 (over \$194). Thereafter his debt increased annually, reaching a peak of \$1011.78 in 1891, and receding



somewhat to \$876.35 by 1895. Again, however, he maintained an ample margin between these high negative balances and the account size. In 1884 the account of £137.12.4 dwarfed the negative balance of £48.10.6. The highest deficit of \$1011.78 was on a much larger account of \$1470.99, and the reduction of the negative balance to \$876.35 by 1895 was accompanied by a corresponding drop in the account to \$1140.84. Although Roger's debt steadily increased, the substantial amounts of new business he brought to the firm each year was sufficient to satisfy Ryan and avert any restrictions.

Jeremiah and Michael Doody, who fished together until 1891, experienced a similar decline in the mid-1880s but remained in good standing with the firm. In typical fashion the company accounts, "J. & M. Doody" and "J. & M. Doody & Boat 'Maggie'," remained balanced throughout the period and their personal accounts were equally successful during the early years. All accounts were balanced in 1882 but the following year Jeremiah and Michael recorded negative balances of £32.19.4 and £23.18.5 respectively. By the end of 1885 Jeremiah's personal account deficit had tripled to £97.0.1 (\$388) while Michael's increased fivefold to £123.10.9 (\$494).

Nevertheless Ryan did not impose any credit restriction on the Doodys because they continued to be productive clients, bringing sizable amounts of business to the firm. With the exception of the mid-1880s, Jeremiah maintained at least a \$100.00 spread between the negative balance and account size. After the termination of their partnership in 1891, Jeremiah's fortunes improved considerably with the

acquisition of another large boat, the "Daisy." His outstanding balance continued to expand, but as the debt grew, so did the account size. The highest negative balance of \$1133.52 was recorded in 1892 on a significantly larger account of \$1793.03. By 1895 the balance had abated to \$957.17 on an account nearly twice the size, \$1804.65. Michael's position deteriorated after 1891. Like Jeremiah, he maintained a margin of approximately \$100.00 between his outstanding balance and account size in most years but, after the end of their partnership, it began to diminish. His debt was fairly constant in this period, ranging from \$960-\$970, while the account size fluctuated from a low of \$978.32 in 1892 to a high of \$1033.84 three years later. Michael received very little credit in most years after 1890 but, up to 1895, avoided being cut off. Despite the fact that their debt levels were nearly identical, Jeremiah was the more productive and hence, profitable client.

An apparent irony of the truck system as it operated at Ryan's is that the smaller debtors often had the most precarious existence. Productivity and loyalty were the key ingredients in maintaining a stable credit relationship with the firm. If a dealer's production decreased, narrowing the margin between their account size and outstanding balance or if they were suspected of selling produce to another merchant, their relationship with the firm was placed in jeopardy.

Ryan's principal strategy in fighting any type of client delinquency was some form of credit restriction. Often this resulted in termination of winter supply and credit being limited in the spring to a small amount, usually \$10.00 or less. This had

the effect of placing clients on a very short leash whereby they were still committed to the firm but could not significantly increase their indebtedness and place the firm at further risk. The impact on peoples' lives must have been great. Without access to winter credit, they had to find other means to support their families over the long winter months and then survive on what was obtained in the spring. It is questionable if any dealer could subsist under such restrictive conditions without additional means of support.

When Ryan had relinquished all hope of engendering a profitable relationship with clients, their credit was completely terminated. The "cut off" was, in many cases, actually a form of acknowledgement by the firm that the outstanding debts would not be paid. To seek retribution, Ryan sometimes resorted to litigation and the seizure of property but there is little evidence in the ledgers that these measures had the desired result. Once the cut off had been imposed, Ryan knew that the rejected clients would, if possible, develop a relationship with another merchant and his prospects of subsequently recovering outstanding debts were, at best, bleak. Yet this measure was enforced with increasing frequency during the economic decline of the mid-1880s.

James and George Abbott did not fare as well as their brother Thomas, after the dissolution of their partnership in 1889. Thomas acquired a schooner, the "Eliza Ann," and began fishing and freighting on his own account. The change proved to be lucrative for Thomas; yet it is not reflected in his outstanding balance which

doubled in 1889 to \$1204.91 from \$610.18 the previous year. But the key is that his account size of \$1611.27 for that year was more than twice the previous year's \$712.06. Without exception, Thomas maintained a large margin between account size and outstanding balance after 1888. He finished 1895 with an outstanding balance of \$ 1257.80 on an prodigious account of \$2079.50.

James and George formed a new partnership in 1889 which fuelled a further expansion of their debts. These debts did not increase to the same extent as Thomas' balance but the problem was that the expansion occurred as production declined. At the end of that first season James' negative balance was \$756.97 on a marginally larger account of \$786.12, while George's balance grew to \$802.33 on an account of only \$825.45. There was no improvement in 1890. James debt grew to \$865.05 on \$901.90 and George recorded a balance which was even larger in proportion to the account size, \$939.80 on \$958.92.

James and George were conducting very little new business with the firm each year and to make matters worse, Ryan began to doubt their loyalty. He suspected they were selling some of their fish elsewhere, tersely noting in 1890 that, "I cannot find any cut tails for these sons of James Abbott."<sup>6</sup> Furthermore, "they gave Solomon Abbott, shopkeeper, fish \$15.00 - they gave Richard Mouland's daughter

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<sup>6</sup>MHA, J. T. Ryan Collection, Ledger, Bonavista, 1890, account of James & George Abbott, f. 237. Cut tails were the cod tails dealers granted to their young sons who fished with the crew but were not "shipped" as sharemen. The tails had a mark engraved in the flesh to denote ownership and hence the name. Despite the tradition, Ryan believed that this part of the fish belonged with the rest of the crew's "voyage" and should have been turned over at his premises. The matter of cut tails was a contentious issue, as Ryan believed they were regularly held back by dealers and sold to his competitors.

fish in sundry lots."<sup>7</sup> Ryan was infuriated and began threatening the brothers. He instructed his officials to "get back 1 herring net or make them i.e. James and Geo. give you a note of hand to pay 5 qtls. pr. year and if they will not give you the note of hand tell them you will seize their boat and supplies."<sup>8</sup> According to comments in the 1891 ledger, the demand had not been met and there is some indication Ryan confiscated the Abbotts' boat in response, forcing them to seek a replacement. Another note in the same ledger states that "J. and G. Abbott have agreed to pay 4 qtls. fish for hire of boat to be del'd at Wadhams." The request was denied. Their company account was not reopened for 1891 and they were subjected to credit restriction. In 1891 their total debits were a paltry \$1.91 and \$1.78 respectively in merchandise, while each contributed \$10.00 in credits by "Rolling Cove Adventure," slightly reducing their outstanding balances. George was supplied with \$3.55 in merchandise the next year but returned only \$2.04 in credits and was cut off for 1893. His account remained inactive until 1895 when he received a small quantity of supplies. James account was not reactivated and the abrupt remark, "drowned," appeared in his 1895 account resulting in the debt of \$856.96 being written off the books by "Stock;" standard procedure for deceased clients.

From Ryan's perspective, James and George Abbott became an unacceptable

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<sup>7</sup>Ibid.

<sup>8</sup>Ibid.

risk due to their low levels of productivity and high debt. The volume of their new business each year was too insignificant to justify carrying their large debt. Far worse perhaps, they had violated the trust between dealer and supplier by withholding a portion of their catch.

James and George Abbott were not atypical; many dealers emerged from the 1880s with high debts and low productivity which placed them in a difficult situation with the firm. Subjection to some form of a restrictive policy was a common experience for many of the dealers in this sample. George Ayles Junior seems to have weathered the mid-1880s very well but was apparently undone by the acquisition of a Ryan schooner, the "Daisy," in 1889. That year his debt nearly doubled to \$897.56 on a much larger account size of \$1316.96. Whatever the reason, Ryan lost confidence in Ayles. Among his 1890 credits was \$360.00 in "merchandise" which represented the return of the "Daisy" to the firm. He did not receive additional credit from the firm, but paid a total of \$19.00 on the delinquent balance over the next two years. Ayles finished 1895 with an inactive account, owing the firm \$644.01.

James and Laurence Butler were also cut off in the late 1880s. Unlike many of their counterparts they are remarkable for the aggressive manner in which Ryan pursued them for outstanding debts. Their personal accounts were balanced nearly every year until 1885 when no credit was available for transfer from their company account at the end of the season. As a consequence, each recorded debts of

approximately £50.0.0 that year. They managed a balanced company account of £119.19.4 in 1886 but personal account balances increased significantly. James recorded an outstanding balance of £86.5.9 on an account of £102.8.11 while Laurence's figures were £72.19.1 on £89.2.3. Ryan was suspicious that the Butlers were withholding fish and once again began to complain that cut tails were not showing up at his weigh scales. A note in Laurence's 1886 account, and copied in next year's ledger as a reminder, demanded that "we get this man's boy's fish in future." The firm actually obtained very little fish from the Butlers in the next few years as their access to credit seems to have been restricted and they responded in kind by limiting their production. Ryan did not let the matter rest there, however; the Butlers were among only a handful of debtors whom he pursued to the Supreme Court. On October 2, 1888 the Supreme Court for the Northern District on Circuit sat at Bonavista, as it did every fall, and two of the cases called were "James Ryan vs. James Butler" and "James Ryan vs. Laurence Butler."<sup>9</sup> In both instances Ryan's manager, John Daly, was examined and judgements were entered for the plaintiff, \$406.50 against James, and against Laurence, \$355.97, the total amounts of their outstanding balances. The following year, Laurence was before the Court again in "James Ryan vs. Laurence Butler," but there are no details except that merchant

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<sup>9</sup>PANL, GN 5/2/B/1, Box 11 1875-1889, Minutes of the Supreme Court, Northern District, Bonavista, October 2, 1888.

Philip Templeman was examined, possibly as a garnishee.<sup>10</sup> If so, Butler may have been supplied at Templeman's and Ryan was attempting to attach his account at that firm. Curiously the only entry on their accounts in the first year they appeared in Court was "to cash," \$3.87 each. In 1889 they both turned in \$6.45 in produce at Cape Shore Adventure probably as a result of the Court's order, but the next year their accounts were inactive. James was also credited for \$1.93 at Cape Shore Adventure in 1891 and Laurence, \$2.00. The following year James was credited with another \$1.75 at Cape Shore while Laurence's total credits amounted to \$25.31 which reduced his balance by only \$1.31 to \$352.67 because he had received an equivalent quantity of supplies from the firm that year. Laurence's account was inactive from 1892 and he ended 1895 with a negative balance of \$352.67; \$3.30 less than the Court had awarded Ryan in 1888. After two inactive years, James' 1895 credits equalled his debits at \$4.75, leaving him at the end of the season with an outstanding balance of \$400.44.

It appears that Ryan may have had less tolerance for the debts of women dealers. Mary Doody, another member of Jeremiah and Michael Doody's family, appears as a client in Ryan's ledgers from 1875 to 1895. A small proportion of the credits (£7.0.0) on her 1876 account are by "J. & M. Doody" but the bulk in other years are by the "Codfish" or "Cod Oil" accounts, indicating that she had more than

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<sup>10</sup>PANL, GN 5/2/B/1, Box 12 1889-1890, Minutes of the Supreme Court, Northern District, Bonavista, September, 27, 1889.



one source of income. In fact it was Mary Doody's outside associations which raised Ryan's ire. Her insignificant negative balance of £17.14.6 in 1875 on a much larger account of £86.16.9 should have placed her in good standing with the firm. Nevertheless Ryan was displeased; Mary allegedly held back cod oil and apparently sold it to the lighthouse keeper, Nicholas White who must have been trading on the side. This prompted the condemnation written in her account, "no oil credited on this account - Nick White got all - 99 gallons." The following year the negative balance and account size doubled leaving her with £34.4.7 on £173.6.1. Her credits included cod fish, "J. & M Doody" as well as cod oil. The firm was still unhappy with the performance of the account, however. Calculations in the 1876 account noted that £119.7.5 in goods had been sold with the return of produce valued at £102.17.4, resulting in a loss of £16.10.1. Despite the apparent health of Mary's account, the calculation, "Shews that this account is not worth having on the books." By 1878 Mary had accumulated a debt of £76.13.6 (\$306.70) on an account of £171.16.8. She was apparently cut off that year, as her account remained inactive until 1890 when the outstanding balance was forgiven "by Stock." In 1891, the year Jeremiah acquired the "Daisy," Mary received supplies and was credited "by sundries," finishing with a debt of \$1.19 on an account of \$40.19. Her account increased the following year to \$273.56, leaving a negative balance of \$75.35. Credits included \$131.19 in sundries, which could have come from Jeremiah's account, \$36.00 by John Kenny and \$30.40 in cash. Mary's negative balance fell to \$61.30 in 1893 but she was

apparently cut off again that year, the account remaining inactive through to the end of 1895. Considering the amount of cash available to Mary as well as her outside connections, it is unlikely that Ryan's termination of the account eliminated her options and resulted in destitution. Indeed it is likely that Mary Doody was much more prosperous than many other clients.

Selina Templeman also seems to have been subjected to different standards than male dealers. Large credits emanating from the successful crew, "Charles & John Templeman," left her with an apparently healthy account. The 1888 negative balance, \$115.12 was on an account of \$375.25. By 1890 the account had shrunk to \$179.32 but so had the outstanding balance, to \$56.32. Like Mary Doody, Selina Templeman was suspected of withholding a portion of her income. A remark in her 1890 account demanded that someone "find out if this woman gets the rent of store in the beach - S[wy]ers tenant." The damning response was scribbled under the query, "yes -part between herself and John Templeman." Evidently she had breached the contract between dealer and supplier which stipulated that all sources of income were required to be credited at the firm and applied to outstanding debts. For committing the offence, Selina Templeman was denied further credit and her account remained inactive through to 1895, except for 1893 when she appears to have paid an amount on the debt, reducing it to \$48.32.

That women had less latitude to incur debts may have been attributable to the nature of their accounts. Many women did not play any official role in the fishing

crew as dealer, shareman, or servant, even though their workloads were excessive. Mothers, sisters, and wives typically shared in the work of the fishing operation but usually did not have separate accounts or receive a formal allotment of income. Templeman and Doody, unlike Martha Hicks, were not skippers of a crew and their credit stemmed from another fishing operation already with accounts on Ryan's books. Thus they generated no new produce and their accounts were regarded as superfluous, just another venue for accumulating debt and hence, "not worth having on the books."

George Gibbs is representative of a large number of clients on Ryan's books who appear to have had only a brief but unfruitful relationship with the firm. Fishing with his brother James, he had a company account in 1878 and 1879. The company account was balanced in both years but the volumes were low, £48.0.8 and £24.14.6. At the same time their personal account debts grew to over £20 on less than £45 of business. The debts were not spectacular in absolute terms nor in their proportion to account size, but Ryan was nevertheless displeased with the performance. Both were denied credit in 1880. James went on to become a shareman who was "shipped" fairly regularly at the firm, but George's account remained inactive until the outstanding balance of \$107.98 was written off the books by "Doubtful Debts" in 1891.

Samuel and Arthur Hayward also had a short and unrewarding relationship with the firm beginning in 1877. Sharing a . . . account, they fell into debt their

first year; £41.18.6 on an account of £51.19.11. Ryan had seen enough; a note in their 1878 account insisted that the firm "must not deliver anything to these people until the balance is paid." The Haywards did receive a small quantity of credit in 1879 and 1881, but in 1878 and 1880 they had none. They provided the firm with a small amount of fish in each of the years and by the end of 1881, their deficit had dropped slightly to £37.13.1 (\$150.62). Ryan was displeased with the account and sought redress in the 1881 Bonavista sitting of the Supreme Court. The defendants were called and, as a consequence of their absence, defaulted, but John Daly appeared on behalf of the firm and judgement was entered for the plaintiff for \$142.61. The Court's order was apparently ignored though because Ryan never saw a penny of the award. The Haywards' account was inactive with a delinquent balance of \$150.62 from 1882 until written off the books by "Doubtful Debts" in 1895.

Rueben Harris' experience was less tumultuous but no more successful. He ran into difficulty early in the 1880s, but Ryan unsuccessfully attempted to work out a debt payment schedule with him rather than issue a cut off order. By 1878 Harris had accumulated a debt of £50.15.11 on an account of £59.7.0 and was cut off for 1882. His account was reactivated in 1883 and the following year a comment signed by Ryan in his account informed that, "I have told him when he pays (after crediting 2 quintals above) one half the balance I will forgive." The note was repeated in Harris' 1885 account but to no avail as he evidently refused to comply. Instead, for a number of years, he received a small quantity of supplies (under \$15.00) and

returned only an equal value of produce each fall, thereby maintaining his balance at the 1884 level. In 1888 for example, \$12.92 in debits were matched by a codfish credit of \$12.92. Two years later, Harris faltered, taking merchandise valued at \$15.12 but registering only \$8.95 in credits. This was sufficient to provoke the comment "no good" in his account and he was cut off. Apart from the \$1.75 credited in 1893, Harris' account remained inactive, ending 1895 with a negative balance of \$190.47.

The second half of the 1880s saw many debtors, large and small, severed from the firm. "No more supplies to this man" was the declaration in Samson Abbott's 1887 account; a year in which he had amassed a debt of £121.13.6 on only £127.14.3. His account remained inactive to 1895. William Abbott, Samson's brother, met the same fate in 1887 upon accumulating a £85.19.4 debt on an account of £89.7.2. This debt was written off the books by "Doubtful Debts" in 1894. John Lander's £125.15.0 debt on an account of £130.13.2 in 1887 resulted in him being denied further credit. His inactive account with the same balance was written off the books in 1891. John's brother, William, had an enormous negative balance of £239.15.3 (\$959.05) on the slightly larger account of £247.7.1 in 1887. He received no more credit from the firm and the subsequently inactive account was apparently written off the ledger in 1893. James Mullally's unusually exorbitant debt of \$3421.91 on an account of \$3442.63 in 1888 caused him to be cut off from further credit. This huge balance was written off the ledger in 1891. Samson Mouland's 1891 debt, \$5.53 on an account of \$13.40, was

trifling in comparison to Mullally's, but did not gain the firm's approval. In ten of the previous sixteen years, Mouland had maintained a balanced position, but the fact that he "did not pay in 1891" resulted in the denial of further credit to him. James Rolls of Thomas was cut off after his loyalty to the firm came into question. His £38.8.11 debt on an account of £51.16.9 in 1887 was not exceptionally poor, but the firm's employees were ordered not to issue further supplies to him because he "did not give all his fish." His account was reactivated in 1891 as a consequence of being "shipped" by Samuel Higgins to go serve in the crew of Ryan's banking schooner, the "Advance." The following year Rolls began dealing on his own account with greater success and no further accusations of dishonesty were levelled against him in the ledgers. George Ryder of Ellen had been a partner in the crew of "Ayles & Ryder" until George Ayles' death in 1889. During the mid-1880s Ryder's debt had increased as a proportion of account size, leaving him in 1889 with a negative balance of \$341.14 on \$380.71. Unable or unwilling to deal on his own account, he was "shipped" the following year as a shareman with "G. & T. Miles." This relationship improved his situation somewhat, leaving him with an outstanding balance of \$340.88 on the enlarged account of \$406.76. The Miles brothers did not ship Ryder the following year and his account remained inactive through to 1895.

There were some dealers who did not suffer the perennial malaise of indebtedness. In fact, several in this sample did not have a negative balance on any account throughout the period. Although they comprised only a small percentage of

dealers, their existence is a firm indication of the economic stratification that existed within the fishing population. Dealers with consistently balanced accounts were indeed more prosperous than their indebted counterparts. They were Ryan's "high-flyer" clients.

The notion of a balanced account is actually misleading here because it implies a type of subsistence, whereby a dealer barely managed to catch enough fish to offset debts incurred during the season. The "high-flyers" engaged in no such marginal existence. Some actually received very little supply until the last of the produce had been credited to their accounts in the fall. This was not a form of credit restriction, however; they apparently had no need for supplies until the end of the season. In other words, some dealers and their families were able to live an entire year mainly on the proceeds of the previous year's voyage. In a sense then, they were not operating on credit; their business with the firm primarily consisted of straight transactions at the end of the season. Ryan had a different relationship with the "high-flyers" than the one endured by debtors; it was not truck.

Unlike debtors these clients were not subjected to any of the restrictive measures designed to correct their performance. Ryan was eager to see their performance as well as their loyalty maintained, however. This also required a strategy, and offering incentives to these dealers at the end of the season appears to have been Ryan's method. It was commonplace for clients to have earned a surplus on their accounts after the last fish for the season had been credited. These

surpluses were usually offset by the accumulation of additional debits after the final credit. Clients had no reason to leave a surplus at the firm; they did not earn interest and thus, carrying a positive balance over to the next season would be tantamount to extending credit to the merchant. As incentives to preferred dealers, these potential surpluses were often permitted to be redeemed in cash. The dealers' preference of cash over Ryan's goods is obvious; it provided purchasing power outside of the firm. Moreover, merchandise bought at the firm commanded the higher dealer's price, but cash could be used to obtain the cash price for goods from other merchants.

The principal distinguishing feature of a "high flyer" client was not the evidence of cash in their accounts, since cash was available in varying quantities to many of the more solvent sharemen and servants as well as dealers, but rather their apparent exemption from the truck system. Unlike others, these selected clients received payment for the bulk of their fish directly from Bowring Brothers, Ryan's supplying merchant at St. John's.<sup>11</sup> They credited all of the produce to their accounts in Ryan's ledgers but the largest volume of debits in their personal accounts were identified as "to Bowring Brothers." Invariably the firm recorded these debits in the journals simply as orders in the favour of the client without the usual

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<sup>11</sup>Bowring Brothers became Ryan's supplying merchant and principal contact at St. John's in 1879. J. and W. Stewart filled that role at least from 1875 to 1879 and probably earlier.



comprehensive list of goods received.<sup>12</sup> Ryan's rigid and exhaustive book-keeping system demanded that practically every grain of flour and ounce of molasses be documented in the journals, and the oblique references to the Bowring debits indicate that they were direct transactions between the St. John's firm and the clients. Goods procured by clients from another merchant's stock in a third party transaction did not require extensive notation in Ryan's books.

Although the word "order" which appears in the ledgers opposite the Bowring debits suggests Ryan's clients received goods in their transactions with Bowring Brothers, there is indication that cash was the principal commodity acquired. Bowring Brothers recorded all of their transactions with Ryan and his clients in Ryan's account with that firm. Bowrings' returned this account to Ryan for his perusal at the end of each year in a book entitled "James Ryan in Account with Bowring Brothers."<sup>13</sup> Without exception the transactions between Bowring Brothers and the Bonavista dealers are described not as orders, but as "paid." For example, dealer Thomas Groves' 1889 \$130.00 ledger debit "to Bowring Brothers" appears in Ryan's account with Bowrings' as "paid Thomas Groves \$130.00," indicating a cash payment. All transactions with dealers are noted in this manner, but goods sent to Ryan at Bonavista are identified as goods and described in detail. It may be then,

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<sup>12</sup>MHA, J.T. Ryan Collection, Journals, Bonavista, 1879-1895.

<sup>13</sup>See MHA, J. T. Ryan Collection, "James Ryan in Account with Bowring Brothers, 1883-1888" and "James Ryan in Account with Bowring Brothers, 1889-1900."

that Ryan's "high-flyers" were operating almost exclusively on a cash basis, thereby circumventing truck and greatly distinguishing themselves from their indebted colleagues. Regardless of whether the Bowring connection provided clients with supplies or hard currency, it was a rare privilege, accorded to only the highest producers with the most stable accounts.<sup>14</sup>

Thomas Groves was such a dealer. He qualified for all of Ryan's special incentives and could in no respect be regarded as economically marginalized, ranking consistently as one of the firm's most prosperous clients. From the beginning, it was clear that Groves was set apart from the vast majority of dealers.

The prerequisite for receiving these incentives may have been perennially balanced accounts. If so, Groves was an ideal candidate. His personal account remained balanced even after he began crediting the produce to the company account opened in 1885. In its first year of operation, the company account, which also remained balanced throughout its tenure, registered £97.9.1 (\$390) in credits for codfish and cod oil. Production increased each year to 1888, when the account was valued at \$629.32. That year, he debited \$542.99 as sundries for himself, the crew, and the subsidiary company account of "Thomas Groves & Crew." For the next three

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<sup>14</sup>As noted earlier, traders who maintained a good standing with the firm were also given access to Bowring Brothers through their account at Ryan's. The principal difference between the account of a successful dealer and trader is that the latter seemed to derive proportionally less cash from Ryan. Cash was available to successful traders but usually in trifling quantities compared to the size of their accounts and the size of debts "to Bowring Brothers." It is logical perhaps to think of Ryan as a wholesaler in this type of relationship, but traders were "paid" directly by Bowring Brothers as were dealers. The nature of the relationship between Ryan and Bowring Brothers as it pertains to the Bonavista traders requires further investigation.

years, the account decreased by \$100-\$150 before beginning to enlarge again in 1892. It reached its highest point in 1894 with a volume of \$762.86, providing \$693.02 in sundries for the crew. The next year the total was \$704.01, with \$642.23 in debits to "Sundries." Although the volume of Groves' personal account declined considerably after 1885, it remained very sound due to the large amount of credit he received from the company account. In that year, Groves received £57.14.10, or 62 percent, of the sundries debited from the company account. In 1886 the company account provided only £68.19.1 in sundries but £45.19.5, or 66 percent, ended up in Groves' personal account. Thereafter his percentage of the total waned. Of the \$542.99 he debited as sundries from the company account in 1888, \$302.56, or 56 percent, found its way to Groves' personal account. In the less prosperous 1889, \$439.68 translated into \$186.97, or 43 percent of the total for Groves. He received only \$272.45, or 39 percent of the \$693.02 in sundries debited from the company account in the successful year of 1894. The following year his percentage remained at 39 percent, or \$247.77. Thus the percentage decrease in Groves' share of the voyage was offset by the increased production of the crew, which inflated the volume of sundries available to them.

Groves maintained an atypical level of prosperity throughout. Every year he took abundant quantities of cash and had large transactions with Bowrings.' Until 1882, when he probably acquired a cod trap, his accounts were usually small, ranging from £4.10.0 to £52.6.0., but always balanced. This was not exceptional in itself but

the large quantities of cash which he received on such small accounts, usually as the last entry for the year, were uncommon. The 1875 account, which was relatively modest at £23.3.6, saw him collect over half that amount, £12.3.9, in cash as the final entry. Essentially this means that when Groves settled his account at the end of the season, either he already had sufficient quantities of goods to see him through the winter or he intended to use the acquired cash to purchase goods from another source. The following year Groves' account slipped to £16.10.10 but his final debit for the season was £9.1.9 in cash. In 1882, his production quadrupled over the previous year, boosting the account size to the unprecedented level of £183.6.5. The bulk of his credits were codfish, and among his debits was a final entry of £17.9.7 for cash and a substantial £108.0.0 "to Bowring Brothers" for goods or cash received. These last two entries account for £125.9.7, or over two thirds of the total volume of the account. In 1885 he received only £0.13.5 in cash, but had £60.0.0 in Bowrings' debits. The \$302.56 in credits for 1886 was mostly absorbed by \$200.00 in Bowrings' debits and \$38.06 cash. The highest cash figure was recorded in 1892 at \$83.11, a year in which he also obtained \$160.00 from Bowrings.' Two years later, he divided his credit of \$272.45 into \$180.00 to "Bowring Brothers" and a final entry of \$73.66 in cash. After 1888, his cash total slipped below \$20.00 only once and the debits to "Bowring Brothers" did not fall under \$130.00.

It appears that Thomas Groves had very little in common with any of the aforementioned clients. All of his accounts were consistently balanced and the

personal account had a large surplus in most years, inevitably redeemed at the end of the season in cash and Bowring Brothers debits. The revenue generated for his personal account far exceeded that of others, as did his cash income. If we accept the success of clients' relationships with the firm as a measure of their prosperity, then Groves was among the most prosperous dealers in the community. Thomas Abbott, the Butlers, the Haywards, Jeremiah Doody, and others must have regarded him with a degree of envy.

Charles Templeman of Jane experienced a similar degree of good fortune. His lone account is also remarkable though, for its fluctuation in size. From 1880 to 1882 his account grew from £122.16.11 to £199.2.2 but did not exceed £30.0.0 thereafter until 1887 when it recorded a total of £213.12.5. There was some reduction in the size of the account in subsequent years but the 1891 total of \$6.23 is an unexplained anomaly.<sup>15</sup> By 1895 Templeman's account had recorded its highest volume of business, \$962.61.

Positive balances of £13.4.1-£44.15.7 were earned by Templeman between 1880 and 1882. In each of these years he accepted large quantities of cash and Bowring Brothers debits on his account. In 1882, he recorded a positive balance of £13.4.1 and took home £64.15.7 in cash and £100.0.0 from Bowrings.' His debits in the exceptional year of 1887, included only £2.7.3 in cash but the total for Bowring

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<sup>15</sup>Templeman may have suffered from an illness or some other misfortune in 1891. It is also possible that he took his business to another firm for the season.

Brothers was £205.0.0. The smaller account of 1890 (\$153.54) resulted in debits of \$130.00 to "Bowring Brothers" and a final entry of \$8.19 for cash. In 1894 he brought \$677.08 in business to the firm which left him with debits of \$400.00 to "Bowring Brothers" and \$32.73 in cash as well as a positive balance of \$200.00. Templeman redeemed this positive balance in the large balanced account of the following year by a \$400.00 Bowrings'debit and \$309.27 cash.

Clearly Charles Templeman was in the same league as Thomas Groves in terms of the incentives offered to him. It is significant that such a small proportion of the debits in his account actually came in the form of Ryan's goods. In this case Ryan appears to have been more of an intermediary between the dealer and Bowrings'. If selling goods was Ryan's principal means of making money, then Templeman was not a great source of profit for the firm.

John, Henry and James Tremblett of Joshua may have been the most prosperous dealers in the community. When their company account opened in 1880, it was an instant success. The volume of their business was highest in the early years, ranging from a low of £395.5.7 in 1880 to a high of £525.16.0 (over \$2100.00) the next year. After 1884 the account declined somewhat, reaching the lowest point of \$716.56 in 1890, before increasing again to \$1131.31 in 1895. These large accounts produced equally large amounts of sundries for credit to the personal accounts of the crew. In fact nearly all of the debits in the company account were for sundries transferred to personal accounts. In the peak year of 1881, for example, there was

a single entry on December 23 of £520.3.5 (over \$2080.00) "to Sundries" for the crew. In order to absorb this large sum of credit, the Trembletts, obviously with Ryan's assent, had two female members of the family, Isabella and Sarah, open accounts at the firm.<sup>16</sup> Thus John and Henry each received £108.7.5 by "John Tremlett & Brothers," and the women had a credit for £65.0.4 from the same source which constituted the entire sum of their accounts. James must have been the junior member of the crew as he received only £43.6.11 from the company account that year. All redeemed their credits in the same manner. Isabella took £30.0.0 in a Bowrings' debit and £33.12.3 cash while Sarah's debits were £45.0.0 to "Bowring Brothers" and the smaller amount of £18.12.3 in cash. John's and Henry's debits included £70.0.0 each from Bowrings' and cash totals of £35.0.9 and £34.2.9 respectively. James divided his smaller share into a £23.0.0 Bowrings' debit and £20.5.2 cash.

The diminishing returns of the last half of the 1880s apparently rendered the women's accounts unnecessary as Sarah's was closed at the end of 1884 and Isabella's in 1888. The Trembletts undoubtedly remained a very prosperous family, however.

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<sup>16</sup>Determining the relationships of Isabella and Sarah to the Tremblett brothers is difficult, even with baptismal and marriage information, because both names were commonplace in the family. John, Henry and James were born in 1837, 1850 and 1853 respectively. The Isabella Tremblett in the ledgers may have been John's wife, Isabella Mifflin, married in 1860 or James wife, Isabella Harris, married in 1878. The most likely candidate is Isabella Mifflin because of the earlier marriage date and the fact that John was skipper of the crew. Sarah Tremblett may have been the mother of the family, Sarah Groves, whose husband, Joshua Tremblett, died in 1868, or perhaps the oldest sister who was born in 1839 and did not marry. The baptismal and marriage information was compiled from church records by Marguerite Linthorne, curator of the Bonavista Museum, and supplemented by a family bible list of births and deaths supplied by Evelyn (Tremblett) Swyers.

By 1895 Henry was receiving a larger share than John or James, who had become an equal partner in 1885. The \$1015.27 debited from the company account for sundries in 1895 resulted in a credit of \$372.32 for Henry and \$270.63 each for the others. John and James had debits of \$180.00 and \$160.00 respectively from Bowrings' goods and \$81.41 and \$93.31 in cash. Henry redeemed his larger share in \$250.00 "to Bowring Brothers" and also took home cash totalling \$115.79.

Each year the Trembletts' cash and Bowring Brothers debits constituted the lion's share of their total accounts, in fact, usually more than 90 percent. It seems that, as with Groves and Templeman, Ryan was primarily the middleman between the Trembletts and Bowring Brothers. If Ryan profited from the clientage of these dealers, it must have been in the sale of their fish. After all, the firm sold very little of its own imported goods to them. Cash was the principal commodity handed over the counter at the Ryan's shop to Groves, Templeman, Trembletts, and other prosperous dealers when they sold their last fall.

Although Ryan used these incentives to engender loyalty and high performance from these "high-flyers," it is equally accurate to state that it was part of the dealer's strategy for survival to demand those incentives. If he had a viable alternative, Ryan certainly would not have been standing at the front door of his premises happily handing out hundreds of dollars in cash and credit notes to Bowrings' each fall when greater profits could be derived from selling his own goods. These were concessions made to dealers who knew their value to the firm and the



strength of their bargaining position. Any merchants would have been happy to have such high producers on their books; Ryan had to keep them happy in order to avoid defection. Thomas Groves, Charles Templeman, the Trembletts, and others possessed a degree of power which helped to mitigate the exploitive nature of an unbalanced credit system.

The firm offered cash incentives to dealers other than the "high-flyers," depending on the status of their accounts. Dealers could often obtain cash if they were indebted on personal accounts but had balanced company accounts. Similarly, some dealers with a single account who were increasing their indebtedness each year, but maintained an acceptable margin between debt and account size, also received cash incentives.

Thomas Abbott is a prime illustration. As noted, Thomas' position improved after he split with his brothers and acquired the "Eliza Ann" in 1889. Prior to 1890, he had only a single cash debit, £1.0.0. in 1881. He took \$7.00 in cash from his account in 1890 and \$20.46 the next year. Cash was withdrawn by Thomas every year after 1889, the highest total of \$23.46 occurring in 1895 when he had an outstanding balance of \$1257.80 on the large account of \$2079.50. Not surprisingly, the smallest amount of cash taken by Abbott was \$3.46 in 1894, the year his debt to account size ratio was the highest, with a negative balance of \$1382.48 on an account of \$1787.12. The amount of cash Abbott received was determined by the state of his account. In good years the amounts were relatively high, and correspondingly low in poor years.

Thomas did not obtain cash when he fished with his brothers because the status of the crews' accounts did not warrant it. It was only after the termination of the partnership that he significantly reduced his debt to account size ratio, thereby qualifying for cash privileges. It is clear then, that Thomas' increasing indebtedness after 1889 was not a deterrent to obtaining cash. By granting cash to such a highly indebted dealer, Ryan demonstrated eagerness to retain his clientage.

Maurice Fleming is an example of a dealer who ran into difficulty with the firm by 1880 but later improved his situation and received cash incentives. In the early years Fleming managed to bring in from £25-£56 of new business to the firm each season, finishing 1879 with a debt of £153.6.11 on an account of £178.19.7. The gap between the negative balance and account size narrowed sharply the next year with £153.6.11 on £157.4.9. There was very little production on this account for the next few years. At the end of 1885, with Fleming's negative balance standing at £151.4.8 (\$604.93) on £158.10.3, the cut off instruction appeared in his account; "no more to this man until the late debts contracted are paid." The next year he received \$13.90 in supplies but returned the same amount of produce, leaving his balance intact. In 1888 Fleming's sons seem to have begun fishing on his account and Ryan responded by fully supplying them. The crew reciprocated by producing a large quantity of codfish and cod oil, inflating the account size to \$794.60. Obviously pleased with the turn of events, Ryan instructed his office staff to "keep as much as you can quietly for balance." This instruction was either impractical or ignored

because Fleming's balance fell only by \$5.17 to \$599.76 in a year which he received a \$25.00 cash debit. The following season was nearly as good for Fleming, but Ryan's staff still did not manage to keep any for the balance as he finished the season with the same figure as the previous year on an account of \$738.01. Moreover, he acquired another \$25.95 in cash, \$9.00 of which constituted his last entry for 1889. Fleming's debt actually increased thereafter, but only marginally in comparison to the expansion in account size. The figures stagnated in 1891 with a negative balance of \$611.93 on an account of \$798.16, but still good enough for Fleming to receive \$18.00 in cash. By 1892 the account had swollen to its peak of \$871.87 with an outstanding balance of \$616.14. This means that Fleming had brought \$73.71 in new business to the firm that year with only \$4.21 of new debt. The firm was happy with the improvement and accordingly permitted debits for \$32.30 in cash on his account. Fleming's account had faltered again by 1894 though, showing a debt of \$624.14 on only \$652.66, resulting from a lone credit of \$28.52. This caused concern in the firm's office. At the bottom of the 1894 account someone queried, "The sons fell 1892 \$4.21 1893 \$8.00 [=] \$12.21 Who is to pay?"

Maurice Fleming is a prime example of a dealer who sometimes performed unsatisfactorily from Ryan's perspective, but the firm was reluctant to impose restrictions because he and his family frequently were productive clients. Even in the most productive years, the firm seemed unable to effect any reductions in his debt. The comment at the bottom of Fleming's account unsuccessfully urging staff to

"quietly" reduce the balance as much as possible demonstrates the firm's impotence in collecting bad debts. Yet Fleming was able to collect significant quantities of cash any year in which his production was high. In bad years there were no cash debits on his account. Again Ryan used cash as an incentive to encourage this potentially high producer to achieve the best results and to sell all of his fish to the firm. Since the bulk of his cash debits appear typically at the end of the season, the firm was also endeavouring to engender loyalty and entice him back to the firm year after year. With Fleming as with so many other dealers, Ryan preferred the "carrot" to the "stick."

Ryan's strategy for exercising a degree of control over the actions of dealers was a combination of restrictions and incentives designed to encourage productivity and loyalty. Prosperous clients like Groves, Templeman, and the Tremblets responded by availing of incentives, demanding large sums of cash and a direct relationship with Bowring Brothers. This circumvented the traditional merchant/dealer credit relationship and provided the latter with greater flexibility to purchase goods outside of the firm. Their only obligation was to sell the season's catch to Ryan and accept going rates which may have been lower than St. John's prices.<sup>17</sup> Less prosperous dealers who maintained good standing with the firm were obligated to sell their fish and buy supplies from Ryan, but they took whatever cash

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<sup>17</sup>An analysis of the journals would be required to reveal if there were discrepancies in the prices various dealers were paid for fish.

was available to them.

It would seem reasonable that dealers who were not in good standing with the firm had fewer options than their more prosperous counterparts. This is accurate only in respect to the credit relationship with the firm. Once subjected to credit restriction or pursued in the courts for bad debts, a dealer had no leverage with the supplying merchant in obtaining more credit. Before and after the termination of the credit relationship, however, struggling dealers had more, albeit often desperate, options than Thomas Abbott or John Tremblett. The Haywards, Butlers, Rueben Harris and others had less to lose than Ryan's cast of devoted and prosperous dealers and hence, were free to pursue whatever strategies they deemed necessary for survival. Samuel Hayward had more freedom from Ryan than did Thomas Groves and therefore, was more likely to hold back cut tails and sell fish elsewhere if desired. Even though Groves' association with the firm involved very little credit, he had too much at stake to jeopardize that relationship. Less prosperous dealers often pursued strategies which they considered to be in their best interest but which often conflicted with Ryan's notion of proper procedure in a credit relationship. They did not behave as victims of truck should.

The principal strategy employed by indebted dealers to extract maximum advantage from the truck system was to sell part of their season's catch to a buyer other than the supplying merchant. Consequently that portion of the catch which would have been applied to their debt on the supplying merchant's books was instead

sold for cash or additional goods. Thus instead of all their produce being swallowed up by incurred debts, a portion would actually earn extra income. This procedure was referred to disparagingly by the firm as "smuggling," and its practitioners were labelled variously as "smugglers," "schemers," "scoundrels," and "sleeveens." Nothing infuriated James Ryan more.

James and George Abbott, Laurence Butler, Mary Doody, and James Rolls were all accused of "smuggling," but many others were apparently engaged in the activity as well.<sup>18</sup> Unfortunately we only know about those who had condemning comments written about them by Ryan and his staff in the ledgers. There may have been many others engaged in "smuggling" who either did not receive harsh comments in the ledger, or were unknown to the firm. At any rate, the existing ledger accusations provide ample evidence that the practise was widespread.

The firm's unflattering characterization of James Fleming as a "damn schemer" in 1884 is an indication that he was suspected of "smuggling" or some other unsavoury activity which undermined his agreement with Ryan. In 1890 George Hampton of "Hampton & Rolls" had his credit restricted until May, and "then very little." He had been engaged in a dispute with the firm as to how the crew would pay for the services of blacksmith, William Doody. Hampton and Rolls wanted to pay Doody out of their account but, in this case, the firm actually preferred that

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<sup>18</sup>Scelina Templeman was accused of withholding rental income and that cannot be described as "smuggling," although, from Ryan's perspective, it had the same effect and was equally offensive.

payment be made out of their catch. According to the complaint written in their account, it had been a common occurrence for the crew to dispatch their fish in several directions; "I told H. and Rolls that they should pay Doody out of fish - they are all the time bartering." They were not intimidated by the firm's demand, however, and "would not do so - said they don't pay Doody if can't do so on their a/c." In the same year Robert Mouland of John was described as a "poor hand - said to be schemer - give him very little."

Although disturbed by the magnitude of disloyalty amongst his clients, Ryan was probably more astonished by the audacious manner in which they practised their deceit. James Paul had been a shareman on Ryan's books for a number of years beginning in 1884. He was not "shipped" following 1889 and had an inactive account for a couple of years before undertaking to fish on his own account at Ryan's. He finished 1894 with a negative balance of \$202.14 on an account of \$235.04. Despite the poor condition of his account or likely because of it, Paul "smuggled" some fish to Baine, Johnston and Company whose premises, managed by John Roper, were located not one hundred feet away from Ryan's. This did not go unnoticed by Ryan's accountant, Robert Brown, who noted on November 20 that Paul had "sold a barrowful of fish to Roper, wheeled it there personally." Surprisingly perhaps, Paul was again supplied by Ryan, the following year.

Ultimately the fate of Ryan's "smugglers" depended on the status of their accounts. Most dealers who were thought to be dishonest but managed to maintain

a reasonable level of productivity probably were not severed from the firm unless the violations were many. The question of what happened to clients after they were denied credit at Ryan's is difficult to answer without consulting alternate record sources. While their situation may have remained precarious, it is likely, however, that most found alternate sources of credit and buyers for their fish. In fact it seems that many of the debtors regularly had credit relationships with more than one merchant or trader. Access to credit and mobility should not have been problems since there is no indication that merchants conspired to deny credit to blacklisted clients. The competition amongst suppliers inhibited that type of cooperation.

Nevertheless, it is important to remember that dealers who were "cut off" endured a marginal existence and most probably suffered considerable hardship. Dealers did not "smuggle" to be pranksters; it was a matter of necessity. For many, "smuggling" was a desperate means to obtain the sustenance required for winter survival. When Magistrates David Candow and Thomas Stabb reported regularly about the condition of the potato crop and emphasized its importance for the survival of the population, these "cut off" dealers, their crews and families were surely some of the economically marginalized at risk.

One of the principal means rejected dealers utilized to cope with their precarious existence had negative implications for the firm; they refused to pay outstanding debts. Even when clients had their credit reduced there seemed to be a resignation by the firm that old debts would not be paid. Why else would Ryan



allow dealers with debts totalling hundreds of dollars, like Rueben Harris, obtain supplies on a reduced level but return only an amount of produce equal to the sum of the current year's advance? Numerous clients followed this approach upon being subjected to some credit restriction.

Once dealers had been completely severed from the firm there was evidently no mechanism whereby the firm could collect the outstanding debts. Even those who had judgements against them in the Supreme Court defied the orders and neglected their balances. The Butlers and the Haywards made only token attempts to discharge their debts. The same is true for James & George Abbott, George Ayles Junior, Mary Doody, Selina Templeman, George Gibbs, Samson and William Abbott, John and William Lander, James Mullally, Samson Mouland, James Rolls of Thomas, George Ryder and countless others. In fact none of the clients followed in this sample discharged their debts after being "cut off." All either finished 1895 with their outstanding balance intact or had the amount written off the books by "Doubtful Debts" or "Stock." Ryan simply could not collect delinquent debts.

In many cases collection was probably impossible because of the debtors economic situation; there was nothing to take. This would explain why Ryan did not resort to the Supreme Court more often. Property seizure was a more likely prospect for the firm, but there is no evidence that this was pursued on a large scale. Some smaller dealers leased stages, boats, and equipment, leaving them with very little to seize, but this is a matter which requires further exploration. Despite the

impoverishment of many dealers, it is difficult to imagine that none of them could pay a significant portion of their outstanding debt if they desired. After all, many must have received credit from another source and continued fishing. Others who did not set up on their own account found employment as sharemen, usually in crews unconnected to their immediate families. The fact is that once rejected clients established credit relationships with other merchants, they had no intention of using the surplus from a new venture to pay old debts. Moreover, if they incurred new debts at another firm, their first commitment was to the current supplier, not past creditors. Regardless of the circumstances, rejected clients had neither the capacity nor the inclination to discharge bad debts which they had accumulated, in most cases, over a significant number of years. Ignoring these debts was a means of surviving truck. Ryan and his clients seemed to acknowledge and accept this phenomenon as intrinsic to the system; it was an essential element of the logic of the "deal."

The operation of truck was not a simple process in Bonavista during the last quarter of the nineteenth century. It was a system balanced in the merchants' favour and it meant economic hardship for a significant portion of the fishing population, but neither the advantage nor the hardship were administered in a uniform manner. What could have been a straightforward system if participants had behaved in an orderly fashion, according to the strict dictates of truck, was instead complicated by the variability of human behaviour. The complex local economy comprised a large contingent of merchants and traders as well as a highly stratified population of

dealers, sharemen, servants, and others. Merchants did not operate in a monopolistic sphere and dealers were not a homogeneous group suffering from identical doses of subjugation. This produced an extremely competitive and often hostile economic environment where all parties tenaciously pursued every option to achieve their different goals, ranging from Ryan's desire to maximize profits in an increasingly complex and risky business to the most impoverished dealer's struggle for enough food to stave off starvation during the winter. Prosperity and cash income, bad debts, litigation and property seizure, intense competition, spying and informants, and double dealing, all were inherent aspects of truck. The fishing population may have been disadvantaged by truck but they were not passive or submissive victims of the system. On the contrary, they were aggressive participants.

## CHAPTER 6

### THE COMPETITIVE ENVIRONMENT AND DEALERS

Account book analysis can be instrumental in determining how truck affected individuals and in helping to identify the strategies employed by both merchants and clients as they strove to cope with the cash scarce outport economy. Armstrong and Jones' contention that only letterbooks and related material can provide the qualitative evidence required to assess the impact on peoples' lives is incorrect.<sup>1</sup> Ommer's response that account book analysis is necessary because letterbooks and diaries do not by themselves provide the necessary array of information on individual clients is applicable to the James Ryan records.<sup>2</sup> Diaries primarily recorded weather conditions, shipping intelligence, daily catch rates, and notable community events. Much of the firm's correspondence was between Ryan and his marketing agents in Britain or with brothers Daniel, Nicholas, and Edmund, who were involved in the business, and concerned general business matters such as the state of the fishery and marketing conditions. The firm's relationship with individual clients was rarely, if ever, discussed.

Ryan's letterbooks, however, do have an important application in this type of research. One of the most intriguing features of the fishery at Bonavista was the

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<sup>1</sup>Armstrong and Jones, Business Documents, pp. 128-131.

<sup>2</sup>Ommer, Merchant Credit, p. 60.

large number of satellite barter shops, known as "Adventures," operated by the various merchants on a seasonal basis. Some were situated in close proximity to the main premises at Bonavista, while others were established in the more remote locations of Bonavista Bay. Ryan usually had a "Cape Shore Adventure," "Rolling Cove Adventure," "Canaille Adventure," and others at various intervals located within four miles of the firm's main premises in the "harbour."<sup>3</sup> There were also the "Bird Island Cove Adventures," "North" and "South," as well as "Newman's Cove Adventure," which, at seven miles distant from the "harbour," was the most remote in that vicinity. Although the King's Cove branch had been established in 1875, Ryan still believed there was sufficient opportunity for barter shops in that area of Bonavista Bay. Thus there were usually "adventures" at Plate Cove, Sweet Bay, and Open Hall.<sup>4</sup>

Ostensibly, the principal function of these barter shops was to keep their dealers and crews supplied during the fishing season, but there was also an ulterior motive. During the fishing season many crews were out of sight of the harbour and hence, without barter shops, merchants had no means of keeping an eye on them to ensure that they were not violating the terms of their contract - that is, selling produce to other buyers. Rather than keeping the crews well fed, the job of the agent was to report regularly the activities of their clients, paying particular attention

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<sup>3</sup>See Appendix A, "Map of Bonavista."

<sup>4</sup>See Appendix B, "Map of Bonavista Bay."

to the objectionable practise of "smuggling." In essence the agents were spies. And Ryan insisted that the spies run the barter shops according to his plan. The only means of communicating with the agents at Sweet Bay, Open Hall, and Plate Cove, and often at Bird Island Cove and Newman's Cove, was by letter.<sup>5</sup> It is these letters which are the most instructive. Ryan rarely discussed individuals, but the topics of smuggling and competition frequently appear. The general nature of the discussions, however, meant they would not be very fruitful if it were not for the specifics gleaned about individuals from the account books. The ledgers revealed much about the stratification of the fishing population, the relative independence of dealers due to competition amongst merchants, and Ryan's inability to collect debts. Armed with this knowledge, readers of the letterbooks can better understand Ryan's impatience with agents and his overall frustration with the fishery. Therefore, it is the ledgers which inform and supplement the letterbooks and not the reverse.

Being employed by James Ryan in any capacity had its drawbacks; the foremost being that you had to be prepared to accept his relentless lecturing and reproaches. Nimshi Crewe, who claimed to have known all of the Ryan brothers except John, offered an unflattering perspective on their character in this regard.

The chief characteristic of James and his two associated brothers [Daniel and

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<sup>5</sup>Unfortunately there are only a few scraps of incoming correspondence in the Ryan Collection. Thus most of the agents' reports which probably included discussions about individual clients are not available. The outgoing correspondence has been preserved in bound letterbooks but rather than discussing individuals at length, Ryan spends most of his time instructing and chastising the agents.

Edmund] seems to be typified in their grim countenances. It was an unflinching in[sis]tence upon conservative frugality, solidity and high quality. They were only satisfied with the best, inc[luding] their servants' service... Dollars frankly came first with them, humanity afterwards.<sup>6</sup>

Ryan's principal concern was that his agents would offer too much credit in the barter shops. Considering the amount of debt accumulated at the main premises under his tutelage, it is understandable that he was anxious about the possibility that the level of indebtedness at barter shops might exceed the bounds of reason. But as was always the case, it was never a matter of simply denying credit. No credit might mean no fish. Alienated fishermen could seek credit from another merchant. Nevertheless, the decline of the 1880s increased Ryan's aversion to credit and convinced him to maintain a tighter reign on his agents.

In the spring of 1886 Ryan sent a form letter to the agents of the Bird Island Cove North and South, Rolling Cove, and Newman's Cove adventures advising them to, "give credit to such parties only whose ability to pay is undoubted,"<sup>7</sup> and to bring their "Book" to the office at Bonavista every Saturday night for his perusal. In an effort to convince Open Hall agent, Frederick Shears, not to offer credit, Ryan pointed to his own strategy for 1888: "I have decided to give no supplies whatever to sharemen, puntmen, - or in short anyone except the best men with large boats."<sup>8</sup> In

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<sup>6</sup>PANL, Nimshi Crewe Papers, Crewe to Alan Fraser, June 23, 1964.

<sup>7</sup>MHA, Ryan Collection, Letterbook 1884-1893, James Ryan to John Skiffington, July 13, 1886, f. 121. Copies were sent to Peter Sutton, Benjamin Baker, and Martin Kinsella.

<sup>8</sup>Letterbook 1884-1893, James Ryan to Frederick Shears, December 21, 1887, f. 276.

other words only dealers like the Tremblett Brothers, Thomas Groves, Thomas Abbott, Jeremiah Doody and their crews would be favoured with credit. That so many Bonavista clients were cut off in 1888 and beyond confirms that this was no idle threat. The next summer Ryan revelled in the knowledge that other Bonavista merchants had emulated his harsh measures. Finally, the competitors had fallen in line and the major stumbling block to restricting credit had been removed. He reported that,

scores of men have not been able to get even a tub of salt on credit this summer, they are obliged to work whenever they can to get a day's labour to live - just as they do in other civilized communities and where shopkeepers as a class are not so silly as they are in Newfoundland.<sup>9</sup>

Just a few days later he proclaimed the strategy a success. Because many of the crews in smaller boats could find no source of credit, Ryan was still able to buy their fish for goods. The sequence of the transactions had made the difference. Goods were distributed only after the fish had been credited to their accounts, thereby eliminating the credit relationship and the risk. Ryan declared that, "to the puntmen we have discontinued supplies - in fact we declined to have anything to do with most of them in the beginning of the season which was most fortunate and we are now prepared to sell them necessities for fish green or dry."<sup>10</sup>

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<sup>9</sup>Letterbook 1884-1893, Ryan to Shears, July 5, 1888, f. 295.

<sup>10</sup>Letterbook 1884-1893, James Ryan to Frederick Shears, July 10, 1888, f. 304.



Ryan usually began and/or ended letters to his agents with dire warnings about the consequences of extending too much credit to clients. These ruminations were for the most part ignored and his frustration mounted. In 1888 he cautioned Shears about issuing credit and concluded by noting, "I have so often written you my views on that point that I do not deem it necessary to continue remarking upon it."<sup>11</sup> After repeated warnings to long time Plate Cove agent, Laurence Moss, Ryan was dismayed in 1894 by his failure to obey orders.

You [Moss] write 'had the Almighty been pleased to turn the tide in my favour.' Allow me to remark the Almighty will never turn the Tide or much of anything in your favour if you give Away your goods and property on Credit. I gave you good advice. Why did you break the promise you made me! - not to give Goods on Credit.<sup>12</sup>

Clients' unwillingness to pay for goods received in advance may have been due in part to their economic difficulties, but there was also an audacious attitude that their obligations with merchants were binding only if beneficial. Ryan was on guard constantly for such audacity. As he explained to Sweet Bay agent, R. J. Devereaux, managing credit relationships in a small community was a delicate affair in which the managed had a distinct advantage over the manager. Indeed it was better to avoid the situation altogether.

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<sup>11</sup>Letterbook 1883-1894, James Ryan to Frederick Shears, July 5, 1888, f. 295.

<sup>12</sup>Letterbook 1893-1898, James Ryan to Laurence Moss, Plate Cove, October 3, 1894, f. 228.

Se'll nothing upon credit to any person then they will understand it is no use applying for it. - if your sell to one you will have the whole community down upon you. - Do not be led off by reports of Money coming in from the Railroad and c. or that Boats North are well fished - they can easily find a reason for not letting you have the fish - your price may be too low, or your Cull may be too strict, any excuse will suffice, if they owe you money.<sup>13</sup>

Ryan probably believed that Devereaux needed the lecture because he had recently been the victim of a prank by two enterprising fishermen. In the same letter Ryan inquired, "Did you get paid from the two men, that put fish into the Store, or said they did, and Thomas Mallowney, your first Officer allowed them to take it again?"<sup>14</sup> Chicanery and intimidation were undoubtedly tactics employed by some dealers, particularly in smaller communities, to ensure that agents did not curtail credit. And there were often a few capable of something a little more adventuresome when credit was unobtainable. Break, entry and theft were persistent problems for the firm, so much so that Ryan insisted that his agents sleep in their premises, a practice evidently enforced by all Bonavista merchants. In the fall of 1888, Peter Sutton was ordered to spend every night in his Bird Island Cove premises until the Adventure closed for the season and the goods were returned to Bonavista.<sup>15</sup> Ryan reminded him of the fate of Stephen Abbott who was forced to

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<sup>13</sup>Letterbook 1893-1898, James Ryan to Richard J. Devereaux, Sweet Bay, August 29, 1894, f. 179-181.

<sup>14</sup>Ibid.

<sup>15</sup>Letterbook 1884-1893, James Ryan to Peter Sutton, Bird Island Cove, November 30, 1888, f. 405.

pay for all of the goods stolen in a recent break-in at the firm's Newman's Cove premises which were under his management.<sup>16</sup> Rumours of an impending break-in at Bird Island Cove in 1894 made Ryan very impatient with Martin Kinsella.

I shall want you to sleep in your Store to protect the Goods and c. in future. I hear it may be broken into and then trouble will ensue. I have had so many Stores smashed that I have good reason to insist upon every Manager protecting the property under his charge. So far as I know every manager I have sleeps in the Store. The people employed by Roper and Templeman male and female do so - I have spoken to you earnestly on this subject before and I hope I will not need to repeat it.<sup>17</sup>

The ledgers provide ample evidence that Ryan's inability to control the amount of credit dispensed to clients was not confined to the barter shops, but a problem at the main premises in Bonavista as well. Indeed the problem was probably more severe there because of the large degree of debt incurred by dealers. The letterbooks offer very little insight about the issue at Bonavista in this period, however, because of the dearth of incoming correspondence. Regrettably, Ryan's instructions to staff written while on his annual six month combined business and holiday sojourns to Europe are absent from the collection, although we still possess one which was maintained by Ryan on an especially long stay in Britain through the summer of 1897. It contains numerous references to the troublesome issue of credit.

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<sup>16</sup>Ibid.

<sup>17</sup>Letterbook 1893-1898, James Ryan to Martin J. Kinsella, Bird Island Cove, October 1, 1894, f. 223.

After John Daly's death in 1890, James passed the manager's position to Nicholas Ryan, his younger brother. The assumption may have been that having a family member in charge would result in increased credit restriction, but it apparently had the opposite effect. In 1897 James expressed great reservations about his younger brother's ability to keep a tight reign on clients' accounts. Since 1897 was an especially bad year in the markets, due in no small part to larger fisheries in Iceland and Norway as well as abundant catches in Newfoundland, he insisted that credit would have to be severely curtailed.<sup>18</sup> Although the tone of his letters to Nicholas was more diplomatic than with other agents, the message was the same; restrict credit as much as possible. Remarkably, he seems to have been unable to convince his brother to obey the orders. James, perhaps with good reason, did not trust Nicholas to act judiciously. On May 6th he wrote Nicholas from Manchester urging him to "supply very carefully" because the 1897 fish cargoes would be difficult to sell and the prices sure to be low.<sup>19</sup> He also chastised Nicholas' excess drinking, a recurring issue, commenting that, "I am quite of the opinion I would not allow a rabble to take charge of the office..."<sup>20</sup> Perhaps the drinking made Nicholas more vulnerable to the demands of credit-seekers because the following day James penned another caution to him, "I hope you have not allowed yourself to be overpowered by

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<sup>18</sup>Letterbook 1897, James Ryan to Robert Brown, Bonavista, May 5, 1897.

<sup>19</sup>Letterbook 1897, James Ryan to Nicholas Ryan, Bonavista, May 6, 1897.

<sup>20</sup>Ibid.

loafers and rascals whose sole aim is to get all they possibly can out of you and the premises."<sup>21</sup> He then went on to blame Nicholas' liberal supplying policy for the poor results of the business in the two previous years.

I am really shocked to find you have issued so much more supplies than last year and must again call your immediate and constant attention to the huge amount of debts you contracted in 1896 - altho' a good year for fishermen - and I must again state I cannot stand it. - the business will be ruined - not a Dollar will be made in 1895 and 1896 altho' the largest collections and turnovers we ever had - so less business is far more profitable."<sup>22</sup>

Dan Ryan had been updating James about Nicholas' exploits and the news was most disturbing. James wrote Dan from Glasgow on May 20th and shared his frustrations on the matter.

I cabled Bonavista in April to supply very carefully. I have written and written and warned Nicholas not to give out on credit but he has done so - contrary to my instructions - I cannot do more than advise him - I have not slept one hour at a time since I got your cable - and scarcely at all since I received your letters."<sup>23</sup>

The same day he sent off another warning to Nicholas telling him that he was "nearly crazy" and "if we had to stand to all the losses sustained on Cargoes it would

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<sup>21</sup>Letterbook 1897, James Ryan to Nicholas Ryan, Bonavista, May 7, 1897.

<sup>22</sup>Ibid.

<sup>23</sup>Letterbook, James Ryan to Daniel Ryan, May 20, 1897.

seriously embarrass us I assure you."<sup>24</sup> He then pointed out why fishermen could not be trusted with credit: it was not a reflection of their character but rather a reality of deteriorating market conditions and lower prices.

With the worst prospects before us, that I ever remember, we must make a radical change in the conduct of our business - with Labrador fish @2.00 and shore Mble 2.60 and 2.80 and shore Cullage comparatively lower than Mble - fishermen will not pay their accts and therefore the Stuff must be withheld -the man who will give out freely upon Credit will surely be ruined - It is madness to expect fish will be high - it will not, there is plenty to supply the markets without ours.<sup>25</sup>

Travelling overnight, he arrived at Manchester in the morning where he immediately composed another plea to Nicholas. Again the concern was that a poor fishery or low prices would make clients negligent of their credit obligations. Debts would not be paid and the only solution was to reduce credit drastically. James contemplated his own demise and Nicholas' role in the undoing. His mood alternated between despondence and desperation. He was at wit's end.

The news I have had from Bonavista and King's Cove and St. John's and by cable has tortured me, so that I am almost unfit for work - the mental worry caused by the Enormous losses upon the cargoes of "Albatross," "George Henry" and "May" was hard enough but the news by late cables and letters is unbearable -My dear Nicholas - you have made me distracted, I am nearly out of my senses - cannot eat nor sleep - I never before knew trouble - and you and John Ryan have brought me to this condition - Let me entreat you to consider what you

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<sup>24</sup>Letterbook 1897, James Ryan to Nicholas Ryan, May 20, 1897.

<sup>25</sup>Ibid.

are doing before it is too late - think of what a pass the Murphys, Saints, Tillys and others came to by their own misconduct - think of all the large Houses in the Trade that have failed, on account of giving out too much credit - think of what the consequences will be if the shore fishery is poor and the price low - You will never be respected by your clerks and assistants if you disrespect yourself - ... Stewarts lost all their money in N. F. Land Trade - so did Walter Grieve and all the others that failed and so will the writer if you do not turn over a new leaf and keep down supplies and act more carefully in every way - It is possible to become ruined in one year - Lethbridge began in the spring and was ruined in the fall - and since suicided on a Railway track - 'Tis too late to repeat when a man ruins himself by his own folly - For God's sake try and act as D. A. Ryan advised you...<sup>26</sup>

James confessed to Dan that his problems, not the least of which was Nicholas' imprudent behaviour, were more than he could "carry comfortably" and concluded, "I am weary and sad and longing to be at Bonavista."<sup>27</sup>

James' spirit was dramatically lifted a couple of days later, however, by a letter from Dan which informed him that Nicholas was now behaving more sensibly. He claimed the news gave him more pleasure than all the letters he had received during the winter. In sharp contrast to previous correspondence, his response to Dan was extremely cheerful and optimistic. Word of Nicholas' abstinence had made other difficulties seem less catastrophic. He believed that all of the marketing problems they were sure to encounter in future years could apparently be mitigated merely by not paying cash for fall fish.

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<sup>26</sup>Letterbook 1897, James Ryan to Nicholas Ryan, Bonavista, May 21, 1897.

<sup>27</sup>Letterbook 1897, James Ryan to Daniel Ryan, May 21, 1897.

I am delighted beyond expression to hear from you that Nicholas is sober - My dear Brother your cable and letters have nearly destructed me - and having so much to worry about other things - the World had no longer any charm for me - I am easier in my mind tonight than for a long time and hope to be able to take a sound sleep - Don't be disheartened my dear Brother -all will be well and end well if I can sell the Cullage fish - the only thing for us to do is to abstain from buying fish for Cash after September.<sup>28</sup>

In case that response did not reach Dan, he repeated some of the instructions in another equally sanguine letter the next day. He concluded with an inspirational message for him, "Cheer up don't be discouraged, we are the most independent men in N. F. Land - and if N. B. R. will attend to his business and keep sober - and withhold Supplies - all will End Well..."<sup>29</sup> Although still worried about the amount of supplies Nicholas was issuing, James decided to reward his recent sobriety with a positive letter as well. He wrote that he was, "delighted to learn...last night that you are acting splendidly. My dear Nicholas - I felt so overjoyed on hearing this that I did not close my eyes during the night - I feel like a new man today."<sup>30</sup> In closing he touted the benefits of abstinence and dangled the prospect of future rewards, "Above all my dear Nicholas, I entreat you to keep sober - don't taste liquor and you will be a Smart Man, and know well how to manage your business when I am dead."<sup>31</sup>

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<sup>28</sup>Letterbook 1897, James Ryan to Daniel Ryan, May 24, 1897.

<sup>29</sup>Letterbook 1897, James Ryan to Daniel Ryan, May 25, 1897.

<sup>30</sup>Letterbook 1897, James Ryan to Nicholas Ryan, Bonavista, May 25, 1897.

<sup>31</sup>Ibid.



It is tempting to regard Nicholas' debauchery as the principal cause of the liberal supplying policy and the resulting indebtedness of clients. Drunkenness had been a long-standing family foible. As early as 1879, when Nicholas was at college in Montreal, James informed him that he could return to the firm, "but recollect if you do it will only be on sufferance...you will not remain with me one day if you take spirituous liquors." In the same letter he related his disgust with brother Patrick.

Your beautiful brother P.F. Ryan I have been obliged to kick out of doors - drunkenness, indolence and lying are his besetting sins. - he will not do for me what he must of necessity do for a stranger to earn [the] wherewithal to keep body and soul together. I shall be very happy if Providence will keep him out of the Poor House or Hospital - I am decided he shall never cross the threshold of my house again.<sup>32</sup>

Brother John was also castigated by James for his lack of contribution to the firm due to his drunkenness and other shortcomings. In a family report to Edmund, the youngest brother who was looking after the firm's operations in Labrador, James opined that John was, "lazy as usual - he drives in a carriage nowadays discussing. Just fancy that, and still professes not to care for his Job. - tis hard to find a job he would like."<sup>33</sup>

Robert Brown, the firm's accountant, also suffered from the same malady. His extended drinking episodes were well known in the office, much to the chagrin

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<sup>32</sup>Letterbook 1878-1920, James Ryan to Nicholas Ryan, March 7, 1879, f. 2-3.

<sup>33</sup>Letterbook 1893-1898, James Ryan to Edmund J. Ryan, August 27, 1894, f. 169-171.

of his employer who euphemistically labelled them in the firm's diaries as "outings." On August 13, 1890 James wrote that had been the first day in a long time in which he had seen Nicholas work steadily in the office but Brown was "still" absent and, he presumed, "unfit for Office Work."<sup>34</sup> The following day James wryly noted that "Mr. R. Brown put in an appearance at the Office this forenoon looking the very much the worse for the outing he has enjoyed."<sup>35</sup> Brown had vanished again by August 26th, and James speculated that he might be on another drinking binge.<sup>36</sup> Ryan's patience was wearing thin because the previous year's ledger had not been balanced and it was already eight months into 1890. The next day James sent for his accountant and subsequently dispatched a note when it was apparent he had no intention of coming to the office. This convinced Brown to make an appearance but he was unable to work and James threatened dismissal.

He afterwards appeared in a dazed condition being obliged to sit and rest his head upon a chair. I think it advisable to get an accountant to balance the books of 1889.<sup>37</sup>

The following January, James was still complaining about Brown and notified him that his services would not be required after April 30, 1891.<sup>38</sup> Brown was not

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<sup>34</sup>MHA, J. T. Ryan Collection, Diary 1890, August 13, 1890.

<sup>35</sup>Diary 1890, August 14, 1890. In response to the criticism, Brown sarcastically scribbled "thanks" under the entry.

<sup>36</sup>Diary 1890, August 26, 1890.

<sup>37</sup>Diary 1890, August 27, 1890.

<sup>38</sup>Diary 1891, January 12, 1891.

dismissed, however, despite the periodic reoccurrence of the outings.

Although Nicholas Ryan and Robert Brown were the decision-makers of the firm when James was in Europe, it would be simplistic to blame them for the amount of indebtedness incurred by clients, regardless of their sometimes wanton behaviour. If they, along with the barter shop agents, were advancing too much credit, there had to be a more compelling explanation than their debauchery or dimwittedness. Nor can the cunning and intimidation of dealers account for the liberal supplying policy.

More credit was regularly issued to dealers at the main branch and the various barter shops than James Ryan would have preferred, because it was essential in order to maintain the firm's market position. Denying credit to dealers in a competitive environment placed their patronage at risk because other merchants might be more accommodating. The firm had only two avenues for profit: exporting fish to foreign markets and selling goods in the various communities. Productive clients were essential for both aspects of the business and James Ryan was acutely aware of this point. In years like 1895 when there was a bountiful harvest and good market conditions, it might have been necessary to offer credit to clients he regarded as less desirable.<sup>39</sup> Success depended on the firm's ability to issue enough credit to

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<sup>39</sup>Ryan was especially eager to obtain as much fish as possible in 1895, particularly early fish which always fetched the best price in the markets. He told Emily Harbour agent, Michael Martin, to, "Buy every Qtl. you can get for Cash and ship it as early as ever possible..." Letterbook 1893-1898, James Ryan to Michael Martin, Emily Harbour, August 13, 1895, f. 358. The efforts were successful because Ryan told Laurence Moss in the fall of 1895 that their total fish collection for the year would be close to 100,000 quintals, an astounding figure for one firm. Letterbook 1893-1898, James Ryan to Laurence Moss, Plate Cove, September 16, 1895, f. 440.

maintain dealer loyalty without risking financial crisis. It was a delicate balancing act for every merchant and agent, requiring resolute but astute judgement. Ryan's emotional pleadings to his employees about credit were often mitigated by instructions to maintain dealer loyalty. The sole threat to this loyalty was the competitive nature of the business, and competitors, big and small, existed in every locality, all eager to capture the alienated clients of other suppliers.<sup>40</sup> Competition prevented Ryan from completely abolishing winter supplies, something he complained bitterly about throughout the period. When chastising Nicholas for issuing too much credit in 1897 he conceded that, "I am quite certain that Winter supplies must be abolished, but as long as suppliers will give out in winter, so long will men clamour for more and more and heavier supplies."<sup>41</sup> In other words as long as other suppliers issued winter credit, he was prepared to do the same. While James scolded Nicholas in another of the 1897 letters for his negligence in issuing supplies and speculated on the collapse of the firm, he recommended less caution regarding cod oil.

Tuns of N. F. Cod Liver Oil remains unsold so I hope an Extravagant price will not be paid for Liver - if so Money will be lost - but I suppose we must go into it - or else Roper and Templeman will get our dealers Liver...<sup>42</sup>

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<sup>40</sup>According to the 1891 census for example, there were 8 merchants and traders in Bonavista at the time.

<sup>41</sup>Letterbook 1897, James Ryan to Nicholas Ryan, Bonavista, May 6, 1897.

<sup>42</sup>Letterbook 1897, James Ryan to Nicholas Ryan, Bonavista, May 21, 1897.

Competition existed in every quarter, whether from other merchants like Templeman and Baine, Johnston at Bonavista and a host of other smaller shopkeepers or traders there and all around Bonavista Bay. All were involved in an intricate network of credit relationships in which the currencies of goods and fish flowed up and down the line.<sup>43</sup> Philip Templeman's arrangements in 1895, as related by Ryan, were especially complex but probably not atypical.

Job brothers have the 'Jenny Jones' here loading a Cargo bought from T. and M. Winter, who are supplying Templeman - the latter a local man compromised with Goodfellow and Co the past spring and is now buying Fish from Small Shopkeepers and others to enable him to load the Vessel...<sup>44</sup>

Regardless of how far down the credit chain some traders might have been, they posed a challenge to Ryan unless they were clients and hence, part of his credit hierarchy. Neither the masters of St. John's vessels nor the most insignificant shopkeeper would hesitate to seduce fish from dealers supplied by other merchants. Ryan and the agents had to be ever vigilant, as his 1894 warning to Laurence Moss illustrates.

Allow me to repeat you had better collect the fish into your Store, leaving it in the hands of fishermen is an unwise course, a 'bird in the hand is worth two in the bush.' Thorburn and Tessiers Craft may come

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<sup>43</sup>See Jacob M. Price, "Conclusion," in Ommer, Merchant Credit and Labour Strategies, pp. 360-373, for a discussion of credit networks.

<sup>44</sup>Letterbook 1893-1898, James Ryan to W. H. Ridley, London, August 8, 1895, f. 343-344.

along any day and sweep it up clean, of what use would your talk be then?<sup>45</sup>

The extent of this competition gave dealers more leverage in their relationships with merchants; thus Ryan and others had to be diplomatic in their dealings with clients. As noted from the ledgers, this necessitated a variety of strategies: providing the most productive clients with some cash and direct access to St. John's merchants as well as applying credit restriction judiciously. There were additional concessions made to Bonavista dealers by other merchants which Ryan was less able to meet. Many clients, particularly young sharemen, expected their suppliers to find them berths on vessels for the seal fishery each spring. Sealing berths were extremely popular because they offered the prospect of earning some income before the start of the cod fishery. Ryan did not send a vessel to the seal fishery and Bowring Brothers sealing ships sailed only from St. John's. This placed Ryan at a disadvantage with other merchants who could find berths for their clients on vessels dispatched from Catalina. Ryan was often compelled to secure berths for his clients from friends and acquaintances. In 1891 he told Captain Samuel Blandford, "I am tormented about berths to the ice and had to wire you - if you can take a few good men please say the number."<sup>46</sup> Blandford apparently offered some

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<sup>45</sup>Letterbook 1893-1898, James Ryan to Laurence Moss, Plate Cove, September 1, 1894, f. 185.

<sup>46</sup>Letterbook 1884-1893, James Ryan to Captain Samuel Blandford, St. John's, February 4, 1891, f. 576.

berths but the government steamer did not make its usual stop at Bonavista, forcing some to walk to St. John's, including Samuel Ayles who was not initially on the Captain's list.

The bearer of this letter is named Samuel Ayles - he is a good man and I shall consider it a favour if you will get him a berth to the ice. I am sorry to be obliged to ask you this favour but as I promised to get him a berth in the fall, he is depending upon me for it.<sup>47</sup>

Sealing berths were also popular with Ryan servants who worked in his coasting vessels collecting fish and delivering goods during the fishing season. They placed pressure on their employer to find them a place on a sealing vessel. He again called upon Blandford in 1893 to supply six to eight berths, "expressly for men who are going in our coasting vessels for the summer and who without this inducement, do not care to ship."<sup>48</sup> Disgruntled with Bowring's reluctance to send a sealing vessel from Catalina, Ryan wrote the Liverpool branch of the firm to express his frustration and complained that he was losing ground to Baine, Johnston who were finding berths for clients in their own vessels sailing from Catalina. The matter of sealing berths was critical to obtaining good sharemen and servants to ship for his dealers. This extra incentive was enough to entice many of the best fishing people to

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<sup>47</sup>Letterbook 1884-1893, James Ryan to Captain Samuel Blandford, St. John's, February 19, 1891, f. 583.

<sup>48</sup>Letterbook 1884-1893, James Ryan to Captain Samuel Blandford, S.S. "Neptune, Greenspond, January 26, 1893, f. 914.

ship with Baine, Johnston dealers, enabling that firm to better secure the early cargoes of fish which demanded the best price in the markets. Ryan feared Baine Johnston's gain would be his loss.

Messrs. Baine Johnston and Co. are extending their business here and will ship the best sharemen and servants for their planters by giving them berths to the ice in their Steamers 'Panther' and 'Hope,' the latter they report will sail from Catalina the coming spring. Now I wish you to send the 'Eagle' S.S. to Catalina to take some of our men - so that we will not be distanced by our competitors. B. J. and Co. want early fish for their Steamer at Battle Harbour, we want it for our first Cargoes for Sicily and Italy and you are as much - even more benefitted than I am.... and if by taking a Crew that would assist us in getting early Cargoes of fish - I do not see why we should allow these men to fall into the hands of B. J. Co's Agent here.<sup>49</sup>

Templeman's connection with Job Brothers in 1895 gave Ryan increased cause for concern. Jobs' regularly sent sealing vessels from Catalina and now Templeman's clients were sure to have preference. And Ryan feared that he could not maintain the loyalty of his own clients who had been offered berths in Job or Baine, Johnston vessels.

You must know that Jobs Steamers as well as Baine Johnstons take out to the ice a number of young men from here and these men can sell their fish as they please. I cannot compel men to sell me early fish and refuse same men berths to the ice -I have referred to this matter before now, more than once in the Liverpool Office and will not dwell

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<sup>49</sup>Letterbook 1884-1893, James Ryan to C. T. Bowring and Co., Liverpool, November 28, 1892, f. 898-901.



upon it at present.<sup>50</sup>

The large number of competitors in Bonavista Bay, combined with the negative effects of being unable to supply sealing berths, contributed to the "smuggling" often referred to in the ledgers. If Ryan's Bonavista dealers were bartering their catch to other suppliers right under his nose, then it is not surprising that smuggling was practised with the same, if not more enthusiasm in remote locations. Labrador agents received regular instructions from Ryan to keep a watchful eye on not only dealers, but also the crews of his own schooners fishing there. Spying on crews was apparently a primary function of Michael Martin, Ryan's agent at Emily Harbour.

Report to me by letter the report of each of my Bonavista Crafts - get it from the Master and tell him you are instructed to do so. I can then see what crews Work at curing - Some of my Crafts (Carrolls) report loads but when 'tis weighed off it turns out much less. I hope you will keep an eye upon them and see they don't ship a portion to Mr. Aspey. Jno. Fitzgerald, Rolls and others look after as well - Templemans sold some of their fish to Munn last year.<sup>51</sup>

Martin's spying was largely ineffective because, despite his vigilance, the smuggling continued. In his annual reminder to Martin in 1895, Ryan entreated him to observe closely the crews and their fish, "and see that they don't sell to others as they did last

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<sup>50</sup>Letterbook 1893-1898, James Ryan to C. T. Bowring and Co., Liverpool, August 22, 1895, f. 376-378.

<sup>51</sup>Letterbook 1884-1893, James Ryan to Michael Martin, Emily Harbour, August 16, 1893, f. 988-989.

year, and you on the spot not to notice it."<sup>52</sup>

Agents located in close proximity to the main premises also acted as spies. At any rate this is how one of the Bird Island Cove agents viewed his position. Contained for easy reference in the front flap of the 1887 ledger is an unidentified letter written by this Bird Island Cove agent, the sole purpose of which was to report all suspicious activity in that locality to Ryan. This fascinating document, which provides penetrating insight into the complexities of truck, demonstrates the extent of "smuggling" and the importance of spying and informants, as well as the effective competition Ryan faced from local traders. A large number of Ryans' Bird Island Cove dealers were "smuggling" and the agent closely monitored their infractions. The discussion of the Goodland family is typical of the report.

I shall first speak about the Goodlands. John in 1885 got a store from Hunt - the price was Five pounds of which he paid at the time but 16/. This night fortnight past Hunt came from Goodlands with between 5 & 6 qtls. of your fish to pay for his store. Last year Oliver Goodland had from Hunt a set of cart wheels and this year Hunt demands payment in full or hire. I do not know if he has done either as yet but when he do for certain I shall know as I have a person on the alert. As far as I can learn the Goodlands all treat you shamefully - women as bad as the men.<sup>53</sup>

The Goodlands were not the only guilty parties. James Porter Senior and his

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<sup>52</sup>Letterbook 1893-1898, James Ryan to Michael Martin, Emily Harbour, August 13, 1895, f. 358.

<sup>53</sup>Letter of Unidentified Bird Island Cove Agent to James Ryan, Bonavista, circa 1887. For a complete text of this letter, see Appendix C. Unfortunately this is the only surviving piece of incoming correspondence for the firm in the 1875-1895 period.

crew "are the greatest smugglars around these borders."<sup>54</sup> Joseph Steeds had shipped a "considerable quantity of fish to Tilly and Baker," two Bird Island Cove traders, "boys cut tails and I suppose some of his own for goods had during the winter & spring past."<sup>55</sup> Eli Baker "is behaving the real rascal - he have not been near my place for one [instant] since he was denied provisions at Bvista - he has all his dealing now with Tilly."<sup>56</sup> But Levi and Thomas Hobbs were even more untrustworthy according to the agent; "they are about as great a smugglars as you will find."<sup>57</sup> He urged Ryan to consult informant Thomas Hill on the matter, "he will tell you more about them than I can for this or all their smuggling under the eyes of him - they cannot passably avoid working so."<sup>58</sup> There was a more vitriolic assessment of Richard and Abner Cole. He characterized Richard as a "notorious Sinugglar" and "about as compleate a rascal that you ever had dealings with - Abner but very little better. There is no end to the fish scarsely that boath their wifes has smuggled this summer."<sup>59</sup> Again he recommended consulting with Thomas Hill as "he has the opportunity of seeing them to pass to Tilly daily if not hourly."<sup>60</sup> Finally

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<sup>54</sup>Ibid.

<sup>55</sup>Ibid.

<sup>56</sup>Ibid.

<sup>57</sup>Ibid.

<sup>58</sup>Ibid.

<sup>59</sup>Ibid.

<sup>60</sup>Ibid.

he lamented to Ryan that although the Coles were "reported" to have caught a large quantity of fish that summer, "I am afraid you will see but little of it."<sup>61</sup>

As with James Paul at Bonavista, many Bird Island Cove dealers made no effort to conceal their disloyalty. If such activity had potentially negative consequences for their credit relationship with Ryan, evidently they were unconcerned. The Bird Island Cove agent appeared frustrated by their audacity.

Now for Mr. Thos. Porter Senr. - he and his wife you may style them land pirates - they will smuggle in spite of the devil. I do be watching them time after time and that they know - carrying fish to Hunt & Baker....<sup>62</sup>

Tracking the "smuggling" was no easy matter because many dealers had devised shrewd methods for concealing their actions. Ryan's Bird Island Cove agent watched everyone very closely though, and was able to uncover many of the schemes.

Now I must say a few words about Abbott & Sanger. Abbott have shipped fish to Ben Baker although he denied it to me but you may ask John Hill - I think he knows better about the matter than I do. John Sanger - he deals with Hunt. One day during the week I seen John Sanger pass by my shop door with a brl. flour, a Hoop & Spring balance on Hunt's cart. I waited for a while then I saw him come back (from his son Sandy - a dealer of yours) with about a 1 1/2 qtls. or more fish on the cart. A day or so later Abbott brings his share to me for provisions.<sup>63</sup>

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<sup>61</sup>Ibid.

<sup>62</sup>Ibid.

<sup>63</sup>Ibid.

The dealers would not have been able to sell their fish to whom they pleased if local merchants were not engaged in an aggressive, competitive struggle which fostered the practise of "smuggling." All fish merchants appear to have participated. Even the smallest traders were eager to seduce Ryans' dealers into conducting a little business with them. The firm's Bird Island Cove agent had to remain vigilant.

Yesterday I was stood near Hunt's barter shop speaking to some people when I overheard him tell his wife to give for fish 2 pr. or 18/6 p. qtls. and he is offering every inducement to some of your dealers and also to Tillys and others to get what fish they have remaining - he offers Pork for 6 p. lb. - molasses 2/ gall. and provisions cheaper than I can sell to have any profit or at least according to my prices.<sup>64</sup>

Ryan could not even depend on the loyalty of smaller traders who were his clients. Those like Arthur Tilly who were supplied by Ryan had the same obligation as dealers to return all of their fish to the firm at Bonavista. Intelligence gathering by the firm's agent revealed, however, that Tilly was not adhering to the dictates of the agreement.

Arthur Tilly is reported to have 8 hundred quintals fish at present in his store. I cannot say if such be true but I will give you a statement as near as possible what would be his share according to the number of dealers he have and the amt. of fish caught. Arthur Tilly have now in B. I. Cove at the present about 20 crews - in all total 72 men and to average eight qtls. p man would be 576 - so that will show that he has more fish than his real share. So by that he must have three or four

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<sup>64</sup>Ibid.

hundred qtls. of your fish which he should not have - he expects to manage to pay this year's a/c to Stuarts.<sup>65</sup>

Smuggling was possible because there were merchants eager to buy the fish of other suppliers' dealers and prepared to offer handsome inducements for it. All, including James Ryan, played the same game. Thus many parties were contending for the same batch of produce. Ryan explained this to C. T. Bowring and Co. in response to their 1895 demand for more early fish. The high degree of competition made it impossible for him to monopolize the fishery in Bonavista Bay; in fact exerting any satisfactory measure of control was out of the question. He lamented that, "You cannot expect me to Collect all the fish in Bonavista Bay - no man however able can control a Whole District or Bay in N. F. Land - there will always be opposition."<sup>66</sup> For Ryan the most galling aspect of this opposition is that some of it came from the same associates who were pressuring him to collect larger quantities of fish.

During the greater part of August eleven fore and aft Schooners were collecting fish in Bvista Bay at the same time - and all offering St. John's price Cash for it. One of them was sent by Mess. Bowring Bros. and this Craft came amongst my dealers, the Captain offering to buy their fish as well as others and to trade with them. You may think there is no Competition, but there is and always will be.<sup>67</sup>

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<sup>65</sup>Ibid.

<sup>66</sup>Letterbook 1893-1898, James Ryan to C. T. Bowring and Co., Liverpool, September 10, 1895, f. 429-431.

<sup>67</sup>Ibid.

Ryan's inability to monopolize the Bonavista area hampered his ability to control individual clients. Dishonesty and deceit were necessary strategies for both the survival of clients and the success of suppliers. Trust was a scarce commodity. The latitude many clients enjoyed in their credit relationship with the firm was a product of two correlating factors: Ryan's reluctant response to this competitive environment and clients' determination to exercise a degree of control over their destinies. Maintaining dealer loyalty through incentives and other diplomatic measures chafed his very soul. He was never able to reconcile the notion of a supplier having to accommodate fishermen in this manner. Nothing, apart from his brothers' drunkenness, exasperated him more. Yet he participated fully and enthusiastically in the process because he knew it was necessary for obtaining the large quantity of fish and high volume of goods sales he desired. And it must be remembered that James Ryan was the greatest beneficiary of this system he complained so bitterly about. None of his clients, including the most prosperous dealers and traders, could hope to realize anything close to the yearly profits he derived from his participation in the truck system.

## CHAPTER 7

### CONCLUSION

Far from being a "closed system," the fishery at Bonavista in the last quarter of the nineteenth century was ruthless, chaotic, and wide open. Merchants did not exercise the type of monopolistic, even despotic control, over the fishing populace which some scholars have suggested. Moreover, the truck system did not cast a constricting shroud over the community, binding people to their merchants. Truck in late nineteenth century Bonavista was extremely porous; people could neither be contained nor subdued by it. This openness contributed to the survival of many people and the prosperity of others. In fact the vast majority of people were able to withstand the decline of the mid 1880s and beyond because there was sufficient competition in the supply trade to offset many of the stifling tendencies of truck.

Prices were low in the mid 1880s but the principal problem seems to have been reduced catch totals, probably due to increased population and the resulting pressure on the resource. Bonavista had not been able to absorb the population increases of the mid nineteenth century, either in terms of available waterfront property for people who wanted "to go on the plant" or in the size of the codfish resource. As early as 1878, James Ryan lamented the expansion of the population in the face of diminishing resources and questioned, "how...are the rising generation



to be supported."<sup>1</sup> Per capita production fell to unprecedented levels. The result was that many people struggled, accumulating a level of indebtedness previously unknown to them. The older "puntmen" who could not fish the "offer ledges" and sharemen were particularly hard hit but the decline affected everyone in varying degrees.

As the debts increased, Ryan and his competitors tightened the credit noose. But there was a limit to what they could do. Merchants were unable to keep a tight reign on many fishing clients because they could not curtail their own competitive tendencies. The older contention that fish merchants were interested in fish only so far as it fulfilled the role of a currency in the cash scarce economy and facilitated their participation in the profitable goods trade must now be reconsidered. Ryan's foremost preoccupation throughout the period was obtaining maximum quantities of fish while extending the minimum amount of credit. If Ryan and others did not derive a large share of their profits from fish sales in foreign markets, they would not have been eager to pay cash for early fish, conduct the most productive accounts almost entirely on a cash basis, offer cash incentives to any clients who increased production, desperately seek sealing berths for crews in order to maintain dealer loyalty, continue to extend credit to dealers who had accumulated large debts but nevertheless exhibited signs of reasonable production, and issue winter credit. Profits

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<sup>1</sup>MHA, J.T. Ryan Collection, Diary, Bonavista, December 31, 1878.

were generated by both aspects of the business, but fish was the prize of contention. This is evident from Ryan's fear that Baine, Johnston's move to send a sealing vessel to Catalina with berths for Bonavista dealers and their crews would cause many to abandon his firm. He implored Bowring Brothers to send the Eagle to Catalina for a crew,

so that we will not be distanced by our competitors. B.J. and Co. want early fish for their steamer at Battle Harbour, we want it for our first cargoes for Sicilly and Italy...and if by taking a Crew that would assist us in getting early Cargoes of fish - I do not see why we should allow these men to fall into the hands B.J. Co.'s Agent here.<sup>2</sup>

Ryan deplored the competitive nature of the trade but could not rise above it. He wrote bitterly about the "great spiral of rivalry" amongst the firms which fostered reckless practises and jeopardized the financial stability of all, but pursued exactly the same methods to secure abundant quantities of fish.<sup>3</sup> As a consequence, the firm carried a larger number of indebted accounts with higher balances than otherwise would have been the case. This increased indebtedness was absorbed as a cost of conducting business in the fishery. They made allowances for such costs; the key was to prevent matters from getting out of hand. Properly managed, having a large number indebted clients on the books did not preclude the accumulation of

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<sup>2</sup>MHA, James Ryan Collection, Letterbook, 1884-1893, James Ryan to C.T. Bowring and Co., Liverpool, November 28, 1892, f. 898-901.

<sup>3</sup>MHA, J.T. Ryan Collection, Diary, Bonavista, December 31, 1878.

great profits and in Ryan's case, significant wealth.

A comprehensive study of profits by merchants would reveal much about the nature of the outport economy and the distribution of income. How was Ryan able to absorb the high debt load of his clients and still derive substantial profits from the fishery? A comparative study of other merchants and communities would allow us to delineate common patterns. It would also be informative to learn what role price discrimination, charging some clients higher prices for goods and paying lower prices for fish than others, played in the accumulation of profits. We know that Ryan practised price discrimination. In 1892 for example, Ryan's preferred clients or "officials," which included the employees of the firm as well as local notables such as magistrates, physicians, and clerics, paid \$.55 per gallon of molasses while dealers were charged \$.65.<sup>4</sup> Similarly, officials enjoyed well lit houses by virtue of paying \$.25 per gallon for kerosene, \$.10 less than the designated price for dealers.<sup>5</sup> The extent to which Ryan practised price discrimination within occupational groups also requires examination. Did Samson and William Abbott pay the same prices for goods and receive the same return for fish as did the Tremblett brothers? And what are the implications? If the same prices applied to all, were the more prosperous dealers who balanced their accounts at the end of every season effectively subsidizing

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<sup>4</sup>See MHA, J.T. Ryan Collection, Planters' Price List Book, 1892-1909.

<sup>5</sup>Ibid.

those who struggled? Considering that the Trembletts bought very little from the firm, any subsidization in this regard would have been the burden of moderately successful dealers like Jeremiah Doody and Thomas Abbott who consistently manifested high production figures but, nevertheless, did not enjoy the same cash and St. John's merchant privileges.

That truck was somewhat undermined by the competitive environment and the merchants' aggressive quest for fish is only one half of the equation; the inclination and enthusiasm of the fishing populace to avail of the advantages which that environment offered is at least as important. This contradicts the view presented in much of the older literature portraying fishing people as passive, downtrodden and helpless, so overwhelmed by the insidious power of truck and merchant capital as to be unable to muster the agency and voice required to have any measure of control over their destinies. There is irrefutable evidence in the Ryan documents that the fishing populace, particularly dealers, had sufficient voice and agency to undermine many of the pervasive influences of truck and impose their own demands on credit relationships with merchants. Dealers, the principal negotiators with the firm, were acutely aware of the competitive nature of the trade and acted accordingly. Many were able to improve their lot by consistently demanding incentives from merchants which they knew to be attainable.

Dealers sought special considerations according to their circumstances. Ryan would likely have preferred that Thomas Groves, Charles Templeman, and the

Tremblett brothers conduct more of their business on a credit basis with the firm rather than pursue their cash arrangement with Bowring Brothers, but they chose otherwise. Dealers were not averse to demanding additional cash or credit. These demands must have carried significant influence or James Ryan would not have constantly cautioned Nicholas and the barter shop agents not to be pressured or outwitted by clients. And James was not immune to such influence. Despite his biting and memorable assessment of winter credit and the supplying merchants who were responsible for its continuation, he could not end the practise by his own firm.<sup>6</sup> Nearly twenty years later in a letter to Nicholas, he seemed resigned to his impotence on this issue: "I am quite certain that Winter supplies must be abolished, but as long as suppliers will give out in winter, so long will men clamour for more and more and heavier supplies."<sup>7</sup> Necessity prompted dealers to clamour for winter credit as well as other considerations and they knew that the merchants' desire for a regular supply of fish often made them unable to resist. In the summer of 1897 when James pleaded incessantly with Nicholas not to advance too much credit and complained bitterly about being "tortured," unable to eat or sleep and "nearly crazy" over the matter,<sup>8</sup> it is likely that he felt somewhat bound to the dealers and truck rather than

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<sup>6</sup>MHA, J.T. Ryan Collection, Diary, Bonavista, December 31, 1878.

<sup>7</sup>MHA, J.T. Ryan Collection, Letterbook 1897, James Ryan to Nicholas Ryan, Bonavista, May 6, 1897.

<sup>8</sup>MHA, J.T. Ryan Collection, Letterbook 1897, James Ryan to Nicholas Ryan, Bonavista, May 20, 1897.

the reverse.

When Ryan stood firm, restricted credit, and demanded payment of debts, he was met with another form of resistance; outright refusal and abandonment of the firm. Even though the deal between merchants and dealers was a legal agreement, it did not have the rigid parameters of a formal contract. Ryan simply could not compel his dealers to pay their debts at the firm. Legal enforcement must have been ineffective because it was not often pursued and even when legal judgements were issued against debtors, usually little or nothing was paid. Literally hundreds of clients' inactive accounts containing significant, long term debts were written off the books in 1890 and 1891 without a penny ever having been paid. Considering the firm's relentless quest for fish, it is not surprising that Ryan avoided placing too much pressure for payment of outstanding debts on any client who manifested a reasonable level of production. For others who were severed from the firm due to low production or smuggling, Ryan's inability to extract payment is more puzzling. A further study of the credit relationship between merchants and dealers should explore the legal issues surrounding debt. Why did Ryan not resort to the courts more regularly? And why were debtors able to ignore the courts' judgements when that route was followed? Answers to these questions will provide some insight into the role of the state in credit relations between fishers and merchants.

Dealers and merchants were keenly aware that the deal was a tenuous arrangement; many mitigating factors could alter the actions of fishing clients even

though the requirements of the deal remained in place. The fishing season was a perennial obstacle course of misfortune. Plummeting fish prices, property damaging storms, or decreased production could severely reduce prospects and create the likelihood of increased indebtedness and restricted credit, thereby forcing crews to seek cash income from alternate sources. They smuggled fish to whomever, whenever circumstances warranted, regardless of the terms of the deal.

Moreover, Bonavista merchants and traders were often enthusiastic participants in the smuggling process. While they were vigilant about securing the maximum amount of fish from their own dealers, they also lusted after the produce of crews connected to other firms. Ryan was highly offended at the practise of smuggling when he was the victim but considered it perfectly acceptable to receive smuggled fish. Barter shops served the dual functions of attempting to prevent smuggling from the firm, while buying as much fish for cash as possible from dealers with other connections. Agents spied on their counterparts, lurked behind stages and under flakes, gathering intelligence for their employers, while dealers devised schemes to smuggle produce to other traders who would pay cash. The stakes were high; as James Ryan pointed out to his brother, Nicholas, even a hitherto successful firm could be "ruined" in a single season.<sup>9</sup> And for the fishing population, ruination was always just one poor season away. The stress created schisms which were not

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<sup>9</sup>MHA, J.T. Ryan Collection, Letterbook 1897, James Ryan to Nicholas Ryan, Bonavista, May 21, 1897.

easily bridged. Periodically the parties ended up in court, resulting in property attachments and garnishments. Invariably there were hard feelings, name calling, and other forms of recrimination. Determination, even obstinacy, and an unflinching will to survive were all essential qualities in this period. There is no room in the history for romanticism about the serene outport and its idyllic lifestyle; it was a hostile, unforgiving, and yet, complex and dynamic place where you needed all your wits about you in order maintain a minimum existence. And for the most part, people were up to the challenge.

When James Paul breached his contract with Ryan and pushed the wheelbarrow full of fish past the firm's premises en route to Templeman's as accountant Robert Brown peered disgustedly out through the office window at him, he was acting in his best interest. Neither the prospect of Ryan's rage nor the reproach of the firm and the courts could dissuade him from a course of action he believed to be essential to his well-being. Paul, like so many of his counterparts who struggled through the decline of the mid-1880s and beyond, demonstrated the type of resolve which enabled the populace to withstand the shortcomings of their staple economy, harsh environment and inequitable medium of exchange. Agency was not in short supply.

One of the most intriguing features of outport society in this period is the apparent stratification which, we can now see, existed within the fishing population. Many earlier commentators have suggested that fishers were essentially a



homogeneous group, all occupying the same rung on the economic and social ladder of outport Newfoundland. The ledgers tell us otherwise. There was a glaring economic cleavage between those apparently affluent dealers who had high incomes and others who barely existed on the margin. The relative prosperity of Thomas Groves, Charles Templeman, the Tremblett brothers, and others requires further investigation. It would be instructive to determine how they were able to achieve their prosperity within the truck system. Did they have certain advantages such as better waterfront premises or access to capital that others did not? The matter of accumulation of wealth and economic mobility also requires examination. We know that James Saint, Philip Templeman, J.T. Swyers, and possibly J.T. Ryan, descended from the local planter/dealer class. Was this a typical route out of the fishing boat or did these individuals have access to exceptional means which facilitated their ascent?

We must also determine if the introduction of cod trap technology in the early 1880s contributed to the stratification. The proliferation of cod traps may account, in part, for the increase in per capita production after 1891 even though employment levels plummeted. Larger catches could have provided trap crews with a level of income and security unknown either to the hook and line "puntmen" or the earlier cod seine crews. Only fragmented information pertaining to cod traps is offered in the records and it is even difficult to ascertain who possessed them. Nevertheless, it is noteworthy that Groves, Templeman, and the Trembletts all had cod traps. This

issue also has important implications for the organization of labour and sharemen's incomes.

Standard of living is also a matter requiring examination. Did Groves and his prosperous counterparts enjoy a level of material comfort far in excess of other dealers and other occupational groups in the community? Housing types may offer some insight on this issue. There is evidence to suggest that some affluent dealers had relatively elaborate houses.<sup>10</sup> Further research should also include analysis of the journals which provide item level descriptions of daily transactions with the firm. Journals are the best available records for addressing questions surrounding stratification. Clients' consumption is documented there, and while many surely had access to household production and other aspects of the informal economy, the records should allow for some assessment on standard of living. Of particular interest would be which clients were able to purchase finished goods such as china, "ready-made" clothing, and furniture while others were consuming only the basics like flour, molasses, calico, and wool. There is also the question of whether affluence for dealers led to improved social position in the community. Grand jury lists, fraternal

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<sup>10</sup>James Tremblett's house is a good illustration. His relatively large turn of the century structure had bay windows and elaborate exterior trim detail usually found on merchant's houses. Moreover Tremblett hired a member of the Strathie family to construct the house. The Strathies were considered premier carpenters in the area for over a century. They built most of the substantial buildings in Bonavista including the Orange Hall, court house, churches, and merchants' premises and houses, but were responsible for few of the modest salt-box or cottage types owned by most fishers in the period. It is likely that many fishing people did not have the means to hire professional carpenters and consequently, built their own houses. Tremblett's house then, as well as his accounts in Ryan's ledgers, tell us that he occupied somewhat of a privileged position within the fishing population.

organization executives, and church board memberships may reveal much in this regard.

Similar questions arise for dealers who existed on the margin. Why were they so disadvantaged and how did their standard of living rank with others inside and outside their occupational group? Were puntmen and sharemen primarily the impoverished segments of fishers in the population or were operators of larger vessels also afflicted? If some were able to escape the margin, what barriers held others back? Stratification also has important implications for the question of class consciousness. Perhaps it can explain why no fishermen's union preceded the Fishermen's Protective Union. It also begs the question of who constituted the membership of the F.P.U.? Did the Hayward brothers, Samuel Dunn, and Thomas Groves, all share the same union ideals and play similar roles in the organization?

Whatever the implications of these questions, it is important to recognize that the stratification which existed within the fishing populace was not absolute. It is clear that whatever their level of prosperity or impoverishment, dealers shared a common bond in that they were forced to operate at some level with the truck system. And all fishers struggled to a degree; none could have overcome the daily obstacles to earning a livelihood without possessing ample portions of determination, diligence, and creativity. Regardless of their situation, however, few dealers, if any, were defeated by truck. Although people acted individually, there was a tacit understanding amongst the population about how to handle your merchant. Fishing

people did not have a factory floor where they could share ideas and devise collective strategies, but there must have been plenty of relevant conversation in the stages, twine lofts, and kitchens. They also shared a notion that truck had real advantages for them. Both merchants and dealers had devised means of extracting the maximum benefit from it.

Change over time is a principal focus of historians and it would be fallacious to assert, as some scholars have, that the outport fishing economy remained static for two centuries or more. Just as the decline of the 1880s led to tighter credit and a partial unravelling of truck, other factors likely precipitated change in earlier and later periods. A critical question is, did the chaotic, open market exist at Bonavista and other outports before and/or after the last quarter of the nineteenth century? Did merchants work in a more cooperative spirit when economic circumstances changed as during the depression of the 1930s? There is hard evidence that a measure of cooperation existed during the 1940s which had been unthinkable fifty years earlier. Scribbled at the front of a fish collection book by John McCarthy, Ryan's manager in the period, is a note indicating price collusion amongst all major firms on the Bonavista Peninsula north of Trinity; an agreement which would have delighted his long deceased employer.

Agreed with Mr Dawe [manager, Fishermen's Union Trading Company], Swyers [Bayleys cove premises and successor to Templeman's Bonavista business], Tilley [Elliston], Mifflin [successor to Templeman's Catalina premises] and Ottenheimer [King's Cove?]

at Port Union this morning July 23rd to pay [\$]1.00 per quintal less than last years price on all grades of shore fish and also to pay last years price for all fish collected up to and including July 22, 1947.<sup>11</sup>

Was such collusion typical of the twentieth century outport economy and what factors led to this cooperative spirit? How did such a change affect the dynamics of the merchant-dealer credit relationship? Were dealers able to exercise as much leverage over their circumstances as earlier? Did successful dealers, like the Tremblett Brothers and Thomas Groves, prosper as they had in the nineteenth century? Did those on the margin, like James Paul and the Hayward brothers, have as many options as previously? Were there still opportunities for smuggling fish or did merchants exercise greater self-control and reduce this practise? Did they still accept clients rejected by other firms? Were circumstances generally more difficult for fishing people?

This study has shown that account books are invaluable sources for pursuing these types of questions. Ledgers are veritable economic road maps of people's lives. There is no adequate contemporary equivalent; no handy compendium which offers quick access to individuals' bank statements, credit card statements, cash sales receipts, cheque stubs, and tax records. By pursuing a large number of typical rather than atypical accounts over a significant number of years, it is possible to learn much about the structure of an economy and its impact on society. Aspects of the informal

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<sup>11</sup>MHA, James Ryan Collection, Collection Book, 1942-1948.

economy, such as smuggling, are not documented extensively in the ledgers, and in some cases not at all, but for most active clients, there is a fairly accurate picture of their economic activity. The process was rewarding: the stratification amongst the fishing population, incentives offered to dealers to engender loyalty and higher production, availability of cash, the firm's role as intermediary between some dealers and Bowring Brothers, Ryan's inability to collect debts, and the practise of smuggling are features of the economy which were revealed through the ledgers. Ultimately then, agency and voice were found there as well. The diaries and letterbooks added colourful details, but the nature of truck was gleaned from the ledgers.

Scholars are now beginning to abandon the older view of the Newfoundland outport as a static, bland place with easily understood, rigid, and simple societal structures where people appear as helpless, listless victims, unable to shake, let alone unshackle, the bonds of merchant capital. It is when we consult relevant sources such as account books, and employ methodologies which offer insight into the lives of working people, that we begin to understand the complex and dynamic nature of outport society. Then we begin to hear the voice and see the agency of outport people, and accord them their rightful central role in their own history.

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## Appendix A

## Bonavista Planters, 1675 and 1677

1675

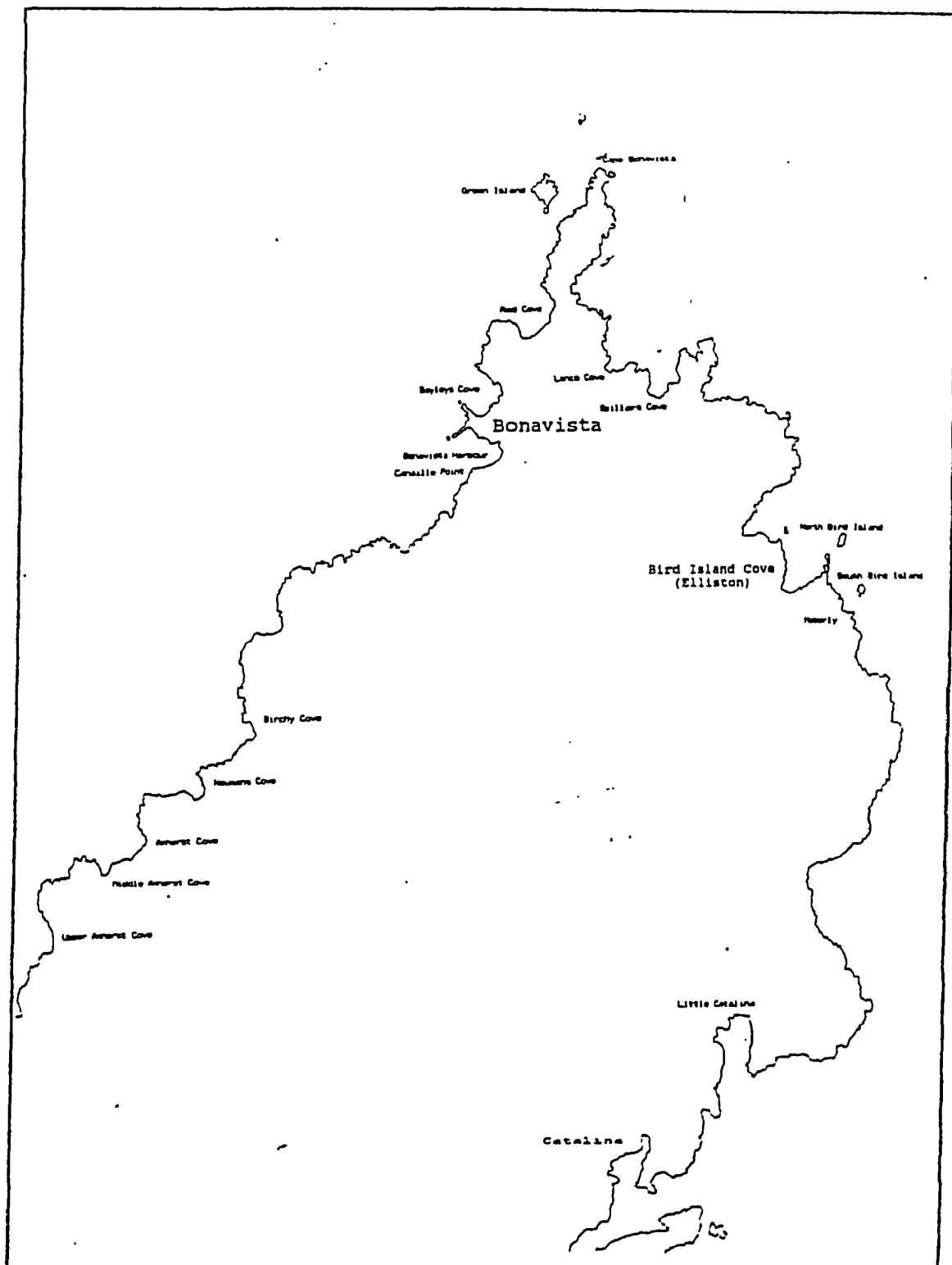
Richd. Wallis  
 Jno. Curtis  
 Richd. Febberd  
 Tho. Crews  
 Tho. Warry  
 James Shambler  
 Tho. Newell  
 Robt. Newman  
 Wm. Tilley  
 Wm. Newman  
 Thos. Vrry

1677

Thos. Newell  
 Jam. Shambler  
 Tho. Warrey  
 Richd. Wallis  
 Rich. Phippard  
 Tho. Vrry  
 Jno. Kates  
 Jno. Curtiss  
 Tho. Crew  
 Will Newman  
 Rob. Newman  
 Will Tilley  
 Joseph Vickery  
 George Brent  
 Barn. Gantlett  
 George Talbott

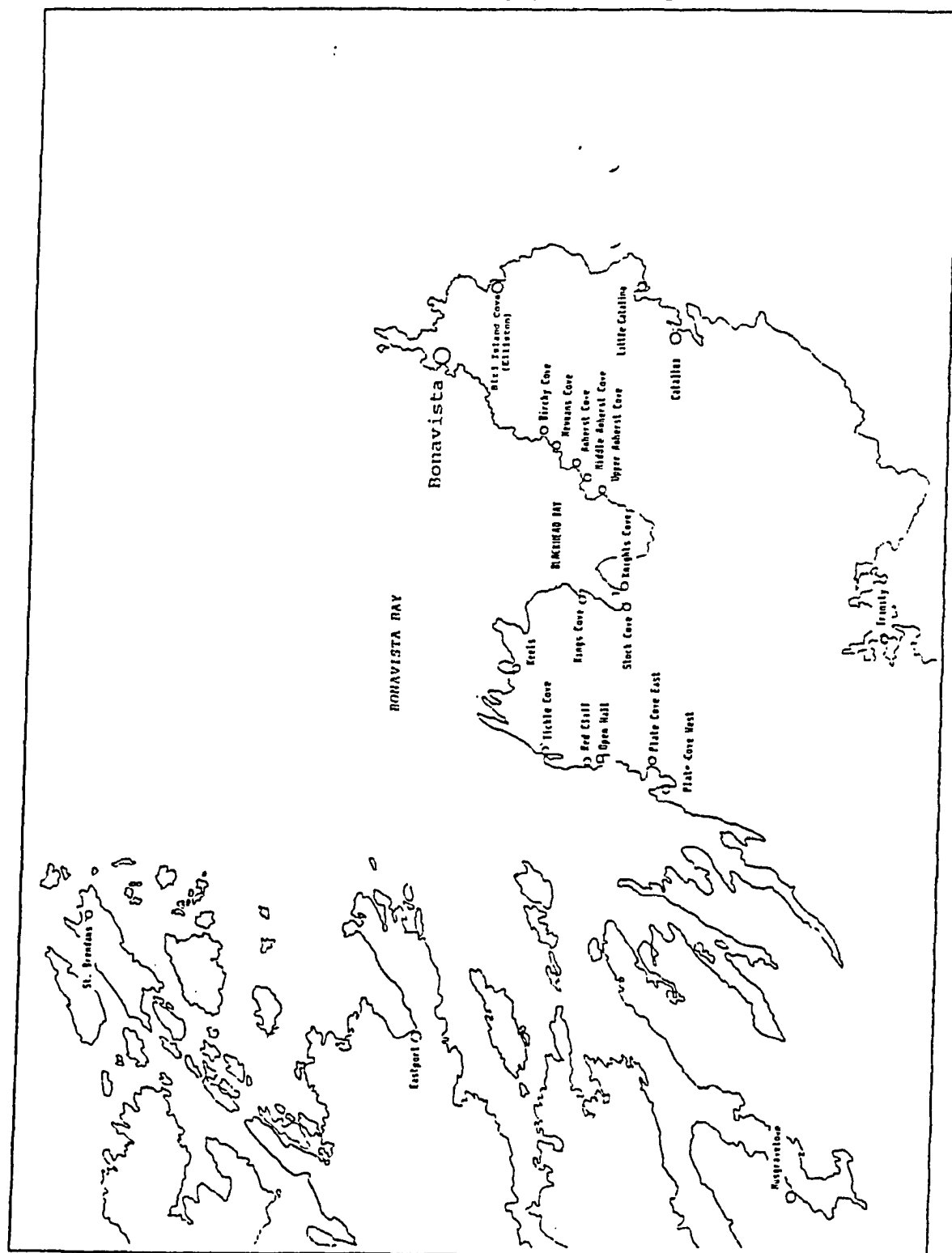
Source: C.O. 1/35/149-156 (MHA 16-C-2-35); C.O. 1/41/157-166 (MHA 16-C-2-51).

Appendix B  
Map of Bonavista



## Appendix C

Map of Bonavista Bay (southern region)



## Appendix D

Letter of Unidentified Bird Island Cove Agent to James Ryan, Bonavista, circa 1887.

I shall first speak of the Goodlands. John in 1885 got a store from Hunt - the price was Five pounds of which he paid at the time but 16/. This night fortnight past Hunt came from Goodlands with between 5 & 6 qtls. of your fish to pay for his store. Last year oliver Goodland had from Hunt a set of cart wheels and this year Hunt demands payment in full or hire. I do not know if he has done either as yet but when he do for certain I shall know as I have a person on the alert. As far as I can learn the Goodlands all treat you shamefully - women as bad as the men.

The rest of your dealers on the neck I think are about to deal honest with you at least so they say. Now for my honest James Porter senr. that lives on the point himself and his crew now at home are the greatest smugglars around these borders I think hunt is trying to pick in with the Porters. Thos. of Thos. & James & Samson - George & William they I believe are all right. As regards Sam I cannot see well what he is doing - he is reported to have a deal of fish - I do not know how he is working it. I know he has carried some to Tilly - little or much I cannot say. You will see by & by what he gives me. I want him to try and ship into trade as much as possible.

Ben Steeds & sons I suppose they will be all right. Thos. Hicks I think he is doing his best. But Joseph I learn has shipped a considerable quantity to Tilly &



Baker - boys cut tails and I suppose some of his own for goods had during the winter and spring past. Now for Mr. Thos. Porter senr. - he and his wife you may style them land pirates - they will smuggle in spite of the devil. I do be watching them time after time and that they know - carrying fish to Hunt & Baker.

Flinn I suppose all right. I have not seen any of John Baker's dishonest dealings but I learn from Thos. Hill Senr. that he Baker said he was going to mind himself. I suppose you know what he means by repeating such words. Eli Baker is behaving the real rascal - he have not been near my place for one [instant] not since he was denied provisions at Bvista - he has all his dealing now with Tilly. You will see by and by what fish John & Samson will ship into me for provisions had here.

Levi & Thos. Hobbs - they are about as great a Smugglars as you will find. You may ask Thos. hill Senr. when you see him - he will tell you more about them than I can for this or all their smuggling - under the eyes of him they cannot passably avoid working so. Robert Baker & Sons you will I think find them honest. A few days ago I told Joe Baker & sons that you wrote me concerning them shipping fish to Ben but they denied. The old woman Baker says they did not carry one fish to Ben as they thought that you might say or think they did. I myself cannot say if they did or not - at all events Ben is getting a fair share of fish from some person. Thos. Hill when you see him will be able to explain all the Smuggling if any of the Bakers & also of the Crew Brothers.

Now I must say a few words about Abbott & Sanger. Abbott have shipped fish

to Ben Baker although he denied it to me but you may ask John Hill - I think he knows better about the matter than I do. John Sanger he deals with Hunt. One day during the week I seen John Sanger pass by my shop door with a brl flour a Hoop & Spring balance on Hunt's cart. I waited for a while then I saw him come back (from his son Sandy a dealer of yours) with about 1 1/2 qtls or more on the cart. A day or so later Abbott brings his share to me for provisions.

Goff he is all right I mean as regards as been honest. I must again speak of a notorious smugglar my honest save the mark Richard Cole he is about as compleate a rascal that you ever had dealings with Abner but little better. There is no end to the fish scarsely that boath their wifes has smuggled this summer. See Thos. Hill he will tell you more than I can as he has the opportunity of seeing them pass to Tilly daily if not hourly. Richd. & Abner Cole are reported to have caught a fair share of fish this summer but I am afraid you will see but little of it.

Abel Crew is reported to have bartered fish to Ben Baker. I think Thos. Hill can explain to you if he did or not. I try to keep Thos. on the watch. I do be telling your dealers that you write me concerning their Smuggling.

Yesterday I was stood near Hunt's barter shop speaking to some people when I overheard him tell his wife to give for fish 2 pr. []? or 18/6 p. qutls. and he is offering every inducement to some of your dealers and also to Tillys & others to get what fish they have remaining - he offers Pork for 6 p. lb. Molasses 2/gall. and provisions cheaper than I can sell to have any profit or at least according to my

prices.

Hubly & Tilly are about to ship fish in store here for you when they can get a fine day for it.

Arthur Tilly is reported to have 8 hundred quintals of fish at present in his Store. I cannot say if such be true But I will give you a statement as near as possible of what would be his true share according to the number of Dealers he have and the amt. of fish caught.

Arthur Tilly have now in B. I. Cove at the present about 20 crews in all total 72 men. and to average 8 qutls. p. man would be 576 so that will show that he has more fish than his real share. So by that he must have three or four hundred qutls. of your fish which he should not have - he expects to manage to pay this year's a/c to Stuarts.







