

**TRADE AND TRADING COMMUNITIES IN THE LATE EIGHTEENTH  
CENTURY ATLANTIC: LIVERPOOL AND PHILADELPHIA**

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## **ABSTRACT**

### **TRADE AND TRADING COMMUNITIES IN THE LATE EIGHTEENTH CENTURY ATLANTIC: LIVERPOOL AND PHILADELPHIA**

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These two cities were significant ports in the late eighteenth century Atlantic. There were many differences and similarities between them which mean that they are excellent case studies to compare and contrast. More important, however, was the rise of an Atlantic consumer market which meant that they were inter-connected in many ways.

In particular, this study argues that the distribution of consumer goods was not dependent on the elite (male) merchants. In contrast to existing literature, this research takes the view that a trading community was much larger than just elite merchants. It presents the trading community as consisting of everyone primarily selling or distributing goods rather than producing them. This means that everyone from large scale merchants to itinerant traders are included within the trading community. This approach facilitates an assessment of the importance of people at all levels of society in the distribution of goods and networks of credit. This wider definition also brings women into the equation, and makes possible an assessment of their contribution to the formal economy of these cities. The trans-Atlantic perspective enables the study of how networks of people, credit and goods interacted at the local, regional and trans-Atlantic level. It also provides a forum for discussing how opportunities to enter the formal economy differed for men and women in different social, religious and legal environments, and the reactions to them once they were there.

In order to study this wider trading community a variety of nominal and qualitative sources were used, which involved the construction of a database of over 42,000 records. Key themes identified were diversity, risk and risk management, the centrality of reputation and credit, the world of goods and control. This thesis argues that the networks of people, credit and goods were so efficient that the same consumer goods were available in both cities, and in their hinterlands. Furthermore, considering the wider trading community highlights the fact that the working practices of these two trading communities were very similar. Rather than being a simple comparison of these two communities, this study concludes that it is truer to speak of one interdependent trans-Atlantic trading community, rather than two competing ones.

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## **ABBREVIATIONS**

AJLH	<i>American Journal of Legal History</i>
AHR	<i>American Historical Review</i>
APS	American Philosophical Society
BA	Barclays Bank Archives
BH	<i>Business History</i>
BIHR	<i>Business History Review</i>
EcHR	<i>Economic History Review</i>
ECL	<i>Eighteenth Century Life</i>
ECS	<i>Eighteenth Century Studies</i>
HJ	<i>Historical Journal</i>
HSBC	HSBC Group Archives
HSP	Historical Society of Pennsylvania
HT	<i>History Today</i>
IHR	<i>International History Review</i>
JAH	<i>Journal of American History</i>
JBS	<i>Journal of British Studies</i>
JEEH	<i>Journal of European Economic History</i>
JEH	<i>Journal of Economic History</i>
JFE	<i>Journal of Financial Economics</i>
JHG	<i>Journal of Historical Geography</i>
JICH	<i>Journal of Imperial and Commonwealth History</i>
JIH	<i>Journal of Interdisciplinary History</i>
JUH	<i>Journal of Urban History</i>
LCP	Library Company of Philadelphia
LH	<i>Local Historian</i>
LivRO	Liverpool Record Office
LRO	Lancashire Record Office
MH	<i>Midland History</i>
MM	<i>Mariner's Mirror</i>
MMM	Merseyside Maritime Museum Archives
NH	<i>Northern History</i>

NWLHS	<i>North West Labour History Society</i>
OED	<i>Oxford English Dictionary</i> (2 <sup>nd</sup> ed.) CDROM
PHI	<i>Pennsylvania History</i>
PHMC	Pennsylvania Historical and Museum Commission
PMHB	<i>Pennsylvania Magazine of History and Biography</i>
PP	<i>Past and Present</i>
PRO	Public Record Office
SH	<i>Social History</i>
SJL	Sidney Jones Library – Special Collections
THSLC	<i>Transactions of the Historic Society of Lancashire and Cheshire</i>
TRHS	<i>Transactions of the Royal Historical Society</i>
UIHY	<i>Urban History Yearbook</i>
UH	<i>Urban History</i>
WMQ	<i>William and Mary Quarterly</i>

**Note:** Journals with one word titles have not been abbreviated. Collection title abbreviations are given in the text by the first reference. Repositories are given only on the first instance. Full details of collections and repositories are given in the Primary Source Section of the Bibliography.

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**CHAPTER ONE**  
**LIVERPOOL AND PHILADELPHIA IN THE**  
**EIGHTEENTH-CENTURY ATLANTIC**

*“Independence, trade and immigration made of Philadelphia the second city of the British Empire”<sup>1</sup>*

*“Liverpool ... in point of commercial importance may be called the second sea-port in the realm”<sup>2</sup>*

As these quotes demonstrate, both Philadelphia and Liverpool have long been perceived as important and competing ports. This chapter will consider the eighteenth-century Atlantic world, especially with regard to the themes of mercantile history and the consumer revolution. It will then consider the role of ports within this infrastructure before considering the historiography of Liverpool and Philadelphia for this crucial period. This will establish the context for the rest of the study, and highlight the gaps in existing work. It must be noted, however, that this chapter surveys broad patterns in historians’ perceptions of the issues and more specialised literature is discussed in the relevant chapters. Lastly this chapter will identify the contribution of this study, and the sources and methodology used.

**THE EIGHTEENTH-CENTURY ATLANTIC**

In 1990, Canny wrote an article in which he considered some of the main literature in this field since 1984.<sup>3</sup> As part of the movement towards considering colonial America as something other than a pre-cursor to the War of Independence, new research was being placed in a wider context. However, some of the works that Canny discussed still took America as the central focus. For example, Meinig sees early America as encompassing many diverse cultures, and the European experience as “a sudden and harsh encounter between

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<sup>1</sup> Carl and Jessica Bridenbaugh, *Rebels and Gentlemen: Philadelphia in the Age of Franklin* (New York: Oxford University Press, 1962), p. x.

<sup>2</sup> Joshua Montefiore, *The Trader’s and Manufacturer’s Compendium; Containing the Laws, Customs and Regulations, Relative to Trade, Intended for the Use of Wholesale and Retail Dealers*, 2 Vols (London: Printed for the Author, 1804), p. 476. Liverpool was not granted city status until a Royal Charter of 1880, but it has been discussed and treated as a city because of its importance to trade and shipping.

<sup>3</sup> Nicholas Canny, “The British Atlantic World: Working Towards a Definition”, *HJ*, 33,2 (1990), 479-497.

two old worlds that transformed both and integrated them into a single New World".<sup>4</sup> Heyrman studied New England communities as business centres and ports, as opposed to traditional religious villages, and found that the increase of commerce did not necessarily mean the end of a tight knit puritan community.<sup>5</sup> McCusker and Menard discuss the growth of the economy by region and by topic. For them, the success of the colonial economy did two things. It made Independence thinkable, due to the existence of a prosperous intellectual elite with time on its hands; but it also highlighted the colonists' dependency on British credit, and the crises and slumps that went hand in hand with this connection.<sup>6</sup> One of the books Canny reviews does take a broader view. Steele argues that the Atlantic shrank as communications improved between 1675 and 1740, much as the internet has increased the pace of globalisation today. Larger ships, increased numbers of ships, greater trade on those ships, better postal services and the growth of newspapers, facilitated quicker and more reliable communications within what was a "functional economic, political, and social universe".<sup>7</sup> However, Canny's interpretation of the term 'British Atlantic' seems to be that of America set in a broader context. This is confirmed in a recent article of his.<sup>8</sup>

The reality of the eighteenth-century Atlantic was that America was not always the central focus however, nor was an American perspective always taken. Many contemporaries looked to Britain for a variety of reasons. For example, a confused mix of economic and constitutional issues was central to forming resistance to British sovereignty when the Act of Trade (Sugar Act) (1764), Stamp Act (1765) and Townshend Act (1767) were passed by the British Parliament. Increased taxation may have hurt the colonists financially, but complaints were couched in terms of taxation without representation. "It was well known that the colonists universally were of opinion that no money could be levied from English subjects,

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<sup>4</sup> D. W. Meinig, *The Shaping of America: A Geographical Perspective of 500 Years of History, Vol I, Atlantic America, 1492-1800* (New Haven: Yale University Press, 1986), p. 65.

<sup>5</sup> Christine Leigh Heyrman, *Commerce and Culture: The Maritime Communities of Colonial Massachusetts, 1690-1750* (New York: W. W. Norton and Co., 1984), p. 15.

<sup>6</sup> John J. McCusker and Russel R. Menard, *The Economy of British America, 1607-1789* (1991 ed.) (Chapel Hill: University of North Carolina Press, 1985), chapter seventeen.

<sup>7</sup> Ian K. Steele, *The English Atlantic, 1675-1750: An Exploration of Communication and Community* (New York: Oxford University Press, 1986), p. 273.

<sup>8</sup> Nicholas Canny, "Writing Atlantic History; or, Reconfiguring the History of Colonial British America", *JAH*, 86 (1999), 1093-1115.

but by their own consent”, groaned Franklin.<sup>9</sup> These complaints were linked to a developing consumer economy on both sides of the Atlantic. Breen wrote of an ‘Empire of Goods’ through which colonial America was ‘anglicised’ by its importation of English fashionable items.<sup>10</sup> Complaining that American historians have previously focused on production as part of an idealised self-sufficient homestead community, he argues that they have failed to see the importance of the growing consumer society. The “desire to purchase pretty ribbons or printed cloth revealed weaknesses” in the character of the colonists. Contemporaries remarked that “people, both in town and country, are shamefully gone into the habit of tea-drinking”, as well as buying pewter spoons, stone tea dishes and tea-pots.<sup>11</sup> Franklin accused the Americans of being “foolishly fond of their superfluous modes and manufactures”;<sup>12</sup> And yet moral comments of this sort were meaningless when communities, let alone households, were no longer self-sufficient. Most of these consumer durables came from England, where the desire for them was well understood by some.<sup>13</sup> In a later article Breen further develops this theme in order to explain how, in spite of, or conversely, due to this ‘anglicisation’, Americans found a common language of dissent. He argues that 1774 was a turning point, at which time “Thirteen clocks were made to chime together”.<sup>14</sup> By 1776, propaganda was being addressed to “Americans” rather than Pennsylvanians or Virginians; they were being asked to remember sacrifices made all over British America, “Remember the massacre at Boston”, “Remember the burning of Charlestown” proclaimed one newspaper.<sup>15</sup> Political and moral resistance to English manufactures and trade was just a brief interlude. Americans continued to want these goods, and importation of them began as soon as hostilities were over.

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<sup>9</sup> Benjamin Franklin, *The Causes of the Present Distractions in America Explained in Two Letters to a Merchant in London* (New York?: 1774), p. 3.

<sup>10</sup> Timothy H. Breen, “An Empire of Goods: The Anglicization of Colonial America, 1690-1776”, *JBS*, 25 (1986), 467-499 and Timothy H. Breen, “Baubles of Britain: The American and Consumer Revolutions of the Eighteenth Century”, *PP*, 119 (1988), 73-104.

<sup>11</sup> Breen, “Empire of Goods”, p. 478.

<sup>12</sup> Franklin, *Causes of the Present Distractions*, p. 14.

<sup>13</sup> See Neil McKendrick, John Brewer. and John H. Plumb, *The Birth of a Consumer Society: The Commercialisation of Eighteenth Century England* (London: Indiana University Press, 1982).

<sup>14</sup> Breen, “Baubles”, p. 74, quoting John Adams.

<sup>15</sup> *Pennsylvania Gazette*, 13 March 1776. All Philadelphia newspapers used for this research are held at the LCP.



This theme of consumerism is pursued by Shammass.<sup>16</sup> She argues that the traditional 'Industrial Revolution' paradigm, which posited America and England as being self-sufficient before industrialisation, has collapsed. People did not mill their own grain, craftsmen made textiles for the market, and there was a lack of items in contemporary inventories to suggest anything like self-sufficiency. Groceries were mostly imported on both sides of the Atlantic, and in huge amounts. These included tobacco, gin, tea and sugar. A major argument in her work is that shifts in demand did not change *between* categories but *within* them. The percentage spent on diet in each country remained stable, although Americans persistently spent a lower portion of their income on food. These shifts are vital because they demonstrate how even the very poor could afford new consumer foods. The consumption of these groceries, along with cheap versions of hardware such as clothing, crockery, and other household items, meant that they were widely distributed, by a variety of people and throughout all levels of society.<sup>17</sup>

Another approach to the Atlantic has been that of mercantile history. Price and Clemens' study of British merchants involved in the tobacco trade takes a trans-Atlantic perspective by studying changes in the structure of mercantile firms. They found that due to a variety of factors, including changes in the law, firms involved in this trade gradually became fewer, larger and more specialised.<sup>18</sup> This trend was reflected in Liverpool, though it was not so marked there as in London, Bristol and Glasgow. A further article by Price demonstrates how a Glasgow tobacco firm set up 'stores' in Virginia in order to better control their trade - and how the speculative and wholesale nature of the firm gradually drew it into the slave trade.<sup>19</sup> For this the partners used their contacts in Liverpool, Halifax and Dunbar,

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<sup>16</sup> Carole Shammass, *The Pre-Industrial Consumer in England and America* (Oxford: Clarendon Press, 1990).

<sup>17</sup> For more on the importance of the 'consumer revolution', see chapter six, pp. 170-174.

<sup>18</sup> Jacob M. Price and Paul G. E. Clemens, "A Revolution of Scale in Overseas Trade: British Firms in the Chesapeake Trade, 1675-1775", *JEH*, 47,1 (1987), 1-43. For example, the prohibition of unprised (not packed in hogsheads), tobacco in 1699, eliminated many small river traders. p. 17.

<sup>19</sup> Jacob M. Price, "Buchanan and Simson, 1759-1763: A Different Kind of Glasgow Firm Trading to the Chesapeake", *WMQ*, 40,1 (1983), 3-41. See also; Jacob M. Price, "The Transatlantic Economy", in Jack P. Greene and J. R. Pole (eds.), *Colonial British America: Essays in the New History of the Early Modern Era* (Baltimore: Johns Hopkins University Press, 1984), pp. 18-42; Jacob M. Price, "Directions for the Conduct of a Merchant's Counting House, 1766", *BH*, 28,3 (1986), 134-150; Jacob M. Price, "What Did Merchants Do? Reflections on British Overseas Trade, 1660-1790", *JEH*, 49,2 (1989), 267-284.

highlighting the inter-related nature of trade in this period.<sup>20</sup> Hancock's work is a more recent example of this approach, and demonstrates the mobile and enterprising nature of merchants. His merchants were truly trans-Atlantic. They traded in African slaves, purchased lands in America, and many served their apprenticeships in places such as Portugal, West Indies, North America and India. Hancock's citizens also invested in many different opportunities, such as other people's ventures, publicly owned companies' annuities and stock and government debt.<sup>21</sup> This was in addition to their normal business as traders, they were versatile and eclectic. These 'associates' bound themselves in partnerships or loose associations as new opportunities or requirements for capital presented themselves.<sup>22</sup> Recently, Hancock has taken his argument based on his associates one step further. He adopts the "self-organised complexity perspective", which appears to work much the same as Smith's invisible hand.<sup>23</sup> Merchants did not always do as they were told - they were involved in smuggling, declared cargoes as different commodities in order to benefit from duty differentials, and declared goods as being from friendly nations when in fact they were from those with which England was at war. He argues that by looking at trade from this perspective we can see how small details affected the trans-Atlantic market generally. It becomes evident that Britain's empire was at its core commercial, and that merchants, especially those in port cities, were not bound by geo-political borders.<sup>24</sup> This point has best

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<sup>20</sup> Price, "Buchanan and Simson", pp. 29-33. Contacts in different ports were also used in the arranging of insurance - it was not necessarily arranged in the home port, pp. 33-34.

<sup>21</sup> David Hancock, *Citizens of the World: London Merchants and the Integration of the British Atlantic Community, 1735-1785* (Cambridge: Cambridge University Press, 1996), p. 258. For further information regarding investments by merchants see Hancock, "'Domestic Bubbling': Eighteenth Century London Merchants and Individual Investment in the Funds", *ECHR*, 2nd Ser., 47,4 (1994), 679-702.

<sup>22</sup> Another work about merchants that takes a wider perspective is that of Cathy Matson, *Merchants and Empire: Trading in Colonial New York* (Baltimore: John Hopkins University Press, 1998). See also Frederick Mauro, "Merchant Communities, 1350-1750", in James D. Tracy (ed.), *The Rise of Merchant Empires* (New York: Cambridge University Press, 1990), pp. 255-286, and Gungwu Wang, "Merchants Without Empire: The Hokkien Sojourning Communities", in Tracy (ed.), *Rise of Merchant Empires*, pp. 400-421.

<sup>23</sup> David Hancock, "The British Atlantic World: Co-ordination, Complexity, and the Emergence of an Atlantic Market Economy, 1651-1815", *Itinerario*, 23,2 (1999), 107-127, p. 118.

<sup>24</sup> *Ibid*, pp. 118-119 and 107-108. Some have challenged the idea of a British Atlantic, and taken a broad view including other European nations and Africa as the focus. See Ralph Davis, *The Rise of the Atlantic Economies* (London: Weidenfeld and Nicolson, 1973); Jack P. Greene, John J. Tapaske, Edward L. Cox, Kenneth R. Maxwell and Anne Perotin-Dumon, "The Atlantic Empires in the Eighteenth Century", *IHR*, 6,4 (1984), 507-680, and Kenneth R. Maxwell, "The Atlantic in the Eighteenth Century: A Southern Perspective on the Need to Return to the 'Big Picture' ", *TRHS*, 3 (1993), 209-236. See also *Itinerario*, 23,2 (1999), *passim*.

been made in a new collection on the early modern Atlantic economy, in which the historical characters both span the geography of the Atlantic, and in turn are not bound by them.<sup>25</sup>

The eighteenth-century Atlantic worked as a community partly because, as Steel argues, it was a “functional economic ... universe”.<sup>26</sup> It was a trade market. Improved shipping and communications were developed in order to facilitate the distribution of staple produce and the often politically charged consumer goods demanded across the Atlantic by all levels of society. Philadelphia and Liverpool were centrally placed to engage in a market which stretched from Nova Scotia to Barbados, and from Guinea to Charleston.<sup>27</sup> A degree of comparative advantage prevailed. Pennsylvania’s flour mills “were probably among the most advanced in the world”, the American south provided cheap rice and tobacco, the West Indies, sugar, Africa much of the labour force, and Britain cheap manufactures.<sup>28</sup> This is reflected in the rise in the value of goods traded between Britain and North America. In 1760 exports from Pennsylvania into Britain were officially valued at £22,846: by 1791 this had risen to £54,141. In return, British exports to Pennsylvania were valued at £709,595 in 1760 and £704, 734 in 1791.<sup>29</sup> The imbalance in trade is noticeable immediately, and was one of the causes of problems in payment from America to Britain. British demand for American produce after 1745 did push up the prices of wheat and flour, producing a higher standard of living for the colonists. At the same time the prices for English manufactures went up only slightly. However, much of Pennsylvania’s produce went to the West Indies, thereby still producing the trade imbalance with Britain.<sup>30</sup> This growth and imbalance in trade continued into the early nineteenth century. In 1791 British exports to the thirteen states was £4,223,449, but by 1810 the declared value of United Kingdom exports to the United States of America was £10,921,000.<sup>31</sup>

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<sup>25</sup> John J. McCusker and Kenneth Morgan (eds.), *The Early Modern Atlantic Economy* (Cambridge: Cambridge University Press, 2000).

<sup>26</sup> See p. 2, above.

<sup>27</sup> Their trading activities often stretched beyond the boundaries of the Atlantic of course.

<sup>28</sup> Although Egnal states that household production of textiles and implements was the main industrial activity of Americans, it was not enough to stem the demand for British manufactures. 80–90 per cent of the American population was involved chiefly in agriculture before independence. Marc Egnal, “The Economic Development of the Thirteen Continental Colonies, 1720-1775”, *WMQ*, 3rd Ser., 32,2 (1975), 191-222, pp. 201-208.

<sup>29</sup> For further trade figures for Liverpool and Philadelphia see below, pp. 9-12.

<sup>30</sup> Egnal, “Economic Development”, pp. 203-208.

<sup>31</sup> Jacob M. Price, “New Time Series for Scotland’s and Britain’s Trade with the Thirteen Colonies and States, 1740-1791”, *WMQ*, 3rd Ser., 32,2 (1975), 307-325, pp. 322-325 and B. R. Mitchell and Phyllis

## CITIES AND PORTS

Ports, and the merchants and mariners who worked in them, were vital in linking the communities around the Atlantic together. However, although both Liverpool and Philadelphia were obviously urban centres that revolved around their central function as ports, very little has been written on them in this context. There is of course a vast literature on both these subjects concerning other cities and ports. Some historians have approached the history of cities from a theoretical point of view. Regarding the nature of the urban environment *per se*, these include Sjoberg, who investigated the patterns shared by pre-industrial cities world-wide.<sup>32</sup> He found certain trends such as the city centre being the hub of government and the residential area of the elite, and that there was spatial organisation by occupation or trade.<sup>33</sup> More focused is the work of Bowden, who studied the emergence of particular nuclei within the central districts of London, New York, Boston and San Francisco - such as the financial, commercial or retail district.<sup>34</sup> Others have considered towns as a social entity. With reference to England, Corfield distinguishes between market and manufacturing towns, spa and resort towns, and dockyard and port towns, and considers the specific nature of the urban economy, society and politics.<sup>35</sup> Nash, when considering the evolution of pre-industrial American cities (including Philadelphia), saw increasing

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Deane, *Abstract of British Historical Statistics* (London: Cambridge University Press, 1962), p. 313. Price and Mitchell and Deane discuss the many problems with using official and current values in the fuller text. See also John J. McCusker, "The Current Value of English Exports, 1697-1800", *WMQ*, 3rd Ser., 28,4 (1971), 607-628.

<sup>32</sup> Gideon Sjoberg, *The Pre-Industrial City: Past and Present* (1965 ed.) (New York: Free Press, 1960). See also Jan De Vries, *European Urbanization, 1500-1800* (London: Methuen, 1984).

<sup>33</sup> Regarding spatial organisation by occupation and ethnic group see Richard Dennis, *English Industrial Cities of the Nineteenth Century: A Social Geography* (Cambridge: Cambridge University press, 1984) (especially chapters seven and eight which have references to Liverpool); Colin G. Pooley, "Choice and Constraint in the Nineteenth Century Towns: A Basis for Residential Differentiation", in James H. Johnson and Colin G. Pooley (eds.), *The Structure of Nineteenth Century Cities* (London: Croom Helm, 1982), pp. 199-233.

<sup>34</sup> Martyn J. Bowden, "Growth of Central Districts in Large Cities", in Leo F. Schnore (ed.), *The New Urban History: Quantitative Explorations by American Historians* (Princeton: Princeton University Press, 1975), pp. 75-109. For a synthesis of urban history in America see Michael H. Ebner, "Urban History: Retrospect and Prospect", *JAH*, 68,1 (1981), 69-84.

<sup>35</sup> Penelope Corfield, *The Impact of English Towns, 1700-1800* (Oxford: Oxford University Press, 1982). There are also other works which have taken the social or economic life of urban areas as a theme. Peter Borsay (ed.), *The Transformation of English Provincial Towns, 1600-1800* (London: Hutchinson, 1984); Peter Borsay (ed.), *The Eighteenth Century Town: A Reader in English Urban History, 1688-1820* (Harlow: Longmans, 1990); Peter Clark, "Migrants in the City: The Process of Social Adaptation in English Towns, 1588-1800" in Peter Clark and D. Souden (eds.), *Migration and Society in Early Modern England* (London: Hutchinson, 1987), pp. 213-252.

urbanisation as exacting a heavy price by increasing wealth differentials, which furthered social distance and residential 'zoning'.<sup>36</sup> He also looked to the main port cities of eighteenth-century America for the origins of the War of Independence.<sup>37</sup> Nash demonstrates how the centrality of the trading function in port towns often increased peoples' sense of awareness of political issues. They usually benefited from an increase in trade during war provisioning, but also suffered in the subsequent slumps.

Of course during the eighteenth century, many of the most important urban areas *were* ports, and some have been considered with this focus. One conference concentrated on what made American port cities grow, and considered the economic functions of population, external trade, domestic trade and manufacture, banking and finance and economic thought.<sup>38</sup> Sharpless has considered hinterland network typologies, and the links between manufacturing and ports.<sup>39</sup> He found that within his bi-polar structure, Manchester, the manufacturing partner, was more vulnerable to trade cycles than Liverpool, the port partner, because the latter had diversified its trade. Power studied part of the port of London from the perspective of the working community, and found that 36 per cent of the workforce at the end of the seventeenth century were mariners of one sort or another.<sup>40</sup> Furthermore, of these, two thirds might be absent at any one time, having an enormous effect on available adult males for other work, and on the lives of the absent mariners' families.<sup>41</sup> More recently, Crane has considered the special case of the female experience in port cities in her New England study.<sup>42</sup> Despite the fact that women were numerically superior, she found that the legal system and social norms put them at a disadvantage, and in fact their position in

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<sup>36</sup> Gary B. Nash, "The Social Evolution of Preindustrial American Cities, 1700-1820: Reflections and New Directions", *JUH*, 13,2 (1987), 115-145.

<sup>37</sup> Gary B. Nash, *The Urban Crucible: The Northern Seaports and the Origins of the American Revolution*, (Abridged ed.) (Cambridge, Ma: Harvard University Press, 1979).

<sup>38</sup> David T. Gilchrist (ed.), *The Growth of Seaport Cities, 1790-1825* (Charlottesville: University Press of Virginia, 1967). Based on a conference held in March 1966.

<sup>39</sup> John B. Sharpless, "Intercity Development and Dependency: Liverpool and Manchester", in John D. Wirth and Robert L. Jones (eds.), *Manchester and Sao Paulo: Problems of Urban Growth* (Stanford: Stanford University Press, 1978), pp. 131-156; John B. Sharpless, "The Economic Structure of Port Cities in the Mid Nineteenth Century: Boston and Liverpool, 1840-1860", *JHG*, 2,2 (1976), 131-143.

<sup>40</sup> Michael J. Power, "The East London Working Community in the Seventeenth Century", in Penelope Corfield and Derek Keene (eds.), *Work in Towns 850-1850* (Leicester: Leicester University Press, 1990), pp. 103-120, p. 106.

<sup>41</sup> Power, "East London", p. 109.

<sup>42</sup> Elaine Forman Crane, *Ebb Tide in New England: Women, Seaports, and Social Change, 1630-1800* (Boston: Northeastern University Press, 1998).

society, and they themselves, were pauperised during the period. There are also some monographs that look at the history of particular ports. Hyde considers Liverpool from the perspective of its attributes as a port, which he lists as a safe haven, ease of access, a convenient distribution and collection centre, and a system for handling ships.<sup>43</sup> He describes how Liverpool overcame its initial disadvantages, which included an extremely tidal river, by building the dock infrastructure and investing in hinterland transportation. He also considers the major mercantile and shipping interests, which were vital to the growth of the port. Jackson studied eighteenth-century Hull and discussed how, in contrast to Liverpool, the coastal and European trades were far more important to Hull than the colonial.<sup>44</sup> He argued that Hull merchants had little of the entrepreneurial drive accredited to the Liverpool mercantile interest, and were not interested in “making Hull into a great commercial centre”.<sup>45</sup> Bristol merchants were unlucky in that they did not have a thriving hinterland as did Liverpool, but also failed to invest in their port infrastructure, and consequently lost their position over Liverpool by the 1780s due to a certain level of complacency.<sup>46</sup> Bristol sugar merchants for example invested in land in the West Indies and various industrial enterprises, but their competitive edge was lessened by their wealth.<sup>47</sup>

## **CELEBRATING THE CITIES: LIVERPOOL AND PHILADELPHIA**

In 1708, the population of Liverpool was around 6,500.<sup>48</sup> By the time of the first census in 1801 it was 77,653.<sup>49</sup> This rapid rise in population was mirrored by an increase in trade. Imports entering the port amounted to only 14,600 tons in 1709, but had grown to 450,000

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<sup>43</sup> Francis E. Hyde, *Liverpool and the Mersey: An Economic History of a Port 1700-1970* (Newton Abbott: David and Charles, 1971), p. 10.

<sup>44</sup> Gordon Jackson, *Hull in the Eighteenth Century* (London: Oxford University Press, 1972); See also Richard G. Wilson, *Gentleman Merchants: The Merchant Community in Leeds, 1700-1830* (Manchester: Manchester University Press, 1971); T. M. Devine and Gordon Jackson (eds.), *Glasgow, Volume One: Beginnings to 1830* (Manchester: Manchester University Press, 1995).

<sup>45</sup> Jackson, *Hull*, p. 69.

<sup>46</sup> Kenneth Morgan, *Bristol and the Atlantic Trade in the Eighteenth Century* (Cambridge: Cambridge University Press, 1993), pp. 220-222.

<sup>47</sup> Kenneth Morgan, “Bristol West India Merchants in the Eighteenth Century”, *TRHS*, 3 (1993), 185-208. 58 per cent of Morgan’s elite owned West India slave plantations, p. 193.

<sup>48</sup> Richard Lawton, “Genesis of Population”, in Wilfred Smith (ed.), *A Scientific Survey of Merseyside*, (Liverpool: For the British Association by University of Liverpool Press, 1953), pp. 120-131, p. 120.

<sup>49</sup> British Parliamentary Papers, *Census Reports: Abstracts of the Answers and Returns. Enumeration*, (1801) (Rep. London: Cass, 1968), p. 173.

tons by 1800.<sup>50</sup> Imports consisted of sugar, cotton, coffee, cocoa, dyewood, rum and tobacco (flour and timber came in too) and whilst the predominant exports were salt and coal; earthenware, textiles, metal products, glass, hops and leather goods were also shipped out.<sup>51</sup> Liverpool was most famously involved in the slave trade, but Hyde *et al* have argued that the wealth created by this has often been exaggerated.<sup>52</sup> The rapidity of the town's growth is reflected in the changing views of contemporaries. Described only as being in Lancashire and 183 miles from London in 1753, Liverpool was described as the second sea-port of the realm, with an excellent harbour and magnificent and commodious docks by 1804.<sup>53</sup> The speedy progress of the city fostered much civic pride and the first histories of the town reflect this. These include Enfield's *Essay*, published in 1773.<sup>54</sup> These early works were not analytical, and were more often a list of the town's 'achievements' such as the opening of the first dock in 1715 and the building of churches, of which there were six by 1773.<sup>55</sup> Also noted were the opening of the Blue Coat Charity School (1709), the infirmary (1745), the workhouse (1771), and the increase in trade and subsequent opening of the docks.<sup>56</sup> The continuing prosperity of Liverpool in the nineteenth century encouraged further celebratory histories, such as those of Baines, Brooke and Smithers.<sup>57</sup> These were far more detailed histories of the city, but they were still written chronologically rather than thematically.

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<sup>50</sup> Sheila Marriner, *The Economic and Social Development of Merseyside, 1750-1960* (London: Croom Helm, 1982), p. 31.

<sup>51</sup> Hyde, *Liverpool and the Mersey*, pp. 32, 26 and 12.

<sup>52</sup> Francis E. Hyde, Bradbury B. Parkinson and Shiela Marriner, "The Nature and Profitability of the Liverpool Slave Trade", *ECHR*, 2nd Ser., 5,3 (1952-3), 368-377.

<sup>53</sup> Anon, *The General Shop Book: Or, the Tradesmen's Universal Directory* (London: Printed by C. Hitch and L. Hawes, 1753); Montefiore, *The Trader's and Manufacturer's Compendium*, p. 476.

<sup>54</sup> William Enfield, *An Essay Towards the History of Liverpool* (Warrington: 1773), and Thomas Troughton, *The History of Liverpool, from the Earliest Authenticated Period down to the Present Time: Illustrated with Views of the Principal Buildings in the Town and its Vicinity* (Liverpool: Printed by William Robinson, 1810).

<sup>55</sup> Enfield, *An Essay*, pp. 58-59. He also noted that there were nine dissenting meeting houses, pp. 46-47. The original dock, opened in 1715, soon became known as the 'old dock' as others were opened to expedite the growth in trade. In the eighteenth century these were the Salthouse Dock (opened 1753) which handled mostly Irish shipping, George's Dock (1771) used by West India and American Ships, King's Dock (1788) which included a tobacco warehouse and Queen's Dock (1796) which handled America, Baltic and Greenland shipping. Marriner, *Economic and Social Development*, pp. 30-43 and Troughton, *History of Liverpool*, pp. 277-285.

<sup>56</sup> Enfield, *An Essay*, pp. 41-71 and 16-18.

<sup>57</sup> Thomas Baines, *History of the Commerce and Town of Liverpool, and the Rise of Manufacturing Industry in the Adjoining Counties* (Liverpool: By the author, 1852); Richard Brooke, *Liverpool as it was During the last Quarter of the Eighteenth Century* (Liverpool: J. Mawdsley and Son, 1853); Henry Smithers, *Liverpool, its Commerce, Statistics and Institutions: With a History of the Cotton Trade* (Liverpool: Printed by Thomas Kaye, 1825). Smithers' work contains a lot of detail, especially on trade, but it is not footnoted and is surpassed by those on trade published in the twentieth century.

Baines, for instance, covers the period from the first Liverpool Charter of 1207 to the mid nineteenth century. The book is still largely celebratory, but does occasionally put Liverpool in a wider context, such as the opening of the river Douglas in 1720, the Bridgewater Canal in 1776, and the Jacobite scare of 1745.<sup>58</sup> Mostly however, it is another catalogue of Liverpool's accomplishments.

Philadelphia's establishment as part of William Penn's 'Holy Experiment' in 1682 has meant that early histories of the city, although written much later than those on Liverpool, often take a different, if still celebratory perspective.<sup>59</sup> For example, in contrast to the historiography on Liverpool, Struthers sees the success of the city as based on its reputation for tolerance, rather than the port itself.<sup>60</sup> Members of the Society of Friends, or Quakers, had suffered much persecution in England during the seventeenth century. In consequence, Penn's vision of religious tolerance in Pennsylvania meant that not only Quakers, but many other dissenters, saw the new colony as a haven, and early works reflect this. A blending of tolerance, seemingly endless land and plentiful food encouraged a diversity of immigrants that continued well past the loss of Quaker governmental control in the mid '1760s.<sup>61</sup> Others have considered Penn's treatment of the native American Indians and the tendency of the Quakers to be pro-active in anti-slavery issues as progressive (by contemporary standards at least), whilst others have thought them at times merely politic.<sup>62</sup> Whatever the reasons for Philadelphia's success, its popularity was reflected in the growth of its population. From a small town with a population of about 4,400 in 1700, the number of people grew to 18,600 by 1760, and to 42,500 by 1790.<sup>63</sup> Like Liverpool, the city was also a successful port by the second half of the century. During the period 1768-1772 alone, Philadelphia's wharves

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<sup>58</sup> Baines, *History of the Commerce*, pp. 403, 453 and 411. For more on eighteenth century urban histories see Rosemary Sweet, *The Writing of Urban Histories in Eighteenth Century England* (Oxford: Clarendon Press, 1997).

<sup>59</sup> Rufus M. Jones, *The Quakers in the American Colonies* (New York: Russell and Russell, 1962) and Struthers Burt, *Philadelphia: Holy Experiment* (London: Rich and Cowan, 194-?).

<sup>60</sup> Struthers, *Philadelphia*, pp. 106-107.

<sup>61</sup> Frederick B. Tolles, *Meeting House and Counting House: The Quaker Merchants of Colonial Philadelphia, 1682-1763* (New York: W.W. Norton & Co., 1963) See pp. 20-28 and chapter two.

<sup>62</sup> Tolles saw the Quaker tradition in simplistic terms, arguing that their beliefs encouraged them to lead the attack on slavery, and "to treat the American Indians with the same respect which white men were accustomed to". *Meeting House*, p. 8. See also Rufus M. Jones, *The Quakers*, chapters six and seven. See also Frederick B. Tolles, *Quakers and the Atlantic Culture* (New York: MacMillan, 1960).

<sup>63</sup> John K. Alexander, "The Philadelphia Numbers Game: An Analysis of Philadelphia's Eighteenth Century Population", *PMHB*, 98 (1974), 314-324, p. 324.



handled 208,832 tons of incoming goods, and 214,038 tons were exported. Imports included textiles and hardware (woollens, pottery and metal goods usually from Britain), and groceries such as Irish beef, tea, rum, brandy, porter and spices. Exports included wheat and flour, bread, oats and corn, various woods, and pig and bar iron, and occasionally, returns of 'merchandise' back to Britain.<sup>64</sup>

Philadelphia was not only a very successful city in its own right, but became the first capital of the new nation. Philadelphia's part in the process of independence has given historians another reason to celebrate it, though these texts are often of a more 'modern', thematic structure than those concerning Liverpool. The Bridenbaughs considered the literary atmosphere of the city and found "Benjamin Franklin ... the perfect synthesis" of its eighteenth-century culture.<sup>65</sup> They argue that the forward thinking of the city set the stage for the change in mind-set that let people imagine independence. By the end of the century, educational standards were high, self-expression was encouraged, the learned professions were flourishing, and scientific achievements were outstanding.<sup>66</sup> Warner also considered the nature of thought in the city, and argues that whilst 'privatism' rather than 'corporatism' was the city's strength in the eighteenth century, it also became a basis for greed and acquisitiveness in the nineteenth.<sup>67</sup> Of the earlier century he argues, "the unity of everyday life, from tavern, to street, to workplace, to housing ... held the town and its leaders together".<sup>68</sup> He states that the "core element of the town was the one man shop", although this by no means meant that wealth was equally distributed - in 1774 the top 10 per cent of people owned 89 per cent of taxable property.<sup>69</sup>

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<sup>64</sup> R. F. Duvall, *Philadelphia's Maritime Commerce with the British Empire, 1783-1789* (Unpublished PhD thesis, University of Pennsylvania: 1960), pp. 9, 361-367 and 397-405

<sup>65</sup> Bridenbaugh, *Rebels*, p. xi.

<sup>66</sup> *Ibid*, pp. 361-363.

<sup>67</sup> Sam Bass Warner, *The Private City* (Philadelphia: University of Pennsylvania Press, 1968), part one *passim*, and p. 64. See also Sam Bass Warner, "If All the World Were Philadelphia: A Scaffolding for Urban History", *AHR*, 74,1 (1968), 26-43, in which he states that the Philadelphia of the nineteenth century was as big as Liverpool, and shared its hallmarks of industrialisation, immigration and boomtown conditions, p. 29.

<sup>68</sup> Warner, *Private City*, p. 21.

<sup>69</sup> *Ibid*, pp. 8-9.

## THE HINTERLAND AND THE CITIES

The 1950s saw the growth of a new thematic approach to the history of Liverpool, which initially focused on trade and social issues.<sup>70</sup> Amongst the first of these new works were articles such as that by Barker who investigated the hinterland trade and its effect on Liverpool.<sup>71</sup> He explained how the rise of the complementary salt and coal trades encouraged transport networks and facilitated growth, consisting of a triangle of Liverpool, the salt fields to the South, and the coal fields to the North. Marriner also put Liverpool in the wider context of its hinterland.<sup>72</sup> She considered the rise in communications and the hinterland trades such as coal and salt, but also glass, soap boiling, sugar baking and copper. Furthermore, she took account of the large amount of agricultural produce brought into Liverpool, some of which, especially Cheshire cheese, was re-exported both coast wise and across the Atlantic. Langton demonstrated that these hinterland connections were vital in facilitating the growth of Liverpool in the regional trade, in exporting items such as pottery, textiles and ironware, and distributing imported items such as raw materials and groceries. This success in trade allowed Liverpool to survive when its own manufacturing declined as a result of regional specialisation.<sup>73</sup>

There is not much work on the history of the hinterland of Philadelphia, although Lemon looks at Pennsylvania from a wider perspective, and especially on the counties of Lancaster and Chester. These communities were predominantly rural in 1760, and provided surplus wheat for Philadelphia and export across the Atlantic. Lemon argues that Pennsylvania was involved in two economic systems, the subsistence economy and the Atlantic trading Empire, and that even rural areas became economically dependant on the Atlantic world via

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<sup>70</sup> Many works persisted in the 'celebratory' style such as; Eleanor F. Rathbone, *William Rathbone: A Memoir* (London: MacMillan, 1908), chapter one deals with the early Rathbones. Notable exceptions were John Hughes, *Liverpool Banks and Bankers* (Liverpool: Henry Young and Sons, 1906), and George Chandler, *Four Centuries of Banking* (London: B. T. Batsford, 1964).

<sup>71</sup> T. C. Barker, "Lancashire Coal, Cheshire Salt and the Rise of Liverpool", *THSLC*, 103 (1951), 83-101.

<sup>72</sup> Marriner, *Economic and Social Development*, *passim*.

<sup>73</sup> John Langton, "Liverpool and its Hinterland in the Late Eighteenth Century", in Bruce L. Anderson and P. J. M. Stoney (eds.), *Commerce, Industry and Transport: Studies in Economic Change in Merseyside* (Liverpool: Liverpool University Press, 1983), 1-25. See also Wilfred Smith (ed.), *Scientific Survey of Merseyside* (Liverpool: For the British Association by University Press of Liverpool, 1953); Hyde, *Liverpool and the Mersey*, pp. 19-22; M. M. Schofield, "Shoes and Ships and Sealing Wax; Eighteenth-Century Lancashire Exports to the Colonies", *THSLC*, 135 (1986), 61-82 and Lionel Burman, "Wedgwood and Bentley in Liverpool and the North West", *THSLC*, 146 (1997), 67-91.

Philadelphia.<sup>74</sup> Philadelphia, along with New York, became a centre of efforts to introduce new manufacturing methods after the War of Independence. Philadelphia merchants did assist the development of the hinterland by investing in cotton-spinning and other manufacture, but most money went into securities, banking and land speculation. There was no real growth towards an industrialised hinterland until the 1790s.<sup>75</sup> These differences in the hinterlands are one of the major factors affecting the trade between, and development of, the trading structures of the two cities.

## PEOPLING THE CITIES

Both cities experienced substantial in and through migration. Liverpool received people from the immediate areas of Cheshire and Lancashire, although many also came from Wales, Scotland and Ireland.<sup>76</sup> Lawton argued that much of this movement was from rural areas, especially after the turn of the nineteenth century.<sup>77</sup> A later study by Langton and Laxton demonstrated that eighteenth-century migration into Liverpool made an “overwhelming contribution” of over 80 per cent to the population growth of Liverpool, the remainder being natural increase.<sup>78</sup> Their research used the parish registers to demonstrate that residential spatial patterns were already forming. They also highlighted the dominance of miscellaneous craftsmen and mariners in the labour force, accounting for 18 and 25 per cent of the (male) workforce respectively in 1765-66.<sup>79</sup>

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<sup>74</sup> James T. Lemon, *The Best Poor Man's Country: A Geographical Study of Early Southeastern Pennsylvania* (Baltimore and London: Johns Hopkins Press, 1972), pp. 27 and 1.

<sup>75</sup> Thomas M. Doerflinger, *A Vigorous Spirit of Enterprise* (Chapel Hill: University of North Carolina Press, 1986), pp. 284-285, 329 and 362-363.

<sup>76</sup> Richard Lawton, “From the Port of Liverpool to the Conurbation of Merseyside”, in Alan. G. Hodgkiss and William T. S. Gould (eds.), *The Resources of Merseyside* (Liverpool: Liverpool University Press, 1982), pp. 1-13. By 1851 Lancashire born people would only account for half of the Liverpool population. p. 7.

<sup>77</sup> Richard Lawton, “The Population of Liverpool in the Mid Nineteenth Century”, *THSLC*, 107 (1956), 89-120 and Richard Lawton, “Population Trends in Lancashire and Cheshire from 1801”, *THSLC*, 114 (1962), 189-213.

<sup>78</sup> John Langton and Paul Laxton, “Parish Registers and Urban Structure: The Example of Late Eighteenth Century Liverpool”, *UHY*, 5 (1978), 74-84, p. 76. See also Paul Laxton, “Liverpool in 1801: A Manuscript Return for the First National Census of Population”, *THSLC*, 130 (1981), 73-113, and for a slightly earlier period, Fiona Lewis, *The Demographic and Occupational Structure of Liverpool: A Study of the Parish Registers, 1660-1750* (Unpublished PhD thesis, University of Liverpool: 1993).

<sup>79</sup> Langton and Laxton, “Parish Registers”, p. 80. The author could not find work on Liverpool labour relations in the eighteenth century, but there is material on labour relations for the 20<sup>th</sup> century. See Eric L. Taplin, *The Dockers' Union: A Study of the National Union of Dock Labourers* (Leicester: Leicester

This new and growing workforce experienced dire living conditions in Liverpool according to Taylor. These included the infamous cellars. Whole families were often crowded into one room, some of which, at the back of the house, had no ventilation. However, contemporaries considered these to be healthier than sharing a house, despite the fact that the “proximity of middens and ashpits to some cellars meant that fluid oozed through the cellar walls”.<sup>80</sup> Courts, such as those at Crosbie Street, became infamous for the lack of light, air and water supply.<sup>81</sup> With few having a through draught, and with many small entry passage ways of only 3 feet, these accommodations were breeding grounds for diseases such as typhus, and were severely overcrowded. Other small residences known as back to backs also existed for the poor. The Liverpool back to backs were not the same as those distinctive of Leeds or other textile centres, but were small houses built on to the back of a house fronting the street. They may have therefore been healthier than the courts and cellars, but were still very crowded.<sup>82</sup> In fact, the atmosphere throughout Liverpool was busy and enclosed. “Every street near the Town Hall was then narrow, irregular and ill-built ... Numerous dirty, confined, and mean courts and alleys were to be met with .... it was with difficulty that two carriages could pass at the same time”.<sup>83</sup> There were also many different smells to contend with from the different markets of the period - the smell from the butchers shambles in High Street, the potato market in Castle Ditch and the fish market at the upper end of Pool Lane and Redcross Street. In 1787, a covered market of two stories was built, of 1,200 yards in length, for shops selling woollen cloth and Manchester and Birmingham goods. In 1792, there was even a covered fish market.<sup>84</sup>

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University Press, 1985); Eric L. Taplin, *Near to Revolution: The Liverpool General Transport Strike of 1911* (Liverpool: Bluecoat Press, 1994).

<sup>80</sup> William Moss, *The Liverpool Guide* (Liverpool: Printed Crane and Jones, 1796), p. 116, and I. C. Taylor, “The Court and Cellar Dwelling: The Eighteenth Century Origin of the Liverpool Slum”, *THSLC*, 122 (1970), 67-90, p. 75.

<sup>81</sup> Taylor, *Court and Cellar*, p. 82.

<sup>82</sup> James H. Treble, “Liverpool and Working Class Housing, 1801-1851”, in Stanley D. Chapman (ed.), *The History of Working Class Housing: A Symposium* (Newton Abbott: David and Charles, 1971), pp. 165-220, and p. 176.

<sup>83</sup> Brooke, *Liverpool as it was*, pp. 118-119.

<sup>84</sup> *Ibid.*, pp. 114-117 and 390-403. The penchant for the Liverpool chronological monograph continued into the twentieth century with Ramsey Muir’s *A History of Liverpool* (Liverpool: Liverpool University Press, 1907), although he did have five thematic chapters on the eighteenth century.

Turning to Philadelphia, the fact that there was no census taken until 1790 has caused many problems in assessing its early population.<sup>85</sup> Klepp used various church records in order to undertake family reconstitution and study the population of the city. She found that, like Liverpool, Philadelphia encountered population growth by natural increase as well as immigration.<sup>86</sup> Smith took a more holistic approach to Philadelphia's 'lower sort', and looked at the city from their point of view.<sup>87</sup> He discussed the material conditions in which these people lived, their wages, housing and family lives. He found that service and manufactures were the predominant occupations in Philadelphia throughout the second half of the eighteenth century. Food, clothing, and even firewood became more expensive over this period, which of course hurt the poor the most. The household budget of the poor more than doubled between 1754 and 1800.<sup>88</sup> Furthermore, the Corporation had a very limited view of its responsibilities, and let people get on with their lives as best they could, with little regulation. Most functions such as the night watch or the cleaning of streets were left to small *ad hoc* committees. As small alleyways were built in between major streets, such as Strawberry Alley and Elbow Lane, sanitary conditions worsened and houses were small due to high building costs. The house of the artisan or shopkeeper would only be about 17 feet wide by 25 feet deep.<sup>89</sup>

Despite these problems, immigrants continued to flock to Philadelphia, and they were of a far more international nature than the immigration into Liverpool. Between 1750 and 1775 around 26,000 Irish and Scots-Irish, and nearly 40,000 Germans arrived in Philadelphia.<sup>90</sup> However, perhaps due to their initial dominance, people of English origin still accounted for 29 per cent of the population in the South East of the colony (which included Philadelphia)

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<sup>85</sup> Alexander, "Philadelphia Numbers Game", p. 314.

<sup>86</sup> Susan E. Klepp, *Philadelphia in Transition. A Demographic History of the City and its Occupational Groups, 1720-1830* (New York: Garland, 1989). She argues that factors such as improved obstetrics, inoculation and sanitation, affected all occupational groups, albeit not equally, p. 308.

<sup>87</sup> Billy G. Smith, *The "Lower Sort": Philadelphia's Labouring People, 1750-1800* (New York: Cornell University Press, 1990), see also Billy G. Smith (ed.), *Life in Early Philadelphia: Documents from the Revolutionary and Early National Periods* (Philadelphia: Pennsylvania State University Press, 1995), which is a collection of essays using various different sources to study Philadelphia's population, and Billy G. Smith, "Inequality in Late Colonial Philadelphia: A Note on its Nature and Growth", *WMQ*, 3<sup>rd</sup> Ser., 41,4 (1984), 629-645.

<sup>88</sup> Smith, *Lower Sort*, pp. 65 and 101. The use of different occupational classification groupings from that of Langton and Laxton makes direct comparison with Liverpool difficult.

<sup>89</sup> Warner, *Private City*, pp. 9-10 and 17.

<sup>90</sup> Smith, *Lower Sort*, p. 42. See also Marianne Woceck, "The Flow and Composition of German Immigration to Philadelphia, 1727-1775", *PMHB*, 105 (1981), 249-278.

in 1790. Other nations were represented as follows: Scots and Scots-Irish, 18 per cent, German speaking, 40 per cent, Welsh, 3 per cent, and others, 9 per cent.<sup>91</sup> New arrivals, already sick and suffering from the long voyage from Europe which could last from six weeks to six months, were easy prey to disease on arrival. These could include yellow fever, of which there were many epidemics in the 1790s, malaria, small pox and other general complaints.<sup>92</sup> The initial settling-in period could be harsh whether immigrants were staying in Philadelphia or moving on elsewhere.

Many of the migrants that travelled to Philadelphia in the mid eighteenth century went as bound labour.<sup>93</sup> Salinger found that the demand for domestic labour grew rapidly after the War of Independence, but with a changing gender differential. Whilst early in the century the demand for bound labour had been male orientated, the percentage of female servants rose from 17.4 per cent in 1745 to 39 per cent of all servants in 1787-1795.<sup>94</sup> This reflected a decrease in the demand for bound labour as a whole, especially within the artisan community, as capitalist relationships, such as wage labour rather than bound labour increased. By 1800, only 2 per cent of the work force comprised bound labour and most of these were employed by the mercantile sector. This meant that the nature of their work also changed; servants employed by artisans usually performed skilled labour, but those employed by merchants were required to do unskilled or domestic work.<sup>95</sup> Certain sectors of the population had their own problems. Nash discussed how Philadelphia's black people built a community for themselves in the face of growing racism at the turn of the century.<sup>96</sup> Alexander also considered changing responses to poverty in the late eighteenth century.<sup>97</sup> He found that as society changed and deference declined, the notion of a deserving poor developed. This often allowed the benefactor to retain control over those receiving charity, and indeed to decide who received it in the first place. Philadelphia may have been the city of

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<sup>91</sup> Lemon, *Best Poor Man's Country*, p. 14.

<sup>92</sup> Smith, *Lower Sort*, chapter two, *passim*, and Warner, *Private City*, p. 16.

<sup>93</sup> That is, as servants bound to a set number of years of service on arrival.

<sup>94</sup> Sharon V. Salinger, "Artisans, Journeymen, and the Transformation of Labour in Late Eighteenth Century Philadelphia", *WMQ*, 3<sup>rd</sup> Ser., 40,1 (1983), 62-84, p. 68.

<sup>95</sup> *Ibid.*, pp. 64-67.

<sup>96</sup> Gary B. Nash, *Forging Freedom, The Formation of Philadelphia's Black Community, 1720-1840* (Cambridge, Ma: Harvard University Press, 1988).

<sup>97</sup> John K. Alexander, *Render Them Submissive: Responses to Poverty in Philadelphia, 1760-1800* (Amherst: University of Massachusetts Press, 1980).

brotherly love, but in a period of intense population growth, drawn from a wide variety of places, such problems were perhaps inevitable.

## MERCHANTS AND THE CITIES

The economy of both cities was driven by their central functions as ports, and this meant of course that there were many merchants. Checkland described Liverpool merchants as “mercantilist ... materialist, and ... empiricist”.<sup>98</sup> He was one of the first to study Liverpool merchants as a social group in their own right, and considered that the Liverpool trade required merchants to be highly speculative and quick acting. There were plenty of problems for them to overcome in the eighteenth century. The French wars proved a troublesome time for all the merchants of Liverpool, but the American and West India merchants “dominated the Liverpool scene” during this period.<sup>99</sup> The credit crisis of 1793, as far as the West India traders were concerned, was compounded by concern over the 1795 risings in Grenada and St Vincent.<sup>100</sup> Furthermore, the American Congress embargo of 1807 to 1809 and its replacement by the Non-Intercourse Act of 1809 to 1810 forced the two mercantile groups to be resourceful and enterprising.<sup>101</sup> This exacerbated, if not caused, the overstocking of American markets in rushes to make profits both before and after their implementation.<sup>102</sup> More recently, Power has stressed the control of Anglican merchants in the local council, and how this in turn encouraged the growth of the port infrastructure. Although merchants were only around 8 per cent of the population, they accounted for nearly 70 per cent of Council members in 1700-1750, and so were in a position to protect their own interests.<sup>103</sup> This situation continued. During the period 1780-1800, 78 per cent of

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<sup>98</sup> S. G. Checkland, “Economic Attitudes in Liverpool, 1793-1807”, *EcHR*, 2nd Ser., 5,1-3 (1952-53), 58-75, pp. 58-59.

<sup>99</sup> S. G. Checkland, “American Versus West Indian Traders in Liverpool, 1793-1815”, *JEH*, 18,2 (1958), 141-160, p.141.

<sup>100</sup> See also, Francis E. Hyde, Bradbury B. Parkinson and Shiela Marriner, “The Port of Liverpool and the Crisis of 1793”, *Economica*, New Ser., 18,72 (1951), 363-377.

<sup>101</sup> See also G. W. Daniels, “American Cotton Trade with Liverpool Under the Embargo and Non-Intercourse Acts”, *AHR*, 21,2 (1916), 276-287.

<sup>102</sup> American merchants constantly complained about English merchants overstocking the market and over-extending credit.

<sup>103</sup> Michael J. Power, “Councillors and Commerce in Liverpool, 1650-1750”, *UH*, 24,3 (1997), 301-323, p. 311; Michael J. Power, “Politics and Progress: Liverpool 1660-1715”, *NH*, 35 (1999), 119-138. See also F. E. Sanderson, “The Structure of Politics in Liverpool 1780-1807”, *THSLC*, 127 (1978), 65-82 regarding late eighteenth century politics.

the Council comprised merchants.<sup>104</sup> As the Corporation was closed (new members were nominated by existing ones, not elected, and served for life), as in Philadelphia, their longevity and dominance was easily achieved.<sup>105</sup> Others have looked at individual merchants and their families, such as Christopher Hasell, Arthur Heywood and the Earles.<sup>106</sup> However, for the eighteenth century, there has been no attempt to provide a major monograph about the Liverpool merchants or mercantile life.<sup>107</sup>

In the case of Philadelphia, the role and function of merchants was considered by Berg.<sup>108</sup> He looked at typical career progression – from apprenticeship, through super-cargo, perhaps also being a factor before setting up their own business, or ‘house’. Others have studied particular merchants, or investigated merchants as a group.<sup>109</sup> Tolles’ *Meeting House and Counting House*, is an excellent example of the latter. For Tolles, the Quaker merchants of Philadelphia had to cope with two ‘plantations’ – the inner - or religious, and the outer - the city itself. The rise in conflicts, and subsidies ‘for the King’s use’ (for war), led to Quakers feeling that their faith was inconsistent with public office in the city. When Pennsylvania found itself at war in 1756, many ‘Friends’ left the Assembly, and many more refused to stand in the next elections. Their majority and influence over the politics of the city, slowly evaporated. Their loss of political control was perhaps partly compensated for by their success in business, although this too, became a source of dissatisfaction for them as their growing wealth conflicted with their ideals. “The ‘holy experiment’ ended in 1756”, even if

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<sup>104</sup> David J. Pope, *Shipping and Trade in the Port of Liverpool, 1783-1793* (Unpublished PhD thesis, University of Liverpool: 1970), pp. 450-451.

<sup>105</sup> Francis Vigier, *Change and Apathy: Liverpool and Manchester During the Industrial Revolution* (Cambridge, Ma: MIT Press, 1970), for contrast with the Manchester council. Despite the egalitarian attitudes of William Penn, the colony adapted the town charter of Bristol, which had a self-election, or ‘closed’ system as in Liverpool. Biddle suggests that this was because many of the early settlers were Bristolians. Clement Biddle (ed.), *The Philadelphia Directory for 1791* (Philadelphia: Printed by James and Johnson, 1791), p. vi.

<sup>106</sup> E. M. Schofield and M. M. Schofield, “A Good Fortune and a Good Wife: The Marriage of Christopher Hasell of Liverpool, Merchant, 1765”, *THSLC*, 138 (1988), pp. 85-111; H. A. Ormerod, “Extracts from the Private Ledger of Arthur Heywood of Liverpool, Merchant and Banker”, *THSLC*, 103 (1951), 103-111; Dawn Littler, “The Earle Collection: Records of a Liverpool Family of Merchants and Shipowners”, *THSLC*, 146 (1997), 93-106.

<sup>107</sup> For the nineteenth century there is now Graeme J. Milne’s *Trade and Traders in Mid-Victorian Liverpool: Mercantile Business and the Making of a World Port* (Liverpool: Liverpool University Press, 2000).

<sup>108</sup> Harry D. Berg, “The Organisation of Business in Colonial Philadelphia”, *PH*, 10,3 (1943), 157-177.

<sup>109</sup> For example, Elva Tooker, *Nathan Trotter, Philadelphia Merchant, 1787-1853* (Cambridge, Ma: Harvard University Press, 1955).



the spirit of the colony persevered far longer.<sup>110</sup> Doerflinger portrays a group of avaricious merchants in the context of the American War of Independence.<sup>111</sup> Before the war, a certain degree of anonymity, and distinctions in class, wealth and religion rendered the merchants heterogeneous.<sup>112</sup> The war, however, proved difficult for the merchants as a group. The non-importation agreements following the Stamp Act of 1765 and the Townshend Act of 1767, were “nothing less than a repudiation of their profession” and many “refused to enlist in the patriot cause”.<sup>113</sup> Some were basically loyalist Anglicans, whilst Quakers received much criticism for their lack of fervour for the revolution, others just did not want a war which would interfere with business. However, once war was a fact, the merchants were politicised as part of the process of retaining control of city politics - and whilst Quaker merchants suffered a decline in their fortunes as a group, Anglicans took their place.<sup>114</sup> This was true, even on the local council, which remained a “club of wealthy merchants.”<sup>115</sup> The merchants emerged homogeneous, even if power had shifted within the group.

## WOMEN AND THE CITIES

One last thematic approach to Philadelphia, which is distinctly lacking in the historiography of Liverpool, is that of the study of women.<sup>116</sup> One of the earliest studies on Philadelphia

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<sup>110</sup> Tolles, *Meeting House*, pp. 20-28 and 243.

<sup>111</sup> Doerflinger, *Vigorous Spirit*, see also his “Philadelphia Merchants and the Logic of Moderation, 1760-1775”, *WMQ*, 3<sup>rd</sup> Ser., 40,2 (1983), 197-226.

<sup>112</sup> Doerflinger, *Vigorous Spirit*, chapter one.

<sup>113</sup> *Ibid*, pp. 185 and 195. The Stamp Act imposed duties on legal and commercial documents, newspapers, playing cards and pamphlets. The Townshend Act of 1767 levied customs duties on various American imports. Both were felt by the Americans to be taxation without representation.

<sup>114</sup> *Ibid*, chapter six.

<sup>115</sup> Warner, *Private City*, p. 9.

<sup>116</sup> It has not been possible to consider the literature on women’s history here. Suffice to say that much of the writing about women in England has been to put them ‘back’ in history rather than to integrate them into the mainstream. Where they have been put into an economic context it has often been in relation to the ‘Industrial Revolution’, as part of the agricultural or manufacturing workforce, or within the context of changing gender roles, rather than as part of a trading or mercantile community. With regard to America, writing has often concentrated on their experience of the War of Independence. Classic texts regarding America are Joan Hoff Wilson, “The Illusion of Change: Women and the American Revolution”, in Alfred A. Young (ed.), *The American Revolution: Explorations in American Radicalism* (DeKalb: Northern Illinois Press, 1976), pp. 383-485; Linda Kerber, *Women of the Republic: Intellect and Ideology in Revolutionary America* (Chapel Hill: Institute of Early American Culture at Williamsburg by University of North Carolina Press, 1980); Mary Beth Norton, *Liberty’s Daughters: The Revolutionary Experience of American Women, 1750-1800* (Boston: Little Brown and Co, 1980). The classic texts for England are Alice Clark, *The Working Life of Women in the Seventeenth Century* (London: Routledge, 1919) and Ivy Pinchbeck, *Women Workers and the Industrial Revolution* (London: Routledge, 1930). Regarding the changing definition of

women as a group was by Manges, who investigated women shopkeepers, tavernkeepers and artisans in colonial Philadelphia. She found that “many women showed economic independence, initiative and enterprise”.<sup>117</sup> Most women operated on their own, but partnerships were known, usually based on a familial relationship. Women also held around 20 per cent of licenses for various public houses, including taverns, inns and coffee-houses in the 1760s and 1770s. They did therefore enter the ‘public sphere’ on many occasions. Manges considered these women as versatile, but is perhaps a little naive in suggesting that women “appear to have been accepted as equals in business”.<sup>118</sup> Shammas was less enthusiastic about women’s status in her study of female social structure. She found that women accounted for around 10 per cent of household heads in 1775, but thought that married women had relatively more power. This was because they at least had authority over their children and hired servants, whereas female household heads were usually extremely poor.<sup>119</sup> By 1790 the percentage of female household heads had risen to 15 per cent according to Goldin. She argues that the labour participation of women in the formal economy peaked at around this time, and was to decline during the nineteenth century. Women in the early republic were more likely to hold atypical positions within the working community (than at a later period) because work was more home orientated and widows took over the business on the death of their husband.<sup>120</sup> Wulf appears to have mixed feelings regarding the economic viability of women. She found that the “increasing exclusion of women from taxation cannot be attributed solely to financial circumstances ... but ... as a reflection of cultural assumptions about women’s responsibility to the family and men’s

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work roles by gender see Maxine Berg, *The Age of Manufactures* (Oxford: Basil Blackwell, 1985), chapters six and seven; Bridget Hill, *Women, Work and Sexual Politics in Eighteenth Century England* (Oxford: Basil Blackwell, 1989); Pamela Sharpe, *Adapting to Capitalism; Working Women in the English Economy 1700-1850* (London: MacMillan Press, 1996); Deborah Valenze, *The First Industrial Woman* (New York: Oxford University Press, 1995); Leonore Davidoff and Catharine Hall, *Family Fortunes: Men and Women of the English Middle Class, 1780-1850* (London: Routledge, 1987). The author knows of only one work dealing specifically with women in Liverpool, and that is concerned with a much later period. See Sharon A. Messenger, *The Life-Styles of Young Middle Class Women in Liverpool in the 1920s and 1930s* (Unpublished PhD thesis, University of Liverpool: 1999).

<sup>117</sup> Frances M. Manges, *Women Shopkeepers, Tavernkeepers and Artisans in Colonial Philadelphia* (Unpublished PhD thesis, University of Pennsylvania: 1958), pp. xxxii and 40.

<sup>118</sup> *Ibid.*, pp. 69, 71 and 119.

<sup>119</sup> Carole Shammas, “The Female Social Structure of Philadelphia in 1775”, *PAIHB*, 107 (1983), 69-83, esp. pp. 71-73 and 83.

<sup>120</sup> Claudia Goldin, “The Economic Status of Women in the Early Republic: Quantitative Evidence”, *JIH*, 16,3 (1986), 375-404, pp. 388 and 402-403. The number of female household heads remained at 15 per cent until 1860.

responsibility to the broader society”.<sup>121</sup> Wulf’s wider study of unmarried women in Philadelphia gives women a more proactive role in the community as a whole. She argues that work was an essential feature in unmarried women’s lives, and was often central to their identity. She also suggests that although widowhood was often a very difficult time for women, an urban economy gave women more options for work, and that many women actually prospered in widowhood.<sup>122</sup>

The ability of women to trade was also determined by the legal framework in each city. By law, married women on both sides of the Atlantic were considered *feme covert*, which meant that they had no legal identity of their own. They could not contract with anyone as their husband spoke for them. Husband and wife were unified as one person.<sup>123</sup> In reality this was not always the case. Many women acted as an ‘agent’ for their husband, and many more, through the use of local custom, acted on their own behalf. Women acting on behalf of their husband, on both sides of the Atlantic, did so with his approval of course – tacit consent was the key for contracts to be binding. If the husband did not show his disapproval quickly, the contract was binding. We cannot therefore say that married women in trade did not have any agency at all – just that it was severely limited. Only unmarried and widowed women had the same legal identity as men, though not the same civic privileges. In England, some married women traded on their own account. This was dependant on local custom, and there being general knowledge that she was trading on her own account. She could then contract with other persons. Here she was acting as *feme sole* – an unmarried woman, at least in the course of her trade.<sup>124</sup>

It is quite possible that married women, as well as single or widowed women were allowed to trade independently in Liverpool, but the lack of a guild system in the town means that there

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<sup>121</sup> Karin Wulf, “Assessing Gender: Taxation and the Evaluation of Economic Viability in Late Colonial Philadelphia”, *PMHB*, 121 (1997), 201-235, p. 234.

<sup>122</sup> Karin Wulf, *Not All Wives: Women of Colonial Philadelphia* (Ithaca, New York: Cornell University Press, 2000), pp. 121 and 132. In fact this book covers many different aspects of women’s lives, and indeed that of women of different social classes.

<sup>123</sup> William Blackstone, *Commentaries on the Laws of England* (15th ed.), 2 Vols, Vol 1 (London: Printed by A. Strahan, 1809), pp. 441-442. They became a legal fiction of one person.

<sup>124</sup> Marylynn Salmon, *Women and the Law of Property in Early America* (Chapel Hill: University of North Carolina Press, 1986), pp. 43-45. Women who traded without this recognition would find that their husbands were entitled to all her (and his) earnings – even those who had returned after years of desertion. Hill, *Women, Work, and Sexual Politics*, pp. 201-202 and 211-213.

is a lack of evidence for this.<sup>125</sup> However, the Liverpool town books for an earlier period often mention women as being prosecuted for illegal trading. The books are not consistent in using titles, but it is quite possible that many of these were married women trading in their own right. The fact that they were not prosecuted for trading *per se*, would suggest that it was permitted for them to trade independently. This is confirmed by the case of Mrs Dobson, who was charged rent of twelve shillings for six months rent for her corner shop.<sup>126</sup> In Pennsylvania, the ability of a married women to act *feme sole* was severely restricted. The General Assembly in 1718 passed “An Act concerning feme-sole traders” which restricted the rights of a married women to trade *feme-sole* to wives of mariners and others forced to go to sea.<sup>127</sup> This may have included quite a few women, but hampered many others who may have wanted to trade independently. Married women in both cities would have still worked alongside their husbands of course, but the inability to retain profits from independent trade may have sometimes curtailed their entrepreneurial spirit.

## CONTRIBUTION

### Gaps in the Historiography

As we have seen, the very similarities and differences that make these cities good individual case studies have produced historiographies which often overlap, but frequently differ. Both have ‘grand’ histories, which inform us about the basic growth of population and trade and give a good ‘feel’ for the cities. With regard to Liverpool there has also been some work regarding its hinterland and in its context as a port - but there is a lack of information on mercantile history and labour relations. There is no major general social history such as Smith’s *The Lower Sort*, and no serious work on eighteenth-century merchants, such as Hancock’s *Citizens* or Doerflinger’s enterprising merchants. Furthermore, there is nothing written on Liverpool women during this period. The historiography of Philadelphia is more comprehensive in theme, but there are still areas which require study. The mercantile

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<sup>125</sup> Diana E. Ascott, *Wealth and Community: Liverpool 1660-1760* (Unpublished PhD thesis, University of Liverpool: 1996), p. 302 (footnote 305).

<sup>126</sup> Michael J. Power (ed.), *Liverpool Town Books 1649-1671* (Stroud: Printed for the Record Society of Lancashire and Cheshire by Sutton, 2000), pp. 223-225. See also the case of Anne Mason, p. 21 and Mrs Blackborne, p. 259 and *passim*. Widows were usually denoted as such.

<sup>127</sup> Salmon, *Women and the Law*, p. 48.

histories, as with what little is written on Liverpool, are concerned mostly with the elite, and there is very little which treats Philadelphia as a port, and because of that, as a special urban entity. Although there is some work regarding women, rarely are they placed in a working environment, and less still as traders within a mercantile community. Neither does the history of either city deal with the wider trading community, or their function as distribution centres. Nor have they been put in the context of the 'Consumer Revolution', despite the fact that consumer items of one sort or another, whether textiles, metal goods or exotic foods, were a predominant part of the trade of both cities.

### **Liverpool and Philadelphia as Case Studies**

Rising population, largely through immigration, meant that both cities were heterogeneous and changing societies during the period under study. They were also thriving port cities within an Atlantic community hungry for consumer goods. This facilitated thriving mercantile economies, which were remarkably similar.<sup>128</sup> Both had closed Corporations that took a narrow view of their responsibilities to the wider community, but, in turn, helped the cities to prosper. Conversely, the nature of migration in and through these cities was vastly different, and whilst the Liverpool oligarchy was Anglican, that of Philadelphia, before Independence at least, was Quaker. Furthermore, whilst Liverpool was an established city in the mother country, Philadelphia was a newer enterprise. Despite the fact that Philadelphia was the capital of the new United States of America for a short while, within the Atlantic context, the city was battling to establish itself.

However, both cities were vital nodes for the exchange of information, ideas, people, credit and goods within the Atlantic economy. For this reason it makes sense to study these ports within this context. As Milne says, "Liverpool is easier to understand as a European port city than as an English provincial town" or in this case, as an Atlantic port city.<sup>129</sup> It is equally true to say that Philadelphia was an Atlantic port city rather than just an American Eastern seaboard city. Both aspired to a major role in the Atlantic economy. They experienced rapid

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<sup>128</sup> This is not to say that all port cities had similar trading structures. Ports in the Chesapeake for example, may have had a very different structure due to the control held by Glasgow merchants over its trade. This has been identified as an area for future study. See Price, "Buchanan and Simson", and Clemens, "A Revolution of Scale".

growth in population and trade, and were similar in size and commercial function during the period 1760 to 1810. They were both part of a larger Atlantic world and are therefore useful case studies for investigating Atlantic trading communities at this crucial period in history.

### **The Project**

This project was initially conceived as a strictly comparative study of two ports on opposing sides of the Atlantic. This is one of the reasons that so much effort was engaged in compiling quantitative data. This data has highlighted many key differences in the structure of the trading communities, which have raised questions and issues that would not otherwise have been considered. However, the regular links between the two cities, in terms of people, ships and trade, similar working practices and attitudes towards trade generally have led the author to conclude that there were more similarities than differences. This thesis is therefore argued in terms of one trans-Atlantic trading community rather than two.<sup>130</sup>

This study also places these cities in their contexts as trading communities within an Atlantic consumer economy. This makes it possible to contribute to the histories of these ports within a broad contextual setting. More particularly, this study takes the view that a trading community is much larger than just elite merchants. In contrast to the works of Doerflinger and Hancock, this research presents the trading community as consisting of everyone primarily selling or distributing goods rather than producing them. This means that not only large scale merchants, but all wholesalers, dealers, grocers, shopkeepers, and even huxters and higglers are included within the trading community. It also considers the interaction between the different sectors of that trading community by investigating the networks of people, credit and goods, both within and between these two cities. By taking this wider definition of the trading community, it is possible to achieve five objectives. First, the present bias in favour of major merchants, not just in Liverpool and Philadelphia, but generally, is redressed and the whole trading sector is considered. Second, as many of the lesser traders were women, they are not only put in the historical picture (especially in the case of Liverpool), but their importance to the economic life of a trading community is also

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<sup>129</sup> Milne, *Trade and Traders*, p. 3.

stressed. Third, it becomes possible to study of the distribution of goods and credit networks throughout each city, and across the Atlantic. Fourth, by looking at the structure and interaction between different sectors of the trading community we can assess the control, or lack of it, exercised by each group. Fifth, by taking an Atlantic perspective, we can consider the interaction between the two cities. Although there were differences in the social, religious and legal environments, this study will demonstrate that both cities worked as part of one Atlantic trading community.

The thesis is split into two main parts. The first deals with the structure of the trading community. Chapter two considers the nature of a trading community, who was understood to be part of that community by contemporaries, their function and relative status. Chapter three details the numbers involved in the various sectors of that community, compares the two cities, and ventures some explanations as to why the various similarities and differences occur. The second section deals with the interaction of the trading community both within each city, and across the Atlantic, in terms of people, credit and goods. It also considers the control, or lack of it, exercised by the various sectors. Chapter four investigates the networks of people, and how merchants managed risk in a volatile environment. Chapter five investigates the networks of credit. Chapter six argues that the networks of people and credit were efficient enough to facilitate a network of goods that supplied the needs and wants of people on both sides of the Atlantic. Chapter seven uses case studies to illuminate how traders of all status took control of their lives, and managed the risks inherent in trade at a more personal level. The thesis is concluded in chapter eight, which argues that far from being two different communities working on either side of the Atlantic, these two ports, by working in a similar manner, and so interactively, were in fact part of one mercantile trading community. Within this structural framework, several major themes run throughout this study. These are: diversity, risk and risk management, the centrality of reputation and credit, the world of goods, and how people attempted to control or make sense of their place within the volatile trading environment.

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<sup>130</sup> For more on what is meant by 'trading community' see chapter two. For a quantitative analysis, see chapter three.

## Sources And Methods

The primary sources used in this study have been discussed within the appropriate chapters as and when they are used where possible. This section consequently only briefly highlights which sources have been used, although a fuller discussion of the technical details of the sampling of sources and querying the database can be found at Appendix A. The discussion of the sources was approached in this way because it was felt that their advantages and problems could be put in the context of the relevant discussion. This prevents problems being conveniently neglected after an initial discussion of them. *More importantly, it* facilitates a discourse between how contemporaries perceived this material and their use for historical study.

A variety of quantitative and qualitative sources were used in order to build up a picture of the trading communities within these two cities and the interaction both within and between them. Furthermore, many disparate and small manuscript collections were used rather than a few large collections. This has involved the construction of a large database consisting of over 42,000 records. The desire to create a time series analysis, to take a long-term view, meant that many of the sources were sampled around 'key' years. These were 1766/7, 1774, 1785/7, 1791/6 and 1805, and were partly determined by the extant or available sources. The extant sources, and a desire not to be bound by 'traditional' or 'male' determined eras in history has meant that the period studied straddles the American War of Independence. However, there were so many conflicts and financial crises during this period that there was hardly a time when either country was fully at peace.

The majority of database records have been taken from the trading directories of each city, which has allowed the composition of a time series analysis of the different trading sectors in each city by gender. The systematic use of trade directories in order to assess the relative size of different sectors of a trading community has not been attempted before in any study that the author is aware of, and certainly not for either Liverpool or Philadelphia. Trading directories are extant for Liverpool from 1766 onwards, and from 1785 in the case of Philadelphia.



Records from newspapers were also computerised. These were used to demonstrate shipping patterns and identify the major 'players' in the trade between the two cities, as well as to identify advertisements and contemporary thought on various issues (such as the Stamp Act). These were used from 1766 onwards in Liverpool, and from 1767 in Philadelphia.

For both cities, there are extant court records regarding insolvency. In the case of Liverpool the 'debtor's lists' consistently listed the address and often the occupation of the debtor. These are available for the whole period and facilitated an analysis of Liverpool debtors and all extant records of Liverpool debtors were entered on to the database. In the case of Philadelphia, there are many thousands of 'debtor's lists', but the address and occupation were rarely given. This precluded a meaningful analysis by occupation or location and only a few illustrative examples were taken.

In Liverpool, the Court of Passage dealt with small debts, of which extant records are available between 1760-1764. Lancashire, being a County Palatinate, had its own Court of Chancery held at Lancaster through which men and women could pursue their equity cases.<sup>131</sup> Extant records are available for many years of the period of this study. Some people still took their cases to the Court of Chancery in London, and these records were also sampled. With regard to Philadelphia, the nature of the extant sources for the Court of Common Pleas, where 'equity' and small debt cases of up to 40s were heard, were not suitable for use by this study.<sup>132</sup> There was not time in either case to sample bankruptcy records. Instances of these were taken only from listings in the newspapers.

Other records entered onto the database were bank (including merchant banks) and tax records. For Liverpool, collections used had records which covered from 1788 to the end of the period. Philadelphia had formal banks from 1781. Time constraints meant that in the case of Philadelphia only records from 1791 were used. Tax records are only available for Philadelphia, and samples were taken from the city of Philadelphia tax list for 1769, the Philadelphia provincial tax list for 1774 and the Philadelphia federal tax of 1783. However,

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<sup>131</sup> Robert Somerville, "The Palatine Courts in Lancashire", in Alan Harding (ed.), *Law-Making and Law-Makers in British History* (London: Royal Historical Society, 1980), pp. 54-62.

<sup>132</sup> S. Laurence Shainan, "The History of Imprisonment for Debt and Insolvency Laws in Pennsylvania", *AJLH*, IV (1960), 205-225.

inconsistencies in the data regarding the listing of occupation (especially of women), and the fact that the taxes focused on real rather than trading property, meant that a statistical analysis would not have been meaningful with regard to this study. However, the tax lists did provide essential extra information about individuals, especially regarding wealth, and often facilitated links between disparate records.

Other sources, extant throughout the period, have been used to further identify trading partners and the networks of credit and goods using more traditional qualitative methods. These include the letter books and account books of merchants in both cities and the minutes of meetings of the American Chamber of Commerce in Liverpool. Contemporary printed literature has also been used in order to enlighten not only how contemporaries felt about certain issues, but also to comprehend their terminology as they understood it, and their perceptions of themselves, rather than using categorisations imposed upon them by historians.

It was noticeable that the account books and other manuscripts surviving in Philadelphia far exceeded those in Liverpool both in quality and quantity. In fact, much of the information regarding Liverpool merchants trading to Philadelphia was gained from manuscripts held at, and compiled by, merchants of the latter city. This is the reason why so many examples in this study are Philadelphia focused, and that some examples of trading life in Liverpool are not of merchants who traded directly with Philadelphia. However, this further proved the utility of the methodology used for this study. The quality of the records differed greatly. Some account books did not list the type of merchandise being accounted for, or were not compiled to a standard which facilitated a study of credit relationships; whilst there were some very detailed invoices listing the quantity, quality and price of goods exported from the Lancashire hinterland, through Liverpool and Philadelphia and on into the Pennsylvania hinterland.

The use of diverse small collections, rather than relatively few major collections, not only allowed the names of smaller traders to be identified, it often demonstrated the dangers of accepting extant sources as reflecting important traders in the period. One good example of this is the little known Samuel Holland of Liverpool. Although no business records survive

of his 'house' as such, he was involved in trading to Philadelphia, was a proprietor and office holder of the Herculaneum Pottery, was elected President of the American Chamber of Commerce in February 1804, and invested in Welsh mineral assets.<sup>133</sup> "Significant evidence is not evidence of significance."<sup>134</sup> The combination of these sources has allowed the quantitative data to be put in a human context, "to mediate between the mass and the individual, as well as between impersonal forces and human reactions".<sup>135</sup> Also facilitated was the tracing of networks of people, credit, and goods within each city and between them, across the Atlantic. It has been possible to assess the relative function and role of each sector within the network community, and some estimation to be made of the relative control exercised by each of those sectors.

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<sup>133</sup> *Billinge's Liverpool Advertiser and Marine Intelligencer*; 21 November 1796; 24 November 1806, Herculaneum Potteries Minute Book 1806-1822, 380 MD 47, LivRO; 1 February 1804, American Chamber of Commerce Minute Book 1801-1908, 380 AME Vol 1, p. 53, LivRO. His sometime business partner, Nicholas Hurry, was elected Treasurer at the same meeting; Alan Smith, *The Illustrated Guide to Liverpool Herculaneum Pottery 1796-1840* (London: Barrie and Jenkins, 1970), p. 21.

<sup>134</sup> Milne, *Trade and Traders*, p. 6.

<sup>135</sup> Hancock, *Citizens*, p. 8.

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## CHAPTER TWO

### WHAT IS A TRADING COMMUNITY?

*Trader, One engaged in merchandize or commerce,<sup>136</sup>*

This chapter outlines the membership of the trading community of the early modern port city, to explain the role of the sectors within it, and their relation to one another. In the historiography, the term ‘trader’ has often been taken to be synonymous with the elite overseas merchant. This has meant that dealers and retailers who distributed goods from and to the hinterland and around the city have often been overlooked. Because many of those smaller traders and shopkeepers were female, this has left mercantile history with some major gender biases. Having argued for a wider definition of the trading community, this chapter will consider the work performed by each sector or level of ‘trader’, particularly as perceived by contemporaries. This will provide a basis and general understanding for the later quantitative analysis in chapter three.

#### **HISTORIANS AND ‘TRADERS’**

In the existing historiography, the term ‘merchant’ is often used with reference to the elite overseas trader, one at the top of the status scale. For example, Doerflinger presents merchants as all important. He argues that his Philadelphia merchants deserve the credit for that city’s flourishing eighteenth-century commerce. He appears mesmerised by the elite portion of the merchant community despite having stated that in general it “was not a tight commercial elite of merchant princes, but a large occupational group embracing both wealthy traders and many petty capitalists”. He informs us that there were approximately 514 merchants in 1785, and yet considers that only fifty-two “traders”, belonging to thirty-seven firms, were the “great oaks of Philadelphia’s merchant community”.<sup>137</sup> He devotes only a few pages to ‘Suppliers and Distributors’ as if they were unimportant - as if his merchants worked within a vacuum.<sup>138</sup> When dealing within a trans-Atlantic perspective, many other

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<sup>136</sup> Thomas Sheridan, *A General Dictionary of the English Language*, Vol II, (1780) (rep. Menston: Scolar Press, 1967).

<sup>137</sup> Doerflinger, *Vigorous Spirit*, pp. 5, 15 and 17-20.

<sup>138</sup> *Ibid*, pp. 122-126.

writers have also assumed the primary importance of the overseas merchant, taking the term 'trader' to be synonymous with the elite of the merchant class. For example, Hancock has a section entitled "Historical Writing on Trans-Atlantic Traders."<sup>139</sup> What he apparently means is trans-Atlantic *merchants*, and large scale (and eventually) prosperous ones at that. Hancock's book is excellent in explaining that the mercantile group was not exclusive, how networks were made and exploited, and various investment opportunities and choices embraced. He also, like Doerflinger, demonstrates that this sector was not homogeneous, and that people could enter it given enough capital and contacts, and fail if given contrary circumstances, but again concentrates upon elite merchants to the exclusion of others.<sup>140</sup> Chapman argues that the role of merchants changed over the period 1760-1860, but still asserts their importance in making new connections across the Atlantic, and by implication, to trade generally.<sup>141</sup>

Matson's work is distinctive in that she questions whether the few eminent merchants were the only influence on the growth of New York. She argues that these men represented 10 to 20 per cent of all *wholesalers* in the eighteenth century, and extends her 'trading community' to include all these 'wholesalers' - approximately 400 in the 1750s. Matson uses the terms merchant, wholesaler and trader interchangeably without questioning what these different terms meant to contemporaries.<sup>142</sup> She argues that middling traders, who often could not get enough credit to conduct trans-Atlantic trade at full scale, could improve their chances of success by facilitating back country markets. She therefore does consider the hinterland networks, but tends to focus on what factors made merchants successful. For example, to be really successful a merchant needed to be involved in the trans-Atlantic trade rather than retail.<sup>143</sup> More refreshing still, although a much older work, is Westerfield's thorough account of 'middlemen' involved in four major trades from 1660 to 1760, in which prominence is not

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<sup>139</sup> Hancock, *Citizens*, pp. 3-9.

<sup>140</sup> Hebb also notes that they were 'outsiders', and therefore not typical. David D. Hebb, "Merchant Communities in Eighteenth-Century English Ports", *JUH*, 25,6 (1999), 868-873, p. 873.

<sup>141</sup> Stanley D. Chapman, "British Marketing Enterprise: The Changing Roles of Merchants, Manufacturers, and Financiers, 1700-1860", *BHR*, 53,2 (1979), 205-233.

<sup>142</sup> Matson, *Merchants and Empire*, p. 3. Unfortunately the period she covers does not extend past 1770.

<sup>143</sup> *Ibid*, pp. 92, 221 and 28-29. This last comment refers to the seventeenth century, however. Whilst Matson acknowledges the risk that local and regional traders encountered, she does not present the even larger ones that trans-Atlantic merchants took.

given to merchants. He finds that although some of the finer details between trades were different, there were basically five categories in the chain of distribution. He lists these as:<sup>144</sup>

- a) buyers of raw materials
- b) jobbers and merchants
- c) factors
- d) wholesalers
- e) retailers

These categories, and the order in which he places them provide a useful framework, but are too simplified for the period under consideration here. Different trades such as linens had grown in comparison to woollens, and other consumer items such as pottery, Birmingham 'toys' and various other clothing items such as shoes and hats developed as vast markets both at home and abroad. Merchants often bought from other merchants, warehouses and wholesalers provided items to merchants for export as well as to retailers, and merchants often sold retail as well as wholesale. The flow of goods was extremely fluid. Westerfield's groups should consequently be considered as a rough guide rather than as mutually exclusive.<sup>145</sup>

Perhaps those revered as 'merchants' by contemporaries were those who dealt at the trans-Atlantic level, for example in actually getting the goods transported across the sea lanes. The slant in the historiography tends to infer that elite merchants were the only people involved in trans-Atlantic trade at any level; but they were certainly not the only traders involved in the distribution and sale of trans-Atlantic goods around the cities and their hinterlands. They did not distribute their imports and exports single-handedly. A whole host of dealers, wholesalers, factors, shopkeepers, grocers and hucksters, to mention just a few, helped distribute goods from manufacturer or farmer to consumer. That network of distribution may have included a major merchant or shipper in order to get that merchandise across the Atlantic, but they were only a small link in the chain. At a local or regional level, merchants,

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<sup>144</sup> Ray B. Westerfield, *Middlemen in English Business: Particularly Between 1660 and 1760* (New Haven, Connecticut: Yale University Press, 1915). The areas he considers are; Corn and Corn Products, Animals and Animal Products, Minerals and Textiles and Textile Materials, p. 324.

<sup>145</sup> The nature of the flow of credit and goods is considered later in chapters five and six.

especially shipping merchants, may not have been involved in the distribution of goods at all. It was not necessary for a shipper of goods from Liverpool to the Americas to be involved in the distribution of Staffordshire ware from Burslem or printed textiles from Manchester for sale direct to the consumer in Liverpool. In redressing the primacy given to the elite merchants in previous historiography, it is important to investigate how goods were transferred from the producing region to their final destination, not just across the Atlantic, but at the local and regional level. In order to do this we first need to re-think, or rather, revisit, the definition of trader. This is necessary because it allows us to dispense with categorisations imposed by modern historians, and relate to contemporaries and their records directly.

The quote at the beginning of the chapter from Sheridan's dictionary gives a much wider and more useful definition of trader. One purpose of this study is to explain how goods were distributed from the manufacturer or hinterland merchant to the consumer, and so it is important to extend the definition of 'trader' to encompass as wide a group of people as possible. Although commerce was often taken by contemporaries to mean trade on a large scale, between different districts or countries, the term also meant the exchange of merchandise at any level.<sup>146</sup> Contemporary dictionaries still defined commerce as the "exchange of one thing for another; interchange of any thing; trade; traffick", whilst merchandise was simply "anything to be bought or sold".<sup>147</sup> These definitions are helpful because they produce a fundamentally generic group of anyone buying and selling any commodity. This in turn provides a framework for whom to include within our trading community – and whom to exclude. The decision was made early in this project to adopt the concept of anyone buying and selling – at any level. After all, retailers were required to get the goods to the consumer, or else there would be no point in producing them. Conversely, in order to keep the 'trading community' at a manageable level, it was necessary to exclude anyone who manufactured or made goods – even if they sold them as well. Therefore, a hatter, who may have manufactured as well as sold hats was excluded, as was a cabinet-maker whose prime function was the making of cabinets or fine working in wood rather than the selling of it. A tailor or mantua-maker may have sold as well as made their clothes, but

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<sup>146</sup> *OED*.

<sup>147</sup> Sheridan, *General Dictionary*.

they have also been excluded on the basis that their primary function was as a producer rather than a distributor. Malt may have been 'traded', but a maltster has been excluded, whilst the dealer in malt is included.<sup>148</sup> Further, it could be argued that with the rise in urbanisation and specialisation, traders who 'doubled' as producer and retailer were in decline anyway. This precept was followed throughout, thereby leaving within the definition of trading community only those who primarily bought and sold rather than produced and sold.<sup>149</sup> It is not intended to produce definitive descriptions for any of the sectors within that community, although a discussion of the functions of some basic sectors follows below. However, there is a need to be more precise about the use of these terms than Matson and others who have used terminology such as shopkeeper and merchant interchangeably, especially when they obviously had such different meanings for contemporaries.<sup>150</sup>

There were very many different sectors of 'trader', even having eliminated those persons who produced goods as well as sold them. It is not therefore possible to consider each sector by different commodity or regional specialisation. What is given is an impression of what each sector within the chain of distribution may have contributed to the process, with reference to those dealing with Liverpool and Philadelphia, and how he or she may have gone about this task or gained adequate training. The following order of discussion has been chosen in order to reflect the status accorded to the holder of any given title.<sup>151</sup> Whether or not his socio-economic position in society warranted that status is another matter. Consideration was also given to whether these terms had significantly different meanings on either side of the Atlantic. Only in the case of the term broker did there appear to be significant difference in function, and even this anomaly was becoming less marked by the end of the period. Contemporary guide books, help manuals and 'how to' books seem to have said very much the same thing and given the same advice wherever they were published. This may have been because many of those published in America were adapted from the English version, and so there appeared to be a shared business culture.<sup>152</sup> This

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<sup>148</sup> Samuel Johnson, *A Dictionary of the English Language* (1755) (rep. London: Times Books, 1983).

<sup>149</sup> For a more detailed discussion on titles included or excluded see Appendix A and B.

<sup>150</sup> For example, Norton, *Liberty's Daughters*, pp. 147-148. Cleary also uses the terms shopkeeper and merchant indistinguishably, Patricia Cleary, *Elizabeth Murray, A Woman's Pursuit of Independence in Eighteenth Century Early America* (Amherst: University of Massachusetts Press, 2000), chapter two.

<sup>151</sup> The numbers for each sector are detailed in chapter three.

<sup>152</sup> Samuel Johnson's *Dictionary* was in its eighth edition in 1799 and still being exported to the United States (Library Company of Philadelphia library listing).



shared culture was no doubt encouraged by the fact that many merchants in Philadelphia had originally come from Britain, and that it was easier to adopt universally accepted business practices.<sup>153</sup>

## THE TRADING COMMUNITY

### Merchants

In the hundred years or so before 1760, capital requirements grew faster for the merchant community than for industrialists.<sup>154</sup> This was one of the consequences of trade and shipping reaching farther than the boundaries of Europe, into the Americas and the East Indies, increasing the time it took to gain a return on capital.<sup>155</sup> Davis feels that this is one of the reasons why the standing of the (male) merchant increased over that period and so became an upstanding and important member of society by the time covered by this study.<sup>156</sup> Certainly by 1755 a merchant was often thought of as someone “who trafficks to remote countries” rather than one who dealt purely at a local, regional or national level.<sup>157</sup> This led to him being revered as a man of genius and gentility who was “the Life, Spring, and Motion of the Trading World”.<sup>158</sup> This importance was reflected in apprenticeship fees of the time, although not necessarily the highest, they required the substantial sum of £50 to £100.<sup>159</sup> It could also take between £1,000 and £5,000 to set up your own business or ‘house’.<sup>160</sup> Sometimes the merchant was characterised by the commodity in which he dealt, for example, tobacco or timber merchant, or the region in which he specialised, such as West Indies or Levant merchant; but just as often he dealt in so eclectic a manner that he was

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<sup>153</sup> For example, Ralph Eddowes, Andrew Clow and John Perhouse. See the case studies on Eddowes and Clow in chapter seven.

<sup>154</sup> Ralph Davis, *A Commercial Revolution: English Overseas Trade in the Seventeenth and Eighteenth Centuries* (London: The Historical Association, 1967), p. 14.

<sup>155</sup> For a modern estimation of the importance of merchants to the export trade see Price, “*What Did Merchants Do?*”.

<sup>156</sup> Although merchants were predominantly male, some women did become merchants. See Cleary, *Elizabeth Murray, passim*.

<sup>157</sup> Johnson, *Dictionary*.

<sup>158</sup> Robert Campbell, *The London Tradesman* (3<sup>rd</sup> ed.) (London: Printed by T. Gardner, 1757), pp. 284-294.

<sup>159</sup> Hancock finds that this apprenticeship could be formal or informal depending on the individuals’ circumstances, *Citizens*, p. 244. A journeyman plaisterer or pavior might only get 12-15 shillings a week, or about £30 a year if they were lucky enough to work the equivalent of 40 weeks. Campbell, *London Tradesman*, pp. 163 and 166

<sup>160</sup> Campbell, *London Tradesman*, p. 336.

known simply as a merchant. Originally the term had meant anyone who purchased and sold marketable items for profit, and indeed, although the historiography about the period has limited the term, it is not altogether apparent whether *only* those contemporaries that dealt overseas denoted themselves 'merchant'.<sup>161</sup> Westerfield listed four main branches of the merchants' business:<sup>162</sup>

- a) buying and selling for himself or on commission
- b) speculating in time and place on merchandise
- c) dealing in money and credit
- d) insuring goods and ships in transit

and by the period of this study a merchant or his 'house' would have dealt in any one or any combination of these activities depending on the scale of the business.<sup>163</sup> Certainly the merchant normally dealt in the large scale buying and selling of merchandise, in both foreign and domestic trade, either on his own account or on commission (sometimes known as a commission merchant). He may have purchased from the producer direct, but was just as likely to have purchased from a factor, dealer or wholesaler in special commodities, or indeed from another merchant, especially when conducting overseas business.<sup>164</sup> Following on from the extensive credit given by major merchant houses, and the increased use of financial paper, many were used as prototype banks, and indeed many gave over to banking proper later in the period.<sup>165</sup> Merchants were often providers of long-term credit, the extension of credit being one of the reasons why it was so expensive to start up in business on their own account, and as mentioned previously, why they were so esteemed in society generally. Regarding insurance, many merchants underwrote for others, and if they did not

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<sup>161</sup> See chapter three for the numbers of traders calling themselves merchants in Liverpool and Philadelphia, pp. 65-70.

<sup>162</sup> Westerfield, *Middlemen*, p. 332

<sup>163</sup> For a discussion of what activities went on in a merchants' counting house see Hancock, *Citizens*, chapters three and four, and Price, "Directions for the Conduct". For dealings with the Custom House see Anon, *The Merchants' Guide* (Liverpool: Printed by William Nevitt, 1774).

<sup>164</sup> See chapter six for a detailed discussion on how goods were distributed.

<sup>165</sup> See chapter five for a discussion banking, credit and investment. Arthur Heywood and Thomas Leyland of Liverpool were both merchants before branching into and later concentrating on banking. See Arthur Heywood and Sons Archives (hereafter AHA) at Barclays Archives, Manchester, and Leyland and Bullins Archives (hereafter LB) at HSBC Archives, London. Banking as a separate occupation in Philadelphia (and America as a whole) was delayed by their reliance on English bankers until the formation of the Bank of North America in 1781 in order to finance the War of Independence.

underwrite themselves they might invest in an insurance company.<sup>166</sup> The term merchant therefore *implied* someone dealing in overseas trade, extending significant credit and perhaps financial services in addition. However, this was not always the case. Not all traders calling themselves merchants could have been engaged in overseas trade (at least to a significant degree). Many of those calling themselves 'merchant' were involved in regional trade, or only had one or two overseas transactions a year to their name. The term merchant was used often because it *implied* high status.

### Factors

The factor often worked on commission as an agent for a merchant. In fact the work he did was often indistinguishable from that of a commission merchant – except that he often worked exclusively for one 'house'.<sup>167</sup> He could also work on his own account however.<sup>168</sup> *He* (women did not appear as factors) often dealt directly with the producer or farmer, especially in food goods such as cheese and butter. The farmer usually wanted payment in cash, but he in turn had to sell on credit to the merchant. According to Berg this meant that "Factoring was absolutely essential to the conduct of business at its speculative fringe".<sup>169</sup> In the case of the Liverpool hinterland, Cheshire cheese would be transported by factors from Liverpool or those resident in the immediate area and shipped direct to Liverpool, or from there or nearby Frodsham to London.<sup>170</sup> Another example might be the coal factor, who contracted directly with the coal field owner. Residing in the remote location of the producing or farming area and purchasing goods on behalf of merchants elsewhere was apparently the norm. In Philadelphia there were flour factors who helped to collect the flour from the hinterland for consumption in the city and for export, including to Liverpool.<sup>171</sup> Factors could also be agents working overseas on behalf of merchants in the home country, and were often given letters of attorney in order to act on their employers' behalf. Perhaps

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<sup>166</sup> Hancock, *Citizens*, pp. 259-275. His 'associates' purchased stocks in insurance companies. For a brief introduction to the history of insurance see Nicholas Lane, "The Growth of Insurance", *HT*, 10 (1960), 788-794.

<sup>167</sup> Johnson, *Dictionary*.

<sup>168</sup> Norman Stanley Buck, *The Development of the Organisation of Anglo-American Trade, 1800-1850* (New Haven: Yale University Press, 1925), p. 7.

<sup>169</sup> Berg, "The Organisation of Business", p. 164.

<sup>170</sup> Westerfield, *Middlemen*, p. 206.

because of their links with merchants, and/or because they dealt directly with the producer, factors did not appear to come under criticism from contemporaries, although they did not receive the praise given to merchants either.

### **Brokers**

The broker also dealt on behalf of another, and brought buyers and sellers together, but had a far worse reputation; “Brokers, who, having no stock of their own, set up and trade with that of other men; buying here, and selling there, and commonly abusing both sides, to make out a little poultry gain.”<sup>172</sup> This reputation may have been because the broker did not always deal exclusively with major merchants, or directly with the consumer or producer. He or she was someone who moved goods or stocks around, mostly from merchant to merchant without adding any value or process to them. However, the link with the sale of stocks was possibly the main reason that to be called a broker was often a term of reproach.

*Some South Sea Broker, from the city,  
Will purchase me, the more's the pity;  
Lay all my fine plantations' waste,  
To fit them to his vulgar taste.*<sup>173</sup>

Another contemporary backed up this view, saying of stock-jobbing brokers that they “make their fortunes by bubbling their clients, and have entered into a kind of conspiracy to keep the method of trading in the stocks a mystery.”<sup>174</sup> This attitude towards brokers was especially relevant in Philadelphia, where there appeared to be little diversity and many were listed simply as ‘broker’. This was because most brokers in that city performed the more ‘traditional’ role of stock or bill broker. The situation was different in Liverpool however, where the term denoted a far wider range of activity.<sup>175</sup> Liverpool also had ‘stock’ or ‘ship’

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<sup>171</sup> Factors were entered in the directories of each city, but there were very few of them, see chapter three, pp. 70-71.

<sup>172</sup> Johnson, *Dictionary*, quoting Temple.

<sup>173</sup> *Ibid*, quoting Swift.

<sup>174</sup> William Gordon, *The Universal Accountant and Complete Merchant*, 2 Vols, Vol I (Edinburgh: A. Donaldson, 1763), p. 221.

<sup>175</sup> Pope identified four main categories of broker in Liverpool during the 1780s; general (commission), insurance, ship and cotton. Pope, *Shipping and Trade in the Port of Liverpool*, p. 438.

brokers, but many more specialised in a particular commodity such as cotton, corn or tobacco. Ship brokers dealt in buying and selling ships, or procured insurance for them.<sup>176</sup> Others dealt in less prestigious items such as household goods, or doubled up as victuallers or slop shops.<sup>177</sup> This diversity would certainly have lowered the general reputation of the trade, and may have meant that brokers in Liverpool had a lower reputation than those in Philadelphia, notwithstanding the attitude towards 'stock' brokers. Brokers therefore dealt in stocks, bills and commodities, and their prime role was as intermediaries – they sold their knowledge of what others had to sell.<sup>178</sup>

### Dealers

The term dealer is not often listed as a separate occupation in contemporary dictionaries or guides. One simply noted them as a "trader or trafficker".<sup>179</sup> Westerfield notes them as a separate entity only when discussing the coal trade, and then they are placed on the same level as the retailer.<sup>180</sup> No listing was given for 'dealer' as a separate occupation in the 1804 *Trader's & Manufacturers Compendium*.<sup>181</sup> If no training were required the trade could be seen as lacking a good reputation or status. Middlemen in this period were often seen as gaining profit whilst producing nothing. This could further diminish their prestige. However, the number of persons listed as 'dealer' in the directories of both cities suggests their importance. Their rise may have been a function of urban growth, especially in port cities through which so many commodities were being transported. It would appear that they held much the same function as the broker (in the wider sense), but on a lower scale. They may have bought goods direct from merchants, wholesalers or warehouses to re-distribute. In Philadelphia most dealers were listed simply as 'dealer', but some listed a specialisation, from prestigious tea (which included many women) down to shoes or beeswax. In Liverpool the

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<sup>176</sup> *OED*. Some traders also called themselves insurance brokers.

<sup>177</sup> Slop shops sold second hand clothes. Beverly Lemire, "Disorderly Women and the Consumer Market: Women's Work and the Second Hand Clothing Trade", in Beverly Lemire (ed.), *Dress, Culture and Commerce: The English Clothing Trade Before the Factory, 1660-1800* (Basingstoke: MacMillan, 1997), pp. 95-120, esp. pp. 107-109.

<sup>178</sup> A broker is a good example of an "intermediator". See Mark Casson, "Institutional Economics and Business History: A Way Forward?", *BH*, 39,4, Special Issue on Institutions and the Evolution of Modern Business (1997), 151-171, p. 155.

<sup>179</sup> Johnson, *Dictionary*.

<sup>180</sup> Westerfield, *Middlemen*, p. 237.

<sup>181</sup> Montefiore, *The Trader's & Manufacturer's Compendium*.

numbers of persons designated dealer was far higher, and the range of activity more diverse. There were many flour or earthenware dealers and numerous others dealing in various foodstuffs and other items. This diversity, as well as the high numbers listed in non-imported goods (in Liverpool at least) would appear to point to their lowlier status. This is further confirmed by the high numbers involved, which indicates that dealers represented a broad range of wholesalers and retailers and a wide range of status levels.

### **Wholesalers, Warehouse-Keepers and Auctioneers**

These persons are difficult to define. There were not many wholesalers listed as such, and many of those were wholesale grocers. Many traders acted as wholesalers as part of their wider function. Therefore this discussion focuses on warehouse-keepers and auctioneers. Sheridan's dictionary has no entry for warehouse-keeper, but states that a warehouse is a storehouse of merchandise.<sup>182</sup> He may have meant warehouses as kept by merchants, but the reality would not appear to be that simple. In the directories, merchants of course often listed their warehouse separately from their counting-houses, but there were also many persons running warehouses as separate businesses entirely. In both Liverpool and Philadelphia, a warehouse was often listed as a place where a particular commodity was offered for sale; for example - shoe warehouse, or Staffordshire warehouse. Various newspaper advertisements suggest that people were sometimes running these as retail establishments, offering items for sale to the public for 'ready money only'.<sup>183</sup> Others were obviously outlets for producers at a remote location, selling to the public or to merchants and ships' captains.<sup>184</sup> This is important as many well-established merchants would have had their own contacts in the hinterland, and warehouse-keepers may have been aimed at the smaller, less well connected merchants and exporters. Others still would appear to be running cheap versions of retail shops, perhaps the equivalent of today's discount shops.<sup>185</sup> Some would have received their goods from merchants, some sold to merchants, others

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<sup>182</sup> Sheridan, *General Dictionary*.

<sup>183</sup> See Samuel Garrigues' advert for his wet-goods warehouse, *Pennsylvania Journal and Weekly Advertiser*, 21 September 1774.

<sup>184</sup> Such as Thomas Wolfe's Staffordshire Warehouse, *Williamson's Liverpool Advertiser*, 19 February 1787.

<sup>185</sup> Thomas Morgan listed the prices of his shoes on sale at his warehouse, *Williamson's Liverpool Advertiser*, 8 April 1774.

probably bought direct from the producer, and many appeared to sell direct to the public. Warehouse-keepers were therefore a disparate group offering goods for sale retail and wholesale, sometimes on credit and at other times for cash.

Auctions became popular in the seventeenth century, especially for the selling of books in and around London, and were professionalised by James Christie in 1766. He sold household and merchant stock at his auction rooms and at private premises, which also became the pattern in Liverpool. Auctions became popular for spectacle as well as for buying items at a potentially competitive price.<sup>186</sup> They have even been called the “discount stores” of the time.<sup>187</sup> Philadelphia’s auctions appeared to cater for mercantile stock, whereas in Liverpool land, housing and personal possessions were sold in addition to commercial items. Wholesalers, warehouse-keepers and auctions sold wholesale and retail, and apparently often in cheaper or competitively priced goods.

### **Mercers, Drapers, Haberdashers and Hosiers**

These traders have been listed together because they were all involved in textiles and required large sums in order to set up in business. Mercers and drapers often dealt wholesale as well as retail and so are discussed first. A mercer usually specialised in the sale of silk, whilst drapers sold any cloth retail.<sup>188</sup> They would also supply tailors in the towns and country shops wholesale. Often they were listed as selling or dealing in a particular type of cloth, for example, linen draper or wool draper, and sometimes as both, or as mercer and draper. They purchased from a range of people depending on their contacts and the type of cloth. Woollens and linens might be purchased direct from a factory, clothier, or from a cloth hall. Silk could have been bought from any importing merchant or from London. Both mercery and drapery were considered trades of some consequence. Although thought of as tradesmen rather than merchants, the fact that they held a large, and therefore expensive stock, gave them status. Linen drapers were thought especially important as their chain of supply provided employment in the poorer areas of Scotland and Ireland. Mercers and drapers were required to be ‘accomptants’ and have a good hand, as well as a good

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<sup>186</sup> Cynthia Wall, “The English Auction: Narratives of Dismantlings”, *ECS*, 31,1 (1997), 1-25, pp. 4-10.

<sup>187</sup> Doerflinger, *Vigorous Spirit*, p. 171.

knowledge of their stock. Mercers required further skills as they dealt with the ladies. *He* (they were usually men) should be genteel, polite and have a good knowledge of the French language. He also needed to have knowledge of the latest patterns and styles in order to pander to the taste of his customers. Campbell felt that the apprenticeships were not always worthwhile unless the person in question had access to capital, as it was so expensive to begin on your own account. In 1757, it could cost between £50 and £200 for a draper's apprenticeship and then between £1,000 and £5,000 to set up alone. The figures for a mercer were the same for an apprenticeship, but between £1,000 and £10,000 to set up in business.<sup>189</sup>

Haberdashers and hosiers sold retail, but still required a considerable sum in order to set business. They would have purchased their stock from a variety of wholesalers, warehouses, drapers and merchants. This would include small items that would now be called accessories, although the hosier specialised in selling stockings. The haberdasher sold small bits and pieces of use to the home seamstress such as buckram, mohair, silk, hair cloths and silk. Johnson thought them a retailer of small wares, the title deriving from the German 'habt ihr das?' (have you this?).<sup>190</sup> He was therefore a retailer of smaller consequence in some respects. Both trades required relatively small costs for apprenticeship, somewhere between £10 and £50 for a haberdasher, and between £20 and £200 for a hosier. This differential reflected the lower status and earning potential of the haberdasher. However, a substantial sum was required to set up your own business, up to £2,000 for a haberdasher and up to £5,000 for a hosier.<sup>191</sup> This large sum for starting up a hosier's business could be due to the fact that they might hold a lot of stock, and also because stockings could become highly fashionable and expensive items, especially as they became more patterned or were made of silk. Therefore many people might be able to afford the apprenticeship and move up to journeyman/woman, but relatively few would have been able to progress further and so remained in poverty.<sup>192</sup> Mercers, drapers, haberdashers and hosiers therefore dealt with the

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<sup>188</sup> This section relies heavily on Campbell, *London Tradesman*.

<sup>189</sup> Campbell, *London Tradesman*, pp. 197, 340 and 336.

<sup>190</sup> Johnson, *Dictionary*.

<sup>191</sup> Campbell, *London Tradesman*, p. 335.

<sup>192</sup> For further information on women in the fashion making world see Madeleine Ginsburg, "The Tailoring and Dressmaking Trades, 1700-1850", *Costume*, 6 (1972), 64-71; Elizabeth C. Sanderson, *Women and Work in Eighteenth Century Edinburgh* (Basingstoke: MacMillan, 1996), introduction and chapter one;



public and acted as shops to the public, but the high capital requirements ensured their high status.

### Grocers

The word *grocer* comes from 'grosser', meaning to sell in large quantities, and certainly many grocers sold wholesale to country and city shopkeepers as well as retail directly to the consumer.<sup>193</sup> They would normally buy their goods directly from an importing merchant, and were a link between the importer, other retailers and country storekeepers. Their status seems uncertain, although they were held in higher esteem than the mere shopkeeper who dealt in a wide variety of merchandise as well as groceries. The grocer dealt mostly in the more expensive imported and consequently higher status goods: sugar, coffee, chocolate, tea, spices, currants and dried fruits could all be found at the grocers' store.<sup>194</sup> They also needed to be able to sort, process and blend their goods, especially tea. Furthermore, in order to be successful, the trade "required knowledge, capital, and a creditworthy reputation in the business community".<sup>195</sup> However, Campbell felt that the art of the grocers' shop did not warrant the seven years training the trade required, and that completing an apprenticeship was only worthwhile if the freedom of the city was to be gained.<sup>196</sup> This may have been due to connotations of servility in having to deal directly with the public regardless of the grocers' education. Nevertheless, apprenticeship fees could range from £20 to £100 and so could be as expensive as that of a merchant. This was perhaps because they still needed to learn to write a 'good hand' and understand common arithmetic in order to keep control of their books.<sup>197</sup> Often they were required to give credit to wholesalers and retailers alike and so between £500 and £1,000 was required to set up in business, when they would work long

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Pinchbeck, *Women Workers*, pp. 287-290 and part two *passim*; Shani D'Cruze, " 'To Acquaint the Ladies': Women Traders in Colchester c.1750-1800", *LH*, 17,3 (1986), 158-161.

<sup>193</sup> Johnson, *Dictionary*.

<sup>194</sup> Hoh-Cheung Mui and Lorna H. Mui, *Shops and Shopkeeping in Eighteenth Century England* (London: Routledge, 1989), pp. 47-48.

<sup>195</sup> *Ibid*, p. 219.

<sup>196</sup> Campbell, *London Tradesman*, p. 189.

<sup>197</sup> Montefiore, *Trader's & Manufacturer's Compendium*. Thomas Redish of Liverpool was advertising the opening of his new grocer shop, and wanted an apprentice and a journeyman. *Billings' Liverpool Advertiser and Marine Intelligencer*, 23 May 1796.

hours of between 7am to 10pm.<sup>198</sup> The grocer had an ambiguous place, sometimes wholesaler, sometime retailer, depending on the scale of his business.

### Shopkeepers

Shopkeepers could be taken to mean anyone selling goods in a shop, whether they made those items or not. However, in this context it includes those who were retailers only. They can be divided into two broad sections; those that sold particular items or groups of items and those of a far more general nature.

In the former we might include fruiterers, cheesemongers, fishmongers, snuff shops, stationers and booksellers, ironmongers, earthenware or china shops, seed shops, snuff or tobacconist shops. The list could be endless of course. To a certain extent these are only bound together by the fact that they were small scale retailers. However, those that specialised were likely to be thought of as more respectable than the more general retailers. Campbell thought the tobacconist respectable, but that the fruiterer and cheesemonger might make a more precarious living due to the perishable nature of their stock. Depending on the goods sold, the shopkeeper may have bought his goods from merchants, dealers, direct from farmers or producers, fishermen, dealers or wholesalers. It did require some small capital to set up a business of this sort, depending on the location in the town and the exact nature of the stock. Many of course, as with other people during this period would have had part of their house, usually the front windowed room, devoted to the business. Others may have set up stall in the market halls such as the fixed booths in Philadelphia's covered market on Market Street.<sup>199</sup> Most of these trades required an apprenticeship fee of between £5 and £100, with own business capital required of between £50 and £500.<sup>200</sup> A few such as the fishmonger, ironmonger, tobacconist and stationer could require more, but not necessarily. There is evidence for Edinburgh at least that women did undertake

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<sup>198</sup> Campbell, *London Tradesman*, p. 335.

<sup>199</sup> Smith, *Life in Early Philadelphia*, p. 23 (excerpt from James Mease, *The Picture of Philadelphia*, 1811).

<sup>200</sup> Campbell, *London Tradesman*, *passim*.

apprenticeships in merchandising and shopkeeping, but they were not always performed under a formal contract.<sup>201</sup>

The general shopkeeper was almost another species entirely.<sup>202</sup> They often set up small stalls or shops attached to their house, at the market, traded from part of a room in their house, or even through a window. Very little capital was required, just some credit from a local grocer or small dealer in whatever commodities they could acquire. These might include tea, sugar, flour, treacle, currants, bread, butter, candles, cotton, and soap - anything needed daily.<sup>203</sup> Their stock was therefore far more general. Shopkeeper as a general term is not listed by Campbell (although it may be that he understood it to be an artisan who retailed his own produce). Presumably therefore there was no apprenticeship to be had, and the status attached would be commensurately low. To be called a huckster in particular, was a term of abuse: "There cannot be a more ignominious trade, than the being Hucksters to such vile merchandise".<sup>204</sup> Shopkeepers were often women, as this could be combined with looking after the house and children. The fact that many women were shopkeepers in a small way would have further reduced the status of this sector.<sup>205</sup> However, this low status should not detract from the numbers involved and the importance of these small shops to local poor communities. As Sanderson says, the status of the shopkeeper was often dependant on the status of the customers.<sup>206</sup> The fact that they would split commodities into very small parcels and extend limited credit provided a life line for many on a day-to-day existence. A shopkeeper was therefore anyone retailing from some form of fixed premises.

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<sup>201</sup> Sanderson, *Women and Work*, pp. 91-96. The women in her work are presented as independent thinking people.

<sup>202</sup> General shops includes huckster shops where they were listed as such, other hucksters were included in itinerant dealers.

<sup>203</sup> Mui and Mui, *Shops and Shopkeeping*, p. 216.

<sup>204</sup> Quoted in Johnson, *Dictionary*.

<sup>205</sup> For a detailed discussion on shopkeeping see Mui and Mui, *Shops and Shopkeeping*. For the rise in urban shops see Ian Mitchell, "The Development of Urban Retailing", in Peter Clark (ed.), *The Transformation of English Provincial Towns* (London: Hutchinson, 1984), pp. 259-283; For women as shopkeepers see Patricia Cleary, " "She will be in the Shop": Women's Sphere of Trade in Eighteenth Century Philadelphia and New York", *PMLA*, 119,3 (1995), 181-202.

<sup>206</sup> Sanderson, *Women and Work*, p. 101.

## Itinerant Dealers

Even further down the chain were the itinerant dealers. Chapmen and hawkers were not listed in either the Liverpool or Philadelphia directories, but a few pedlars and hucksters were.<sup>207</sup> Their relatively small numbers does not mean that they did not exist in these cities, but is more likely a reflection of the fact that they were very mobile, and of the rise in importance of fixed shops over the period. They bought their goods from wholesalers or tradesmen in cities, and in the case of textiles, from the so-called 'Manchester Men'.<sup>208</sup> They travelled on horse back, or on foot with packs on their backs. There being no apprenticeship, they could start business as long as they could get enough cash or credit to purchase their initial stock.<sup>209</sup> Many established fixed-shop retailers were jealous of the fact that they had very small running costs, no rent, no contribution to Pitt's short lived Shop Tax (1785-1789), and no status to uphold either in living conditions or clothing worn. They also only took cash whilst the shopkeepers gave out credit.<sup>210</sup> Pressure from the shopkeepers led to the license for hawkers being charged at £8 'per beast' in 1785, a cost far heavier than that sustained by the fixed shopkeepers, and there were many other restrictions such as not selling within two miles of a city except on market day. Even those travelling by foot had to pay £8 for their license. The monetary burden was repealed along with the Shop Tax in 1789, but the other restrictions were not removed until 1795.<sup>211</sup>

A higgler was an itinerant trader of provisions such as eggs and cheese. They (and to some extent hucksters), were subject to less control, and mostly sold from carts, baskets or bundles around the town and country. They were often thought to be major perpetrators of regrating and engrossing.<sup>212</sup> To be a higgler did not require an apprenticeship, just a small

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<sup>207</sup> This section relies heavily on Mui and Mui, *Shops and Shopkeeping*. See their chapter four for more details on the conflict between fixed shopkeepers and hawkers.

<sup>208</sup> Westerfield, *Middlemen*, p. 315.

<sup>209</sup> Fontaine suggests that in mainland Europe, pedlars did undertake apprenticeships to be pedlars in small shops. Laurence Fontaine (Trans. Vicki Whittaker), *History of Pedlars in Europe* (Cambridge: Polity Press, 1996), pp. 74-76.

<sup>210</sup> In the seventeenth century this was apparently not the case, with some chapmen selling large quantities of goods on credit. See Margaret Spufford, *The Great Reclothing of England: Petty Chapmen and their Wares in the Seventeenth Century* (London: Hambledon Press, 1984), p. 69.

<sup>211</sup> Mui and Mui, *Shops and Shopkeeping*, pp. 80-81. The £8 per beast was on top of the 'by foot' license.

<sup>212</sup> *OED* describes hucksters as retailers in small goods, in a petty shop, booth or stall and gives examples including apples; higgler as someone who supplies/buys produce, especially dairy or poultry, in exchange for petty goods from the town.

amount of cash or credit. They must have dealt almost on a day-to-day existence, and were one of the poorest members of the trading community. However, it must be remembered that, as with chapmen, these dealers were often the only access that many rural dwellers had to the wider consumer economy. With regard to provisions, although they may have dealt in the poorest quality items, they were perhaps all that poor folk could afford. Itinerant dealers were retailers on a very small scale, and sold dreams and entertainment as much as commodities; they were part of the wider fabric of rural life.<sup>213</sup>

### **Markets**

Although the directories do not list market traders, they provided an important distribution function, and so are briefly discussed here.<sup>214</sup> The first market in Philadelphia was covered over, and was built in 1720, on High Street (later Market Street). There was also a market on South Second Street for the benefit of the residents in that part of the city. They sold a variety of meat and vegetables and were very busy.<sup>215</sup> A further market called 'Hill Market' was also on Market Street at which fish was sold, especially by women. These were an important part of daily life. Ordinary women shopped daily, took their pies to the baker's oven, bought fish and eggs from the street vendors, and shopped at the purpose built market stalls in Market Street.<sup>216</sup> In Liverpool there was also a variety of markets. Derby Square was the centre for provisions and vegetables, and there was a smaller general market at White Cross. There was a pig market at Preeson's Row, a fish market at Pool Lane and Redcross Street, and a covered market perhaps much like that of the Market Street market in Philadelphia at the upper end of James Street.<sup>217</sup> Whilst these were no doubt frequented by many pedlars and hawkers, those selling would have mostly been farmers from outside the city, and would not therefore have been part of the Philadelphia or Liverpool trading

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<sup>213</sup> Fontaine allows for a very wide definition of pedlar, but many were destitute and living on the margin. Fontaine, *History of Pedlars*, pp. 79-81.

<sup>214</sup> Markets are not discussed in detail due to the lack of evidence for them, especially in the trading directories. Some covered market stall holders may have called themselves shopkeepers, but many probably lived in the hinterland and just came in for market day. They were therefore not strictly part of the trading community. For women working in the marketplace see Wendy Thwaites, "Women in the Market Place: Oxfordshire c.1690-1800", *MH*, 9 (1984), 23-42.

<sup>215</sup> Smith, *Life in Early Philadelphia*, pp. 23-26 (excerpt from James Mease, *The Picture of Philadelphia*, 1811).

<sup>216</sup> Warner, *Private City*, p. 19.

<sup>217</sup> Brooke, *Liverpool as it was*, pp. 115-117.

community *per se*. There would also have been a few people selling clothing and accessories, although the fixed shops were rapidly taking on this trade.<sup>218</sup> As many of the market traders would not have been resident in the ports, there is little more that we can do than be aware that the markets existed and certainly helped with distribution, especially of goods from the hinterland. Unfortunately the extent of trade and the numbers involved are beyond estimation here.

### **Other Forms of Distribution**

Many people helped in other ways in the distribution of goods around the world.<sup>219</sup> Some of these were legal, some illegal. Porters and other dock workers might help themselves to a little tobacco, tea and sugar, and other enumerated goods when they could. This might be for their own use, or for small scale sales in the poorer parts of town and to friends.<sup>220</sup> Smuggling was also a large trade, especially in enumerated products such as tobacco, tea and wine.<sup>221</sup> In Virginia, hoops were cut and staves stripped away to allow for tobacco sampling. When this occurred, the coopers, pickers and attendants felt it their privilege to take a small pick or roll for use by themselves, or to sell to sailors and others who might try and carry it for a small profit. The same principle would apply in any industry where an employee had an opportunity to smuggle small items out of his workplace for sale elsewhere.<sup>222</sup> Ships' captains and mates might be allowed the privilege of a small amount of space in order to sell goods at a profit for their own advantage. This was in fact one way in which captains and supercargoes saved up to make their own way in business, and these goods might be sold via formal established networks or to friends or neighbours. The East India Company allowed a certain amount of its cargo space to be taken for 'privilege', or carriage of goods for private sale by crew members. This was for every crew member, although the Captain no doubt got

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<sup>218</sup> Warner, *Private City*, p. 19; Mitchell, "Development of Urban Retailing", p. 265.

<sup>219</sup> I have relied heavily upon Peter Linebaugh, *The London Hanged* (London: Penguin Press, 1991), for much of this section.

<sup>220</sup> Practises of this sort continued in to the twentieth century. See Colin J. Davis, "New York City and London, 1945-6" in Sam Davies, Colin J. Davis, David DeVries, Lex Heerma van Voss, Lidewij Hesselink and Klaus Weinbauer (eds.), *Dock Workers: International Explorations in Labour History, 1790-1970*, Vol I (Aldershot: Ashgate, 2000), pp. 213-230, p. 226.

<sup>221</sup> Smuggling was rife, but predominantly in highly taxed articles such as tea. The Commutation Act of 1784 which reduced the tax on tea, allowed the 'legitimate' trade to capture most of the trade in tea. Hoh-Cheung Mui and Lorna H. Mui, "The Commutation Acts and the Tea Trade in Britain 1784-1793", *EcHR*, 2nd Ser., 16,2 (1963-4), 234-253.

the largest portion. This privilege was not free, crew members had to pay for the freight space, but it did allow them to supplement their wages. Others just stuffed whatever items they could into their clothing, such as silk handkerchiefs.<sup>223</sup> These groups of course were not listed in the directories, but are mentioned because they were an important part of life for the lower orders, even if they do not appear in the mercantile records very often. They were certainly a part of the distribution process, even if in an informal manner.<sup>224</sup>

## CONCLUSION

This brief outline of various sectors of traders is certainly not exhaustive. There were many others not mentioned, and many sub-sectors such as rum merchant, flour dealer, earthenware shopkeeper and so on. However, it is hoped that this discussion has provided some awareness of the type of work that various traders were involved in, and their relation to one another in regard to both work and socio-economic status. This discussion is important because it underlines the different understanding of these terms by contemporaries and historians, and between contemporaries themselves. It also stresses the very fluid nature of the sectors in function, and with whom traders did business. A merchant might import goods as well as buy from inland traders, he might deal solely wholesale or sell retail as well. The same might be said of the grocer, who might deal wholesale, retail or both. Neither were their positions in society necessarily static. A captain would often endeavour to become a merchant in his own right, a shopkeeper might invest in larger premises and set him or herself up as a wholesaler.<sup>225</sup> Wars, gluts, contractions of credit or bad economic conditions generally might also mean movement down the socio-economic scale for anyone. The trading community was a microcosm of the wider one, which included both rich and poor. Conditions favouring prosperity, or that caused failure, would of course depend on many different factors which will be discussed throughout this thesis. The fluidity of these categories is therefore based on the nature of trade itself, the changing nature of how terminology was understood by contemporaries, and the ability of each individual to move

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<sup>222</sup> Women were often important in receiving these stolen goods. Linebaugh, *London Hanged*, p. 145.

<sup>223</sup> Marcus Rediker, *Between the Devil and the Deep Blue Sea* (Cambridge: Cambridge University Press, 1987), pp. 131-133.

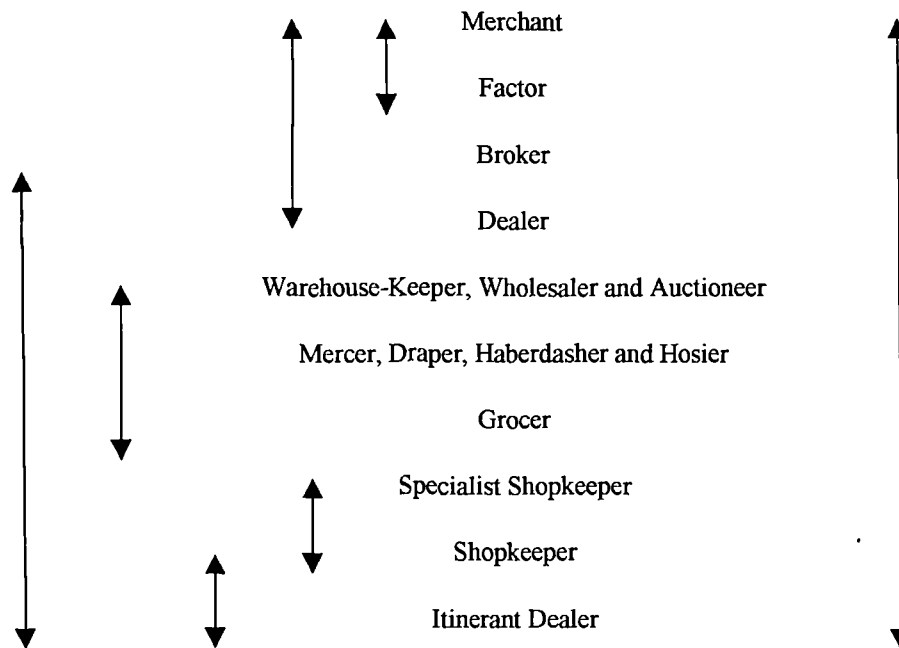
<sup>224</sup> See the discussion on attempts to stop their trade in chapter seven, pp. 202-203.

<sup>225</sup> See the example of David Tuohy in chapter seven, pp. 212-215.

up (or resist being forced down) the status scale. Figure 2.1 represents the main terms/sectors discussed and demonstrates their fluidity.

**Figure 2.1**

**Sectors of the Trading Community**



Key: Arrows demonstrate the fluid nature of contemporary titles

Furthermore, entry in to this fluid trading community was reliant on many factors such as education and knowledge, access to capital and credit, the legal environment, being in the right place at the right time – even the personality of the individual involved. Knowledge was very important. In Philadelphia, basic education was not available to everyone, although the city’s Quaker inheritance must have encouraged the education of women in the city.<sup>226</sup> Many religious societies offered education for their own children and ran schools that educated the

<sup>226</sup> Women were also involved in Quaker meetings to a great extent. However, their leadership, and perhaps therefore confidence, in dealing with the world in general was restricted. Female leaders in the meetings tended to be in their thirties, married, and often to men who were also officers. This meant that this could only have bred confidence in women who were working with their husbands already, and widows. Younger women did not seem to benefit so much from exercising power in Quaker meetings. Jean R. Soderlund, “Women’s Authority in Pennsylvania and New Jersey Quaker Meetings, 1680-1760”, *WMQ*, 3rd Ser., 44,4 (1987), 722-749.



black population.<sup>227</sup> In contrast, the taste and culture in Liverpool “were still of a comparatively primitive order.”<sup>228</sup> Enfield listed only the Blue Coat Charity School in his history of Liverpool.<sup>229</sup> A basic ability to read and write was very important however, in gaining access to the many ‘how-to’ and self-help books available.<sup>230</sup> These included basic guides to the roles of traders such as the *American Instructor; or, Young Man’s Best Companion* and Daniel Fenning’s *Ready Reckoner*, a book of tables which worked like an early calculator, through to the *Universal Accountant and Complete Merchant*. The first volume of this last book explained basic terminology and the functions of different persons such as merchant or supercargoes, and the second the writing of formal accounts.<sup>231</sup> Although the titles of these works apparently assumed that only men would purchase them, that was not always the case. Cameto Mary Mills of Arch Street, Philadelphia, inscribed her own copy of the *American Instructor* on 5 June 1751, demonstrating that these volumes were also used by women.<sup>232</sup>

Knowledge of the nature of trade itself and personal contacts often came from apprenticeships or learning on the job – for example as a supercargo or clerk. However, apprenticeships, as we have seen, were often very expensive, and it cost even more to set up a business. This was when access to capital became vital, or at the very least access to

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<sup>227</sup> Biddle *Philadelphia Directory for 1791*, p. xi.

<sup>228</sup> Muir, *A History*, p. 282.

<sup>229</sup> Enfield, *An Essay*, p. 48. The Grammar school, which had been available to the children of freemen of Liverpool had been allowed to decline and was eventually only a wing in the Blue Coat school. It eventually closed in 1802. Although some Sunday School teaching was initiated in the religious revival of 1784, even these charged a token fee. Muir, *A History*, p. 287.

<sup>230</sup> Of course in both countries education for women was more likely to be ‘useful’ or ‘polite’ – for example housework, needlework, dancing, and perhaps basic reading, writing and arithmetic, rather than any detailed technical skills. Susan Skedd, “Women Teachers and the Expansion of Girls’ Schooling in England, c.1760-1820”, in Hannah Barker and Elaine Chalus (eds.), *Gender in Eighteenth Century England: Roles, Representations and Responsibilities* (Harlow: Addison, Wesley, Longman, 1997), pp. 101-125.

<sup>231</sup> G. Fisher, *The American Instructor; or, Young Man’s Best Companion* (Philadelphia: Benjamin Franklin and D. Hall, 1748); Daniel Fenning, *The Ready Reckoner, or Trader’s Most Useful Assistant* (London: J. Hodges, 1757); Gordon, *The Universal Accountant*.

<sup>232</sup> The volume used by the author at the Library Company of Philadelphia was inscribed as such. There were many other guides including: James Boydell, *The Merchant Freighter’s and Captains of Ships Assistant – Being Tables Calculated with the Greatest Accuracy* (London: not known, 1764) which helped ship’s captains to calculate and charge out freight space; Daniel Fenning, *A New Grammar of the English Language* (1771) (rep. Menston: Scholar Press, 1967); Montefiore, *The Trader’s & Manufacturer’s Compendium*; Anon, *The General Shop Book*; Henry Sabine, *The Complete Cellarman; or, Wine Merchants, Innkeepers and Publicans’ Sure Guide* (3rd ed.) (Liverpool: Printed by J. Lang, 1811); there was even one specifically for Liverpool merchants; R. Williamson, *The Liverpool Memorandum Book, or Gentleman’s, Merchants’ and Tradesmen’s Daily Pocket Journal, For the Year 1753* (London: Printed by C. Hitch and L. Hawks, 1752).

credit.<sup>233</sup> Having a 'bank' of favours, family and friendly networks or a good reputation was vital in gaining the latter.<sup>234</sup> The legal environment as it appertained to female traders was discussed in chapter one. Certainly they were at a disadvantage in both cities with regard to access to capital and credit. However, it would appear that once these obstacles were overcome, women traded in the same way as men, if not in the same sectors.<sup>235</sup> Sometimes people came into trade by no design of their own. A woman would often take over a business on the death of her husband, and subsequently a son or daughter took over when they came of age. A little trade was often a way of bolstering up another employment that did not provide a large enough income. A person might start up a small dealing business just because someone offered him a cheap bale of textiles. Getting out of trade was often difficult too. John Perhouse repeatedly stated that he would return to England from Philadelphia in the "spring", but found that closing down contacts and extricating himself from deals in progress was not simple.<sup>236</sup> Furthermore, personality was a central part of going into trade. Although some people may not have had a choice, all traders were taking a risk by entering into trade rather than some sort of fixed employment - by investing what little capital or credit they had in trade rather than in a safer investment.<sup>237</sup> Therefore, not only were categories of traders extremely fluid, the ability or wish to trade was also dependant on many factors. What is obvious is that all shared a culture of risk and uncertainty. Knowledge was paramount, and trade education, whether formal or informal was acquired wherever possible. All were distributors rather than producers, reliant on demand and supply. They all sold the same type of goods in varying qualities and quantities to a wide variety of consumers. Therefore traders in Liverpool and Philadelphia, whatever their status, may have felt that they had as much in common with one another, as with others in their wider familial, religious or geographical community.

The introduction to this chapter demonstrated that histories of merchant communities or groups are very useful. They help to enlighten trans-Atlantic networks and illustrate how

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<sup>233</sup> See chapter five for a more detailed discussion on credit.

<sup>234</sup> See chapter four for networks of people.

<sup>235</sup> See chapter three for a detailed discussion on the different sectors of the trading community, and the involvement of men and women in each one.

<sup>236</sup> John to James Perhouse, 26 February 1802, 4 April 1804, 1 April 1807 and 10 June 1810, John Perhouse Journal 1802-1838.

<sup>237</sup> See chapter seven for case studies on how contemporary traders dealt with their situation, and chapter five, pp. 155-158 for 'safe' investments.

people entered or left the merchant community. However, they do not tell the whole story; they do not explain how goods got around the city, from and to the hinterland and to the consumer. Nor do they usually look at the factors that affected the ability of lesser traders to function in the trading community. As demonstrated here, there were many other sectors that helped to compose the trading community as a whole, and just taking part in the discussion demonstrates that merchants were only a small piece in the jigsaw puzzle. There were many links in the non-linear chain that facilitated the movement of goods from producer to consumer. What has not yet been discussed is the comparative size and gender of these groups and their influence over the larger trading community. The latter question will be a recurrent theme throughout this thesis, and the answers necessarily delayed. However, it is possible to provide some answers to the question of the relative size and gender of each group, and these will be discussed in chapter three.

**CHAPTER THREE**  
**THE TRADING COMMUNITIES OF**  
**LIVERPOOL AND PHILADELPHIA: A PROFILE**

*“She will be in the shop”*<sup>238</sup>

This chapter examines the structure of the trading communities of Liverpool and Philadelphia as represented in the contemporary directories of the two cities. These directories list both men and women in all types of work and at all levels of society, thereby facilitating an investigation of traders other than the few elite merchants. They also allow the creation of a time series and an assessment of trends within sectors over the period. The first part of the chapter considers the nature, advantages and problems of the directories as a historical source. This is followed by a discussion based on the quantitative evidence produced by an analysis of the directories of the two cities. This resulting profile of the trading community, sector by sector, provides the framework for the qualitative debate in part two of this thesis.

**HISTORIANS AND TRADE DIRECTORIES**

Historians working on trade or ‘traders’, commonly use merchants’ letterbooks, journals and account books. Although these sources are informative, the very fact that they have survived often means that they represent only a small portion of the community - usually elite merchants. This is not to discount them - this study will also use some of them in due course - but they cast light only on a small section of the trading community, and therefore tell a partial story. The fact that often only the records of these elite are extant, does not mean that ‘lower’ traders did not keep records, but is often a reflection of the mobility of these ‘lesser’ traders, the short-term nature of their enterprise, or just that the books were not considered worth keeping once full.<sup>239</sup> However, these lesser traders do appear in the journals of the elite merchants, and it is possible to extract information about them indirectly. This

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<sup>238</sup> Cleary, ““She will be in the shop” ”.

<sup>239</sup> Margaret Moulder’s Ledger is one of the few that survive of a small scale grocer. Margaret Moulder Ledger 1794-1799, HSP.

approach is used in part two of this thesis. Meanwhile, the directories provide a source that lists the names, addresses and occupations of many in these lower groups.

Town or city directories were first printed in London in the seventeenth century.<sup>240</sup> Their popularity in England increased throughout the eighteenth century, along with the urbanisation of this period. They were adopted in America a little later, towards the end of the eighteenth century. They were usually a reflection of civic pride and were often printed by entrepreneurial citizens. This meant that their contents were not always comparable and that they were drawn up using different standards and rationales. Usually however, they included a list of names, addresses and occupations of many of the inhabitants, as well as appendices giving information about the town. These might include postal services, banking facilities, tourist attractions, coach services and maps. They were meant to supplement the popular histories of towns, also very much in fashion at the time.<sup>241</sup> The *Manchester Guide*, printed by Elizabeth Raffold in 1772, stated that although the task had been hard, she had striven to include every “inhabitant of the least Consequence”.<sup>242</sup> Those other than the 1,500 included, out of a population of 30,000, may have felt insulted. Even more boastful was the guide for Birmingham in 1800 which included a ‘Ramble of the Gods’ through that town! The directories as a genre were therefore not comprehensive, nor were they meant to be. They were designed as commercial guides, to provide information for travelling businessmen and tourists requiring information in addition to that gained by asking questions of locals and friends already living in the city.<sup>243</sup>

Despite these limitations, some historians have used trade directories to good effect. Davies *et al* argue that double entry is the main problem in the newer directories, with many persons

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<sup>240</sup> This section relies heavily upon Penelope Corfield, “ ‘Giving Directions to the Town’: The Early Town Directories”, *UHY*, 11 (1984), 22-35.

<sup>241</sup> Such as those of Enfield discussed above in the introduction. For more on the writing of town histories see Rosemary Sweet, *The Writing of Urban Histories in Eighteenth Century England* (Oxford: Clarendon Press, 1997).

<sup>242</sup> Corfield, “Giving Directions”, p. 22.

<sup>243</sup> Regarding kinship and family ties linking rural and urban communities see Colin G. Pooley and Shani D’Cruze, “Migration and Urbanisation in North West England circa 1760-1830”, *SH*, 19 (1994), 339-358 and Jon Stobart, “Regional Structure and the Urban System: North-West England, 1700-1760”, *THSLC*, 145 (1996), 45-74.

being listed both at their home and commercial address.<sup>244</sup> People in partnership were often listed twice or more, particularly in the professions. However, they also consider the directories to be more reliable than rate books, finding more establishments listed in the former than the latter.<sup>245</sup> A study by Benson *et al* argued that those likely to be omitted were craftsmen and labourers, and so the directories were biased towards the commercial community - especially in the nineteenth century.<sup>246</sup> In contrast, Scola's study of Manchester markets and shops found that small food distributors and shopkeepers were often under-counted in the commercial directories, yet still found them a fruitful analytical source.<sup>247</sup> Duggan also found them useful in his study of the Birmingham business community.<sup>248</sup> He allowed for their problems, but demonstrated that they can be effective in illustrating growth and specialisation of certain sectors. Used with care, they can illuminate trends and shifts within the trading community.

With regard to Liverpool and Philadelphia, directories have only been used in the study of the latter.<sup>249</sup> Doerflinger used directories in his study of Philadelphia merchants, but not to assess any other sector of the trading community, nor to construct a time series analysis.<sup>250</sup> Warner also used them to study the spatial organisation of Philadelphia's workers and occupations in the nineteenth century.<sup>251</sup> Furthermore, Goldin used them to study the economic status of women in early republican Philadelphia.<sup>252</sup> By comparing the directories with the 1790 and 1820 Federal Population Censuses she found that in the case of women at least, the directories were not biased towards any particular occupation.<sup>253</sup> Unfortunately no published work using the Liverpool directories in quantitative analysis was located.

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<sup>244</sup> W.K.D. Davies, J.A. Giggs, and D.T. Herbert, "Directories, Rate Books and the Commercial Structure of Towns", *Geography*, 53 (1968), 41-54.

<sup>245</sup> *Ibid*, pp. 42-43.

<sup>246</sup> John Benson, Andrew Alexander, Deborah Hodson, John Jones and Gareth Shaw, "Sources for the Study of Retailing, 1800-1900, with Particular Reference to Wolverhampton", *LH*, 29,3 (1999), 167-182, p. 172.

<sup>247</sup> Robert Scola, "Food Markets and Shops in Manchester, 1770-1870", *JHG*, 1,2 (1975), 153-168, p. 156.

<sup>248</sup> Edward P. Duggan, "Industrialisation and the Development of Urban Business Communities: Research Problems, Sources and Techniques", *LH*, 12 (1975), 447-465.

<sup>249</sup> The author could not locate or acquire articles or texts using American directories except those mentioned here.

<sup>250</sup> Doerflinger, *Vigorous Spirit*.

<sup>251</sup> Warner, *Private City*, especially chapter three, pp. 49-62.

<sup>252</sup> Goldin, "Economic Status of Women".

<sup>253</sup> The Philadelphia directories were compiled differently from those in England, see pp. 58-59 below.

The first Liverpool directory, printed in 1766, states that it contains “An Alphabetical List of the Merchants, Tradesmen, and Principal Inhabitants, of the town of Liverpool”.<sup>254</sup> Printed by J. Gore, a bookseller of the city, it was a representation of whom he thought worthy of entry, as well as anyone else who wanted to be listed. Being the first directory for the city, Gore was quite aware that it was possibly incomplete, stating that “he must rely on the candour of the Public” in order for the next version to be more correct.<sup>255</sup> Bailey, in 1787, was less apologetic, and apparently considered that he had completed a more correct directory; but it was still his own view and work; “I have taken a regular survey” of Liverpool, he stated.<sup>256</sup> The Liverpool directories were therefore compiled in a very personal manner. Persons ranging from cowkeepers to slopsellers were entered, and there is no reason to think that anyone was rejected for entry. At the same time, many people were not entered; mariners, despite accounting for about one third of the population were hardly represented, nor were servants.<sup>257</sup> However, the popularity of the directories did grow with time. In 1774, the 2,534 persons entered represented around 7.4 per cent of the population.<sup>258</sup> By 1805, the 8,760 persons listed accounted for just over 10 per cent.<sup>259</sup> The proportion of women entered also increased, especially with ‘vanity’ entries such as ‘Mrs’ or ‘Miss’ with no occupation. Women accounted for 5.9 per cent of the entries in 1766, but were still under-represented at just under 17.5 per cent in 1805.<sup>260</sup> Of course, many more women than those entered in the directories were working, as were many more men. However, besides the servants (and mariners in the case of men), many married women who worked besides their husbands in trade may not have been entered. Hunt suggests that many

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<sup>254</sup> John Gore (ed.), *The Liverpool Directory for 1766* (Liverpool: Printed by William Nevett, 1766). The Liverpool Directories are hereafter all referred to as ‘Gore’s’.

<sup>255</sup> *Ibid.*, p. 40.

<sup>256</sup> William Bailey (ed.), *The Liverpool Directory for 1787* (Liverpool: Printed by William Nevett, 1787) p. iv.

<sup>257</sup> Lewis found that mariners accounted for between 20 and 30 per cent of the male working population of Liverpool in 1745. Lewis, *Demographic and Occupational Structure*, p. 66, Fig 3.4; Power also found that mariners could account for over one third of the adult male occupations in a port community. Power, “East London Working Community”, p. 105. With regard to Philadelphia, Smith found that around 20 per cent of the free working population were mariners. Smith, *Lower Sort*, pp. 64 and 212.

<sup>258</sup> 2,319 men and 215 women in *Gore’s* compared to Enfield’s population estimate of 34,407 for 1773.

<sup>259</sup> 7,227 men and 1,533 women in *Gore’s* compared to a population estimate for 1805. Census figures for 1801 (77,653) and 1811 (94,376) were averaged. *Abstracts of the Answers and Returns, Enumeration* (1801), p. 173; *British Parliamentary Papers, Census Reports, Abstracts of the Answers and Returns, Enumeration* (1811) (Ordered by the House of Lords to be printed: 1812), p. 160.

<sup>260</sup> Women accounted for 66 of the 1,115 entries in 1766.

married women worked *feme sole*, as well as alongside their husbands, but hid the fact.<sup>261</sup> This means that it is likely that most of the women in the directories, but certainly not all, were spinsters or widows. Women who worked alongside their husbands are even more likely than single women to be hidden from history.

The author of the first Philadelphia directory in 1785, Francis White, states that his aim was to produce an easy guide for strangers and others to find people they might want to do business with. He added the caveat that “being the first of its kind published here, it cannot be expected to be wholly complete.”<sup>262</sup> In 1791, Clement Biddle apparently felt no need to apologise about the completeness of his directory, and Doerflinger appears to agree with him; whilst he found the 1785 Philadelphia directory “a hurried job” and quickly obsolete, the 1791 directory was “admirably complete” because Biddle was also the marshal for the Pennsylvania District of the first US Census.<sup>263</sup> Goldin considers the directories for Philadelphia amongst the most comprehensive, and found at least where women were concerned, they contained most household heads.<sup>264</sup> As with Liverpool, the directories grew in popularity in Philadelphia. In 1785 there were around 3,500 persons listed, which accounted for 8.75 per cent of the population, whilst in 1791 the c. 6,600 entries accounted for just under 16 per cent.<sup>265</sup> In 1785, women accounted for 11.7 per cent, and only slightly more, at 13.5 per cent in 1791.<sup>266</sup> However, many people were not entered. Yet again, servants and mariners were under-recorded along with women generally.

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<sup>261</sup> They often still defined themselves in terms of their relation to male relatives. Margaret Hunt, *The Middling Sort: Commerce, Gender, and the Family in England, 1680-1780* (Berkeley, Ca: University of California Press, 1996), pp. 128-129. See also Daniel Defoe, who castigates those tradesmen’s wives who considered themselves ‘beneath’ working in the shop. *The Complete English Tradesman* (1726) (rep. Gloucester: Alan Sutton, 1987), chapter twenty-one.

<sup>262</sup> Francis White (ed.), *The Philadelphia Directory for 1785* (Philadelphia: Printed by Young, Stewart and McCulloch, 1785), advertisement at front of the directory.

<sup>263</sup> Biddle was also a bankrupt merchant. Doerflinger, *Vigorous Spirit*, p. 386. Presumably Doerflinger thought that Biddle had access to good information.

<sup>264</sup> Goldin, “Economic Status of Women”, p. 383. She too is “unaware of a study that has used them to form a time series of participation rates and occupations of women”, p. 382.

<sup>265</sup> Entries in 1785 amounted to around 3,500 compared to 40,000 population, Smith, *Lower Sort* p. 43. In 1791, there were around 6,600 entries compared to 42,444 population as per the Population Census of 1790, *A Century of Population Growth; From the First Census of the United States to the Twelfth, 1790-1900* (Baltimore: Genealogical Publishing Company, 1970), p. 11.

<sup>266</sup> There were 409 women entered in the 1785 directory, 891 in 1791, and 1,570 1805.



With regard to the peculiarities of the Liverpool and Philadelphia directories, we can see there are certain problems which should be borne in mind when considering the figures below. Double entries have been allowed for in the database. Also accounted for are those persons only entered under a partnership.<sup>267</sup> The figures discussed below are therefore the numbers of *persons* within a sector rather than the number of *businesses*, and are the minimum for each sector. However, there are good reasons for taking the directories of these two cities as comparable. In the case of Philadelphia, all heads of household are entered and are presumably therefore adults, and this would also appear to be the case in Liverpool. Furthermore, as both cities are mercantile/port cities, the potential occupational sectors should be relatively similar, and the bias, if any, should be alike. The 1801 census in England demonstrated that both Hull and Liverpool had similar occupational structures, and Smith's work on Philadelphia concurs with these findings.<sup>268</sup> Decennial samples of the directories of each city were taken. For each of those years all those men and women regarded as part of the trading community as defined in chapter two were entered on to the database. Although the statistics below are therefore snapshots in time, they are as robust as the directories allow. They certainly demonstrate the size of the trading community with reference to the population of the cities as a whole, the trends and relative size of sectors within that community, and an indication of the split by gender.

## THE TRADING COMMUNITIES

Having discussed who was part of the trading community in chapter two, and bearing in mind the problems with the directories, it is now appropriate to measure the size of the communities. That is, the total of all the merchants, factors, brokers, dealers, victuallers, wholesalers, warehouse-keepers and auctioneers, mercers, drapers, haberdashers, hosiers, grocers, shopkeepers and itinerant dealers.<sup>269</sup> Figure 3.1 presents the total of all those in the trading communities of Liverpool and Philadelphia, as *represented by the directories*, for the period 1766 to 1805.

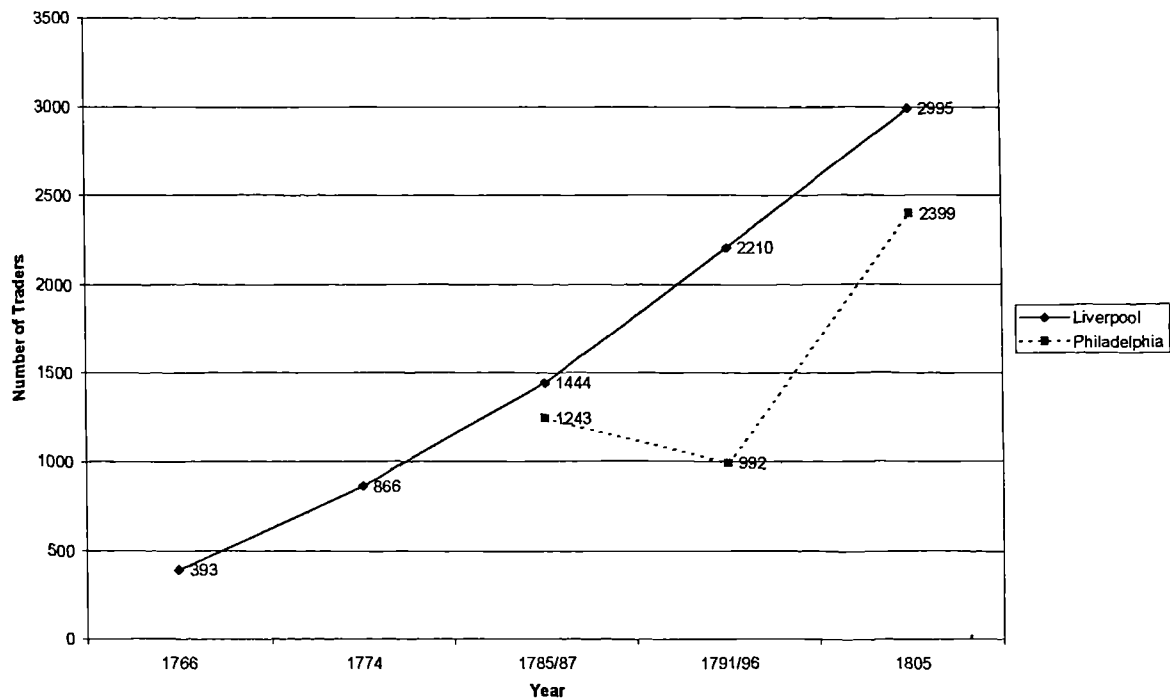
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<sup>267</sup> See Appendix A for a full discussion of the technical details of database management, and for a rationale of who was included or excluded.

<sup>268</sup> British Parliamentary Papers, *Abstract of the Answers and Returns* (1801), pp. 174 and 415; Smith, *Lower Sort*, pp. 64-65 and Appendix C.

**Figure 3.1**

**The Trading Communities of Liverpool and Philadelphia: 1766-1805**



Source: Trade Directories for Liverpool and Philadelphia

It is immediately evident that the size of both trading communities rose in terms of absolute numbers over this period. That of Philadelphia was also always a slightly smaller community, and there is an obvious deviation from the upward trend in 1791.<sup>270</sup> However, despite the trials and tribulations of the period, both managed to expand in the long-term and it would be appropriate to consider what these numbers meant in terms of the whole population. Table 3.1 highlights the fact that the trading community was always relatively small in relation to the whole population.

Although these are only snapshots, there is no reason to believe that the small differences in Table 3.1 account for a long-term rise or fall in the general size of the community. The low figure for Philadelphia in 1791 is accounted for by the temporary fall of numbers in that year

<sup>269</sup> An exact list of those included is at Appendix B.

<sup>270</sup> Doerflinger estimates 230 and 320 merchants in 1756 and 1774 respectively, *Vigorous Spirit*, p. 17.

following the post-war crash.<sup>271</sup> Unfortunately, it is not possible to further analyse these figures with respect to the adult working population. It is evident that the trading communities were quite small in relation to the whole working community. However, we should not assume that the low numbers of the trading community reflected their lack of influence over the economy of the town.<sup>272</sup>

**Table 3.1**

**The Trading Communities as a Percentage of the Whole Population: 1766-1805**

Year	Liverpool	Philadelphia
1774	2.5	
1785		3.0
1791		2.3
1805	3.5	

Source: Trade Directories for Liverpool and Philadelphia; Enfield, *A History*, p. 25; British Parliamentary Papers, *Abstracts of the Answers and Returns* (1801 and 1811), pp: 173 and 160 respectively; Smith, *Lower Sort*, p. 43; US Bureau, *A Century of Population Growth*, p. 11.<sup>273</sup>

It should also be briefly noted that access to various sectors within the trading community were not equally available to men and women. Economic conditions, along with other legal and social factors, meant that women were not able to participate as fully as men as Table 3.2 shows. Women in Philadelphia did not appear to be able to secure a large part of available trading opportunities. Part of this difference may be due to entry anomalies between the directories, and also because of the rise in their popularity and completeness. Many may have also been hidden by their coverture. However, the Liverpool and Philadelphia figures are significantly different, suggesting that there were indeed some fundamental disparities in the ability of women to work within the two trading communities.

<sup>271</sup> See the discussion below on p. 64.

<sup>272</sup> Power, "Councillors and Commerce", *passim*.

<sup>273</sup> Figures were not available for every year. Liverpool 1774 - 866 traders/34,407\*100, Enfield, *A History*, p. 25; Liverpool 1805 - 2,995/86,014\*100, British Parliamentary Papers, *Abstracts of the Answers and Returns* (1801 and 1811 /2), pp. 173 and 160 respectively; Philadelphia 1785 - 1,243 traders/40,000\*100, Smith, *Lower Sort*, p. 43; Philadelphia 1791 - 992 traders/42,444\*100, Census for 1790, US Bureau, *A Century of Population Growth*, p. 11.

Nor was female involvement equally divided between the various sectors. As the discussion below will demonstrate, women in Liverpool did not comprise 18 per cent of each of the sectors within the trading community, nor was the small rise in the participation of Philadelphian women reflected in all the various sectors.

**Table 3.2**

**Percentage Share of the Total Trading Communities by Gender: 1766-1805**

Year	Liverpool		Philadelphia	
	m%	f%	m%	f%
1766	94.7	5.3	n/a	n/a
1774	86.7	13.3	n/a	n/a
1785/7	82.3	17.7	91.2	8.8
1791/6	80.7	19.3	87.8	12.2
1805	81.9	18.1	89.6	10.4

Source: Trade Directories for Liverpool and Philadelphia

The percentage of the population acting as traders may not have risen over the period, but both communities experienced a steady growth in absolute numbers. This was despite the fact there were many problems to overcome in the later eighteenth century. For example, Liverpool had to endure a credit crisis in 1772 and the American War of Independence stopped most, but certainly not all trade with that country.<sup>274</sup> Later, in 1793, communities around the Atlantic basin experienced a contraction of credit which bankrupted many, and threatened even more.<sup>275</sup> A Liverpool bank, Charles Caidwell and Co., was one of the most notorious local failures.<sup>276</sup> The merchants of Liverpool, represented by the local Council (which included many merchants) petitioned Parliament in April 1793 for an Act to enable the Council to issue negotiable notes. The success of this plan, which was based on loans on security, was such that it enabled the mercantile community to survive the storm of the

<sup>274</sup> Richard B. Sheridan, "The British Credit Crisis of 1772 and the American Colonies", *JEH*, 20,2 (1960), 161-186. No doubt some illegal trade continued, such as smuggling and routing goods via other countries.

<sup>275</sup> Bristol merchants also suffered badly. Some banks collapsed and many merchants went bankrupt. Morgan, *Bristol and the Atlantic Trade*, p. 29.

<sup>276</sup> Hyde, Parkinson and Marriner, "The Port of Liverpool", p. 368.

following two years. By early 1796, the artificial credit expansion was no longer required. However, the tightening of credit must have affected traders throughout the social scale, as merchants tried to call in their debts whilst extending little further credit. Many of the loans issued by the council were for small amounts, underlining the fact that it was smaller traders that suffered most.<sup>277</sup> The wars with France over the period 1793-1815 also caused many problems for West India and American merchants, in addition to those dealing with the European continent. The British government's rising ambivalence towards America's success caused merchants trading with America such as William Rathbone distress, whilst the end of the legal slave trade meant that West India merchants also had to diversify.<sup>278</sup> Britain eventually antagonised the United States by interfering with neutral shipping, causing further problems. The Americans retaliated to the French Decrees and the British Orders in Council with an embargo which closed its ports to foreign commerce from December 1807 to March 1808, and the subsequent Non-Intercourse Act of August 1809 to May 1810 prohibited trade with Britain and her colonies.<sup>279</sup>

The Philadelphia trading community also had its problems - apart from the obvious disturbance of the War of Independence. In 1785, it was almost as large as that of Liverpool. In numerical terms at least, traders appeared to be doing very well. However, there was an obvious problem in 1791, even before the severe credit crisis of 1792/3. This dip in numbers was due to problems caused by post-war over-trading. British imports into Pennsylvania were nil in 1782, but increased to £245,258 in 1783 and a massive £689,491 in 1784. These imports seriously overestimated true demand, especially in the dry goods trade.<sup>280</sup> The result was a stock pile of goods in warehouses and homes in America that could not be paid for, and a "rash of bankruptcies" in 1785 and 1786.<sup>281</sup> Doerflinger argues that many of these were marginal operators - although some such as Clement Biddle, mentioned above, were more eminent. In fact, many shopkeepers lost out as well.<sup>282</sup> Commodity prices fell and stayed low until at least 1788. Only in 1790 did prosperity return, a trend not immediately

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<sup>277</sup> *Ibid.*, pp. 369-375.

<sup>278</sup> Checkland, "American Versus West Indian Traders".

<sup>279</sup> Daniels, "American Cotton Trade". The Non-Intercourse Act also forbade trade with France and its colonies, pp. 277-278. Anthony McFarlane, *The British in the Americas* (London: Longman, 1992), p. 287.

<sup>280</sup> Price, "New Time Series", p. 325.

<sup>281</sup> Doerflinger, *Vigorous Spirit*, p. 262.

<sup>282</sup> See the discussion below, pp. 90-91.

reflected in the directories.<sup>283</sup> The credit crisis of 1792/3 also caused problems in Philadelphia. English, including Liverpool traders, would not have extended credit so easily when they themselves were under pressure, and would have been trying to call in debts at the same time. However, by 1805, the trading community of Philadelphia had recovered, and numbers were around 80 per cent of those of Liverpool. This would suggest that Philadelphia's trading community was possibly, if not more susceptible to trading crises, perhaps less able to control them.

Having briefly surveyed the economic conditions facing our trading communities, it is now appropriate to look at the development of the various trading sectors working in the two ports.

### **Merchants**

In chapter two the eclectic nature and variety of scale of merchant firms was discussed. The changing nature of the term was also considered. Although it was becoming understood by contemporaries to mean those in large scale overseas trade, that usage was not always applied consistently by contemporaries.<sup>284</sup> Furthermore, historians have also often used the term carelessly. It will become apparent however, that this was not always the case with its contemporary usage. Doerflinger thought that around fifty-two "traders" were the "great oaks" of the Philadelphia community, and that whilst 250 other merchants imported dry goods, most of the other hundreds of merchants operating in the 1780s were wholesalers rather than overseas traders.<sup>285</sup> In contrast, Hyde *et al* considered that in the 1790s, around 330 Liverpool merchants "were men of substance with extensive overseas connections."<sup>286</sup> The number and definition of '*bona fide*' overseas merchants would appear to differ according to historians and contemporaries, and indeed between contemporaries themselves. However, as we shall see, defining the term more distinctly is potentially a pointless exercise, because it was used to cover various activities at many levels of success. Therefore it is important to stress here that 'merchants' as discussed here, are not just the elite overseas traders as

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<sup>283</sup> Doerflinger, *Vigorous Spirit*, pp. 262-265.

<sup>284</sup> See pp. 36-38.

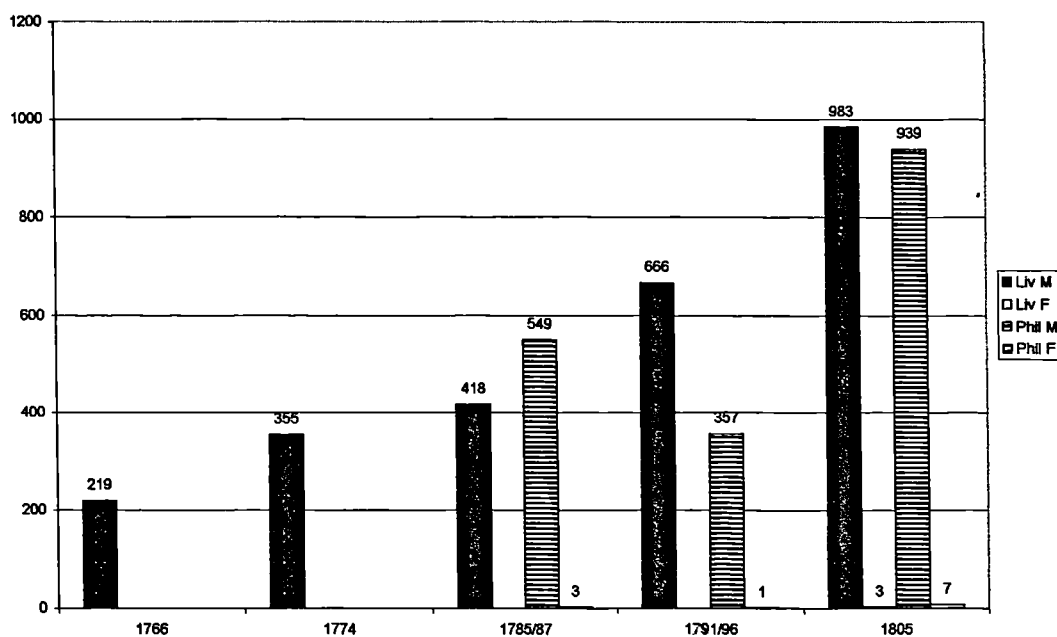
<sup>285</sup> Doerflinger, *Vigorous Spirit*, pp. 20 and 88.

<sup>286</sup> Hyde, Parkinson, and Marriner, "The Port of Liverpool", p. 366.

focussed on in the previous historiography, but all those traders who listed themselves as merchants in the trade directories, regardless of the scale of their business. Furthermore, the uncertainties of long-term success were high, and someone who was a successful international trader one year, might be reduced to a shopkeeper the next - or vice versa.<sup>287</sup> The number of merchants in Figure 3.2 are therefore those as listed in the directories in whatever guise (coal merchant or merchant and banker for example). It is evident that the actual numbers of merchants in both cities rose over the period and that with very few exceptions, it was a male occupation, a point to which we will return later.

**Figure 3.2**

**Merchants in Liverpool and Philadelphia: 1766-1805**



Source: Trade Directories for Liverpool and Philadelphia

With regard to Philadelphia, the fact that 1785 was the only year in which that city had more merchants than Liverpool could be explained by many people entering the sector 'on the make' on the re-commencement of trade with Britain after Independence. However, we can also see that much of the 1791 fall in the Philadelphia trading community as a whole evident

<sup>287</sup> Doerflinger and Hancock both make this point. See Doerflinger, *Vigorous Spirit*, pp. 45-69 and chapter five; Hancock concentrates on the rise into the sector, Hancock, *Citizens*, chapter two.

in Figure 3.1 was comprised of merchants. They accounted for 192 of the fall of 251 persons, demonstrating that they were prone to failure or left the market because it was overcrowded.<sup>288</sup> As argued for the whole trading community, the numbers of merchants, in terms of numbers at least, did recover significantly by 1805. However, whilst they remained numerically superior, merchants in both cities lost their pre-eminence in terms of numbers within the trading community. Table 3.3 demonstrates their falling share.

**Table 3.3**

**Percentage Share of the Trading Communities Comprised of Merchants:  
1766-1805**

Year	Liverpool	Philadelphia
1766	56.0	n/a
1774	41.0	n/a
1785/87	29.0	44.0
1791/96	30.0	36.0
1805	33.0	39.0

Source: Trade Directories for Liverpool and Philadelphia

It will be demonstrated that this decline was due to increasing diversification in the trading communities.<sup>289</sup> However, although this was the general trend, Philadelphia experienced less diversity than Liverpool. It is suggested here that the reasons for this disparity between the two cities was due to the age of the towns (not the ports themselves), distribution of wealth and the nature of imports and exports going through each port.<sup>290</sup>

In both cities, the majority of merchants listed themselves as simply 'merchant'; 467 of the 549 merchants in 1785 Philadelphia termed themselves as such, whilst in 1787, 309 of the 418 Liverpool merchants did the same. Out of all the merchants in 1805, only five in

<sup>288</sup> Bankruptcy and insolvency are discussed further in chapter five, pp. 163-168.

<sup>289</sup> It is possible that this 'fall' in share was a factor of major merchants specialising and consolidating their hold in particular regions or commodities – as a group they were not necessarily losing 'market share'. It was not possible to say from the sources used for this study.

<sup>290</sup> See also pp. 98-101.



Philadelphia, and three in Liverpool termed themselves commission merchants, despite the fact that undoubtedly there were many more so who were. Furthermore, although many merchants specialised in importing or exporting dry or wet goods, very few listed themselves by commodity or geographical area. It is therefore impossible to get a good sense of the split between dry or wet goods, or by geographical region.<sup>291</sup> However, it is possible to demonstrate anomalies and diversity of function. For example, William and John Sitgreaves, a father and son team, were listed simply as merchants in 1785 and 1791 at South Front Street, Philadelphia. In fact they specialised as dry goods importers, although for some reason they turned down the opportunity to import linen from Ireland.<sup>292</sup> Ralph Eddowes, who had emigrated to Philadelphia in November 1794 was listed as a merchant in 1805 at 43 North Sixth Street.<sup>293</sup> However, as early as 1798 he had purchased an eighty acre farm about ten miles out of town. He mixed farming with the mercantile business where he could employ “some money advantageously”.<sup>294</sup> In Liverpool, William Rathbone was listed as a ‘merchant’ from 1774 to 1805. Only in 1766 did he list himself specifically as a timber merchant. Yet the newspapers show that he was importing items such as rice and nuts over the period 1774 to 1805, in addition to timber.<sup>295</sup> Furthermore his house acted as shipping agents for the ships *Pennsylvania Packet* in 1774 and the *Liverpool* in 1805.<sup>296</sup> Other traders changed their title over time as well. Thomas Leyland of Liverpool was listed as a merchant between 1787 and 1796, but was listed as a merchant at one address and as a banker at another in 1805.

The term merchant therefore hides a variety of functions and interests in other areas and the prominence of this ‘catch-all’ term is exasperating.<sup>297</sup> There were a few who listed themselves as specialising in particular areas – but this does not necessarily mean that they restricted themselves to this nominated field. In Philadelphia, the main specialities would appear to be

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<sup>291</sup> Milne uses the Mersey Docks and Harbour Board’s Dock Revenue Statements to analyse trade by commodity and region. *Trade and Traders*, chapter three.

<sup>292</sup> Sitgreaves to Alexander Armstrong, 6 July 1783, William and John Sitgreaves Letterbook 1783-1794, and *passim*, HSP.

<sup>293</sup> Ralph Eddowes to William Roscoe, 3 November 1794, Roscoe Papers (hereafter RP), LivRO.

<sup>294</sup> John to James Perhouse, 18 June 1806, John Perhouse Journal 1800-1838.

<sup>295</sup> *Gore’s General Advertiser*, 18 April 1805.

<sup>296</sup> *Williamson’s Liverpool Advertiser*, 2 September 1774; *Gore’s General Advertiser*, 17 January 1805, *Williamson’s Liverpool Advertiser*, 14 October 1774.

<sup>297</sup> See chapter seven in Doerflinger, *Vigorous Spirit* and chapters five to eight in Hancock’s *Citizens* for a further discussion of the diversity in merchant dealings.

timber and flour; there were thirty-four timber merchants in 1785 and twenty flour merchants in 1805. Doerflinger argues that these were middlemen who linked the farmers with the city export merchants.<sup>298</sup> This makes sense as they were main exports for the area. Other specialities ranged from stave merchant and china merchant to rag merchant, of which there were only a few in any one category. In Liverpool, liquor merchants of various sorts were prominent, as were timber merchants; there being forty-five wine or liquor merchants, and twenty-nine timber merchants in 1796 alone. Perhaps timber merchants handled some of the timber coming from Philadelphia, as well as the Baltic. Interestingly, there were not many flour merchants in Liverpool, although there was a noticeable rise in corn merchants from 1796 onwards; there being fifty-one in that year and sixty in 1805. This could be partly due to a change in the nomenclature, and partly a response to the famine conditions of 1794-1796. Britain became a net importer of grain in the late eighteenth century. These merchants were therefore probably handling imports. Merchants in provincial ports such as Liverpool imported just over half of the volume of corn at the end of the eighteenth century.<sup>299</sup>

As we have seen, the term merchant was used to mean a variety of functions; some were exporters, some were importers, some doubled as bankers, some as shippers, and others even as farmers. Furthermore, the contemporary texts state that this term had come to mean an overseas trader by this time; and yet as we have seen, historians differ with contemporaries, and contemporaries between themselves as to whom constituted a *bona fide* merchant.

The number of women listed as merchants in either city was minimal. As was discussed in chapter two, the apprenticeship could be expensive and long-term. Women could and did undertake apprenticeships, but they tended to be in the 'female' trades such as millinery and mantua-making.<sup>300</sup> Furthermore, the capital required to set up in business was high, which presented another problem for women, often regarded as a bad credit risk. There were also other purely social problems which deterred women from entering this sector. Much business was done in coffee-houses and the exchange as well as within institutions such as

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<sup>298</sup> Doerflinger, *Vigorous Spirit*, p. 123.

<sup>299</sup> Richard Wells, *Wretched Faces: Famine In Wartime England, 1793-1801* (Gloucester: Alan Sutton, 1988), pp. 1, 9-10, 26 and 198.

Chambers of Commerce. All these were effectively, if not legally, denied to women.<sup>301</sup> It would appear that very few women were merchants, and perhaps then only as widows. Mrs Warbrick of Liverpool continued as a merchant after her husbands' death, and five of the female merchants in Philadelphia in 1805 were listed specifically as 'widow of' their husband. The top of the status tree, in its various shapes and forms, was therefore effectively restricted to males.

### **Factors**

As discussed in chapter two, a factor was someone who usually worked as an agent for a merchant.<sup>302</sup> He therefore acted as more of a commission merchant.<sup>303</sup> Chapman argues that there was a rise in commission agents working abroad selling English manufactures in the later eighteenth and early nineteenth century.<sup>304</sup> However, Figure 3.3 shows that there were very few persons called factors in either city, and numbers were actually falling.<sup>305</sup> This also highlights the differences between terms as used by historians and by contemporaries. Hancock has a section entitled "Factors and Principals" by which he appears to mean commission merchants, and yet, in the case of Liverpool and Philadelphia at least, the term was not widely used.<sup>306</sup> It would also appear that the term factor was in decline over the period, was never used by women, and was almost entirely limited to those in the flour or corn trade. The reason for this anomaly could be that corn factors rarely dealt in other items, reducing opportunities to work on their own account. Furthermore, one contemporary corn dealer thought that it was not the business of a corn factor to deal on his own account.<sup>307</sup>

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<sup>300</sup> Hill, *Women, Work, and Sexual Politics*, chapter six, and see Sanderson, *Women and Work* for a good analysis of women's work using guild records.

<sup>301</sup> See chapter four for a fuller discussion of this point, pp. 117-124.

<sup>302</sup> See pp. 38-39.

<sup>303</sup> Norman Stanley Buck, *The Development of the Organisation of Anglo-American Trade, 1800-1850* (New Haven: Yale University Press, 1925), p. 7.

<sup>304</sup> Chapman, "British Marketing Enterprise", p. 217.

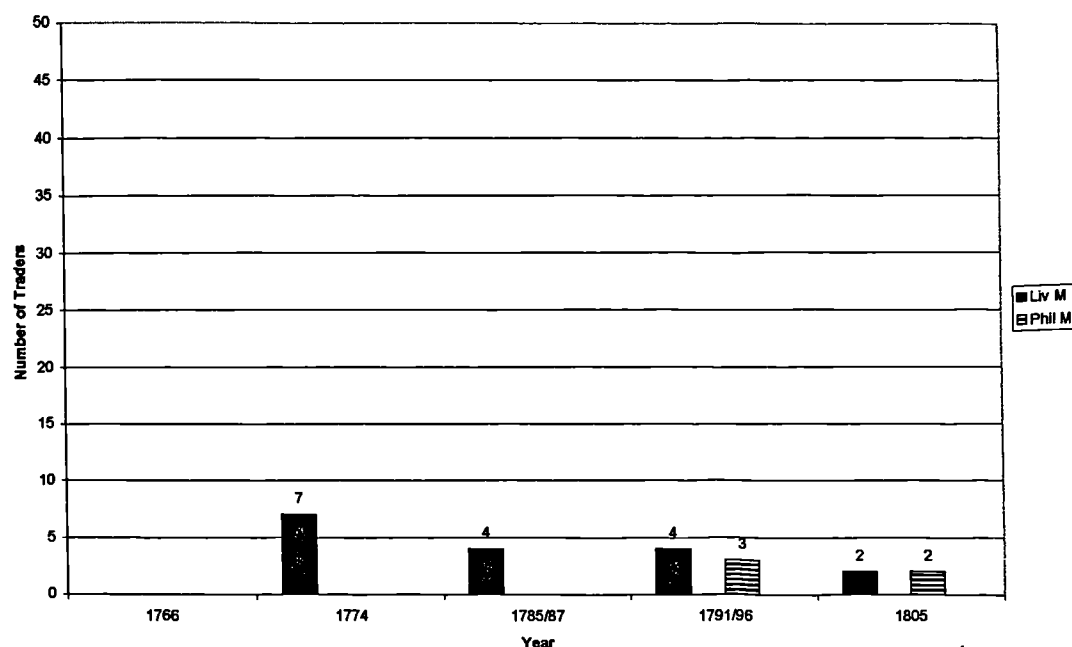
<sup>305</sup> Nor did many people call themselves commission merchant, see p. 67, above.

<sup>306</sup> Hancock, *Citizens*, pp. 123-131.

<sup>307</sup> Buck, *The Development of the Organisation*, pp. 10-11, Quoting Parliamentary Papers, *Seventh Report on High Price of Provisions, 1801*, p. 149.

**Figure 3.3**

**Factors in Liverpool and Philadelphia: 1766-1805**



Source: Trade Directories for Liverpool and Philadelphia

Many merchants worked as commission agents or factors (merchants) but tended not to work for just one house, as Buck argued. For example, William Pollard of Philadelphia appeared to be selling goods on commission for Thomas and Clayton Case in Liverpool, amongst many others, but was listed in the 1785 directory simply as merchant.<sup>308</sup> The term merchant conferred status and respectability on the holder, whatever the actual size or profitability of his business. This was true in Philadelphia in the late eighteenth century and remained important in Liverpool long into the nineteenth.<sup>309</sup> Another clue to the demise of the term factor could be that they effected “exchanges of commodities by bringing buyer and seller together” - they used their knowledge.<sup>310</sup> As this type of activity became known as the work of brokers, the decline of the term factor may have been due to the fact that this function was being performed by a mixture of commission merchants and brokers.

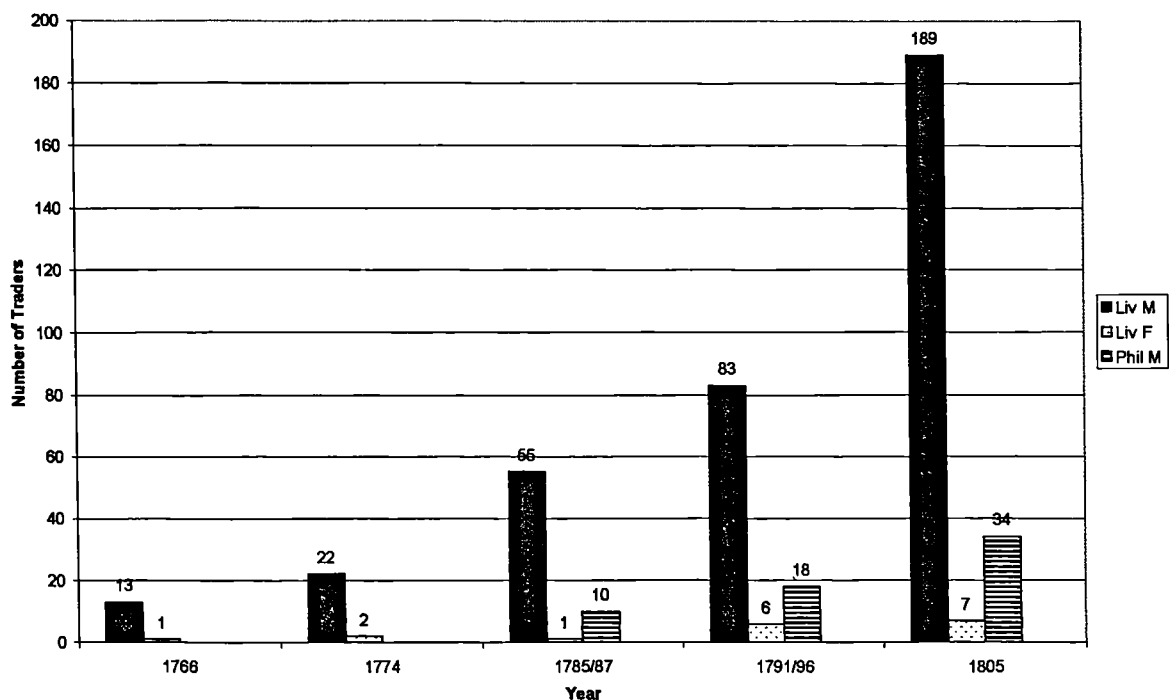
<sup>308</sup> Pollard to T. and C. Case, 19 June 1772, William Pollard Letterbook 1772-1774, HSP.

<sup>309</sup> Toby L. Ditz, “Shipwrecked; or, Masculinity Imperiled: Mercantile Representations of Failure and the Gendered Self in Eighteenth Century Philadelphia”, *JAH*, 81,1 (1994), 51-80, and Milne, *Trade and Traders*, pp. 151-166.

## Brokers

The broker sector presents the first striking dissimilarity between the two cities. Figure 3.4 demonstrates that there were many more brokers in Liverpool than in Philadelphia. It was also an area in which Liverpool women could operate to a small extent, but in which no Philadelphian women appear.

**Figure 3.4**  
**Brokers in Liverpool and Philadelphia: 1766-1805**



Source: Trade Directories for Liverpool and Philadelphia<sup>310</sup>

It must be noted however, that the numbers of brokers in Philadelphia were increasing, trebling over the twenty years to 1805. The numbers of brokers in Liverpool grew at about the same rate, but started from a higher level in 1787. Growth rates are similar, therefore; with Philadelphia lagging behind in absolute numbers. The majority of brokers in both cities listed themselves simply as broker. In 1805, in Liverpool, 126 of the 196 brokers (64 per

<sup>310</sup> Westerfield, *Middlemen*, p. 152.

cent) were listed by this simple terminology, whilst in Philadelphia, the same accounted for twenty-six of the thirty-four brokers (76 per cent). However, their function was different in each city, although the sector did diversify over the period. In Liverpool in 1766 there were only three sub-sectors – broker, broker of the flats, and broker of old goods, whilst by 1805 there were fifteen other sub-sectors besides broker. Brokers in Liverpool dealt in commodities from an early date with titles such as ship-broker being added from 1774 onwards. In Philadelphia the same trend was occurring, but less marked; there were only six other sub-sectors besides broker in 1805. This was because most brokers in Philadelphia dealt in ships or money rather than commodities. For example, Joseph Howell and John Lawrence went into partnership as brokers in 1796, to sell bank stock and securities, shares in canals and turnpikes and bills of exchange.<sup>311</sup>

The specialist nature of brokers in Philadelphia is probably the reason why no women were involved there. In contrast, brokers in Liverpool were a very diverse group, and a few women worked in this sector. For example, an Isabell Pratt was listed as a broker in Gore's for 1774. This could be the same I. Pratt who was advertising a ship loading in London for Liverpool in the same year.<sup>312</sup> She could have taken over from her husband John Pratt, listed as a broker at the same address in 1766.<sup>313</sup> Another Liverpool widow ran her business until her sons came of age. In 1805, Mary Wetherherd advertised that she had declined the brokerage business, but solicited the favour of her two sons, Thomas and William.<sup>314</sup> It would appear that in the early years, brokerage, even for women, included some form of import or export, again highlighting the elasticity of these terms.

In later years however, women appear to have been confined to household brokering. This was the only term ascribed to women brokers from 1787 onwards. In the case of both men and women, household brokers were very concentrated in one road, Stanley Street. Although

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<sup>311</sup> *Philadelphia Gazette and Universal Daily Advertiser*, 3 October 1796. See also the discussion on brokers in chapter six, pp. 182 and 184.

<sup>312</sup> *Williamson's Liverpool Advertiser*, 19 August 1774. Isabell Pratt was the only I. Pratt listed in Gore's in 1774.

<sup>313</sup> John Pratt left a quarter of his wealth to Isabell in his will proved June 1770. Will of John Pratt, WCW Pratt, 15 June 1770, LRO. This would mean that Isabell was in business for at least four years. Isabell died sometime between January 1779 and February 1780. She left goods worth around £300. Will of Isabell Pratt, WCW Isabell Pratt, 24 September 1777, LRO.

<sup>314</sup> *Gore's Liverpool Advertiser*, 10 January 1805.

this street is not particularly near the docks or in a cheaper 'area', the cluster suggests specialisation, perhaps in cheap furniture and bric-a-brac for the many migrants. This is confirmed by Taylor, who points out that the area between Whitechapel and Dale Street, in which Stanley Street was located, was full of cheap cellar housing.<sup>315</sup> Women were therefore performing a much lower status role, and one sanctioned by its connection with homemaking functions. A point to note is that whilst there were no household brokers whatsoever in Philadelphia, there were more male than female household brokers in Liverpool from 1787, when the term first appeared. This may suggest that whilst there was increasing diversity, women were allowed certain roles which were judged suitably feminine, but that they still faced male competition.<sup>316</sup>

### **Dealers**

Further down the 'status scale' were the dealers and general traders. In chapter two it was suggested that these sometimes performed the functions of brokers and retailers, due to growing urbanisation. The fact that they were not listed in the contemporary dictionaries would suggest that they were indeed a new phenomenon or terminology. Figure 3.5 highlights the relatively high numbers of dealers in Liverpool, but also that they were becoming a normal feature in Philadelphia too.

As with brokers, there were fewer dealers in Philadelphia than in Liverpool, and very few women. Yet again, diversity in Philadelphia is less than in Liverpool. However, one thing that is not immediately obvious from Figure 3.5 is the fact that this sector was not really a long-term occupation for men or women. Much of this sector was low level, unprofitable and highly volatile. The newspapers are littered with adverts for bankrupt dealers, such as Benjamin Hemmings of Philadelphia, who had a commission of bankruptcy awarded against him in October 1787.<sup>317</sup>

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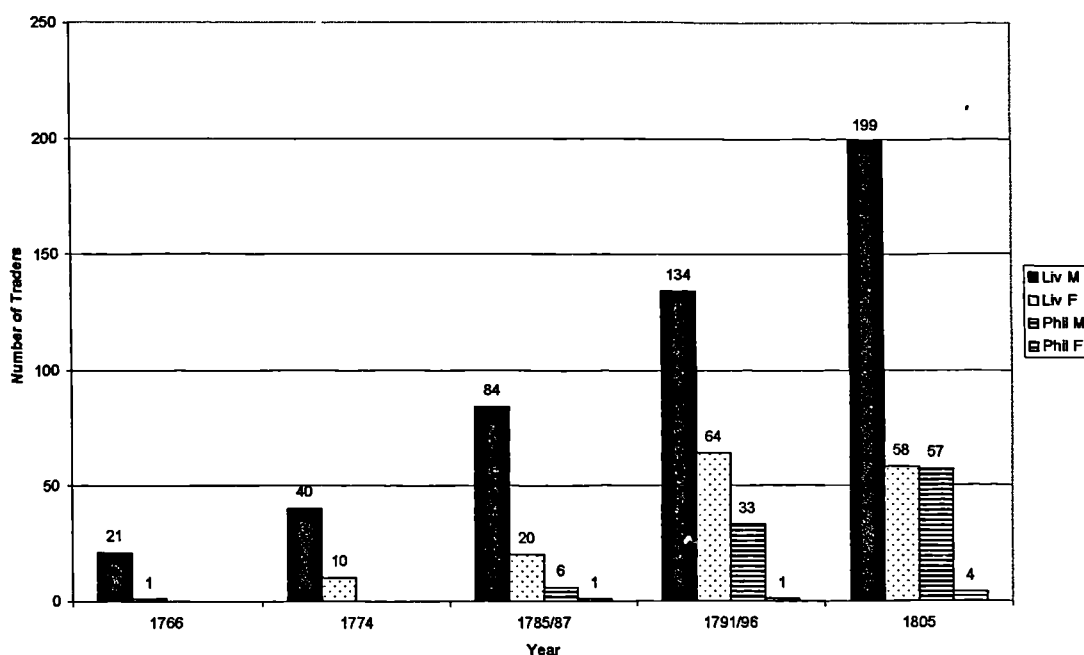
<sup>315</sup> I. C. Taylor, "The Court and Cellar Dwelling: The Eighteenth Century Origin of the Liverpool Slum", *THSLC*, 122 (1970), 67-90, pp. 75-76.

<sup>316</sup> This is reflected later below in the section on shopkeepers, pp. 90-95.

<sup>317</sup> *Pennsylvania Packet and Daily Advertiser*, 3 October 1787.

In Philadelphia, only two men, William Boswell, and Samuel Savill (or Saviel), both lime traders, were listed in more than one directory with the same occupation. Of seven flour dealers, only three *possible* linkages to later directories were found. All three had apparently changed their title or 'progressed' up the status ladder.<sup>318</sup> One had become a grocer, another a flour merchant, and yet another was running a feed store. It would appear that the term dealer denoted a short-term occupation, even for men. This could have been due to a lack of status – two of the three possible linkages had moved 'up the ladder'. A reason for this could be the retail nature of much of this sector. This is especially true of the period after 1791 when many Philadelphia dealers were selling commodities such as milk and shoes.<sup>319</sup> This could account for the rise in numbers in this sector from 1785-1791.

**Figure 3.5**  
**Dealers in Liverpool and Philadelphia: 1766-1805**



Source: Trade Directories for Liverpool and Philadelphia

<sup>318</sup> The three possible linkages are; (all flour dealers originally) Michael Omensetter/Omenfetter (1791) listed as running a feed store; Daniel Miller (1791) was listed as a grocer in 1805; John Rudolph (1785) listed as a flour merchant 1791 and 1805. They are only *possible* because both the addresses and titles have changed.



In contrast, the diversity of this sector in Liverpool is striking. Not only were many more people involved, there was a dealer for everything: coal, mugs, tallow, tea, tobacco, old ropes and slops. Most notable are the flour dealers. In 1766 there were thirteen, by 1787, thirty-eight and by 1805, ninety-three. This only includes those with this as their primary listing. Still more dealers distributed flour in addition to other items. This may have been linked to the fact that flour was often being imported, especially later in the century, as noted above.<sup>320</sup> Another factor was the lack of self-sufficiency of town dwellers. As flour was a basic food item, many traders would have been needed to distribute it to all levels of consumer. The burgeoning demand for food, spurred by urbanisation “generated forums in which opportunities existed for countless numbers of people to create an entrepreneurial function.”<sup>321</sup>

As in Philadelphia however, there was a lack of permanence in this area despite (or perhaps due to) the high numbers involved. Only fifteen of the men are *positively* traceable over more than one year, and of these, only one, George Crooke, tea dealer, was in the directories as a dealer for more than two of the years sampled. Seven were flour dealers, suggesting that this was perhaps the safest or most lucrative area.<sup>322</sup> The main secondary areas were tea, earthenware and clothes.<sup>323</sup> In the case of Liverpool women, very few stayed within the dealer sector for very long. Mary Blackley was listed as a flour dealer between 1787 and 1805, the lady with the longest record. Sarah Jones and Elizabeth Wilson were both earthenware dealers, and Sarah Shires a flour dealer all traceable from 1796 to 1805. Many more women were dealers for a shorter period – for example there were ten female flour dealers in both 1796 and 1805. Ann and Mary Tuohy were tea dealers in 1796 and 1805.<sup>324</sup> It is possible that they may have been set up in business by their father (or by a legacy from him). Tuohy is an

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<sup>319</sup> In 1805 there were nineteen milk-persons (sixteen men and three women) and five shoe dealers (all male) listed in Philadelphia.

<sup>320</sup> See the section on factors above, pp. 70-71.

<sup>321</sup> Wells, *Wretched Faces*, p. 31.

<sup>322</sup> The fifteen men were; Thomas Barton (tripe dealer/seller 1796-1805); Thomas Bentley (coal dealer 1787-1796); George Blundell (flour dealer 1796-1805); Thomas Bullen (earthenware dealer 1796-1805); Joseph Crane (dry salter 1796-1805); George Crooke (tea dealer 1766-1805); Richard Fell (coal dealer 1796-1805); William Gibson (flour dealer 1787-1796); James Johnson (flour dealer 1787-1796); Edward Lea (flour dealer 1796-1805); James Lea (flour dealer 1787-1796); James Leyland (linen/flax dealer 1787-1796); Hugh Lunt (pork dealer 1787-1796); Daniel Lyon (flour dealer 1787-1796); John Taylor (flour dealer 1766-1774).

<sup>323</sup> See Lemire, “Disorderly Women” for a discussion on women selling clothes.

<sup>324</sup> These were considered *positive* links if they had the same title and address in the years quoted.

unusual name in Liverpool, and yet there is a David Tuohy, merchant, listed in 1787 and not later.<sup>325</sup> Again, many more women were tea dealers for a short period, there were twenty-five in 1796. Tea dealing may have been seen as a 'feminine' occupation, being associated with all the 'domestic' rituals of the tea table.<sup>326</sup> There were more female than male tea dealers in every directory sampled. As was discussed in the case of male dealers in Philadelphia, this lack of female permanency could be due to a change in title or dropping out of the business altogether.

In Liverpool at least, women could be dealers, but it would appear that for both men and women, flour dealing was the only reasonably good long-term prospect within this sector. Dealing in earthenware, tea and clothing was popular with both sexes. However, the very fact that women were involved to such a large extent suggests that dealing denoted small time distribution with small and short-term credit.<sup>327</sup> The prominence of food stuffs and second hand clothing reinforces the suggestion made in chapter two that much of this was retail and low status, another reason for considering many of them as smaller scale businesses.<sup>328</sup>

### Victuallers

The traders called victuallers are not easy to categorise and for this reason they have not been included within the central discussion on dealers, although many in fact probably were dealers in the true sense. They are included in Figure 3.1 (total trading community) but their inclusion would have distorted the discussion above, and so they were not included in Figure 3.5 (dealers). However, they still need to be considered. The usual understanding of the term is that of a provider of victuals for ships.<sup>329</sup> In Liverpool and Philadelphia, many were no doubt traditional victuallers supplying ships with food. However, Duggan's work on

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<sup>325</sup> See the case study on David Tuohy in chapter seven, pp. 212-215.

<sup>326</sup> Elizabeth Kowaleski-Wallace, *Consuming Subjects: Women, Shopping, and Business in the Eighteenth Century* (New York: Columbia University Press, 1997), chapter 'tea'.

<sup>327</sup> See chapter five for a discussion on credit.

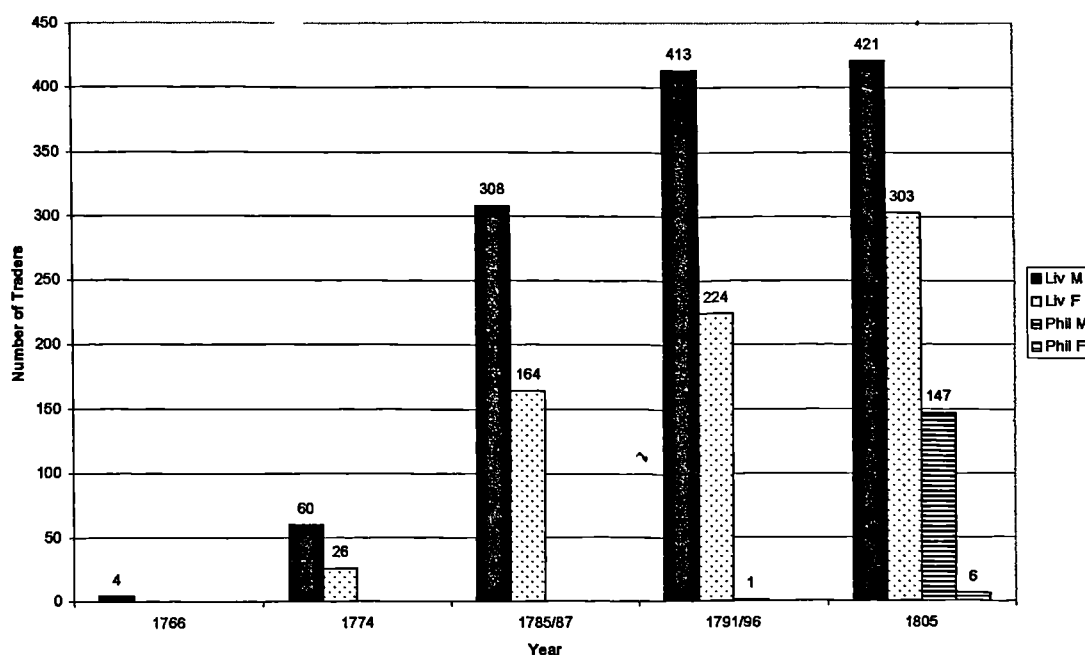
<sup>328</sup> See pp. 40-41.

<sup>329</sup> *OED* gives three meanings of the term victualler; a purveyor of victuals or provisions; specially. one who makes a business of providing food and drink for payment; a keeper of an eating-house, inn, or tavern; a licensed victualler; one who has a licence to sell food or drink, but esp. the latter, to be consumed on the

Birmingham has shown that by the end of the eighteenth century, the term covered a far wider range of people - the terminology had changed.<sup>330</sup> In Birmingham, obviously a manufacturing city rather than a port, victuallers were a very important occupation; their numbers were double that of the second occupation (shopkeepers and dealers in groceries), in a list of business activity in both 1777 and 1830.<sup>331</sup> The *OED* mentions that victuallers could be those providing food in a tavern or inn, and so many of these victuallers could actually have been food providers rather than food distributors, thereby not qualifying for the definition of 'trader' used in this study. Figure 3.6 shows the number of victuallers for the two cities. It clearly highlights the high number of men and women working in this area in Liverpool, whilst Philadelphia has none until 1805, when suddenly they appear as a male dominated occupation.

**Figure 3.6**

**Victuallers in Liverpool and Philadelphia: 1766-1805**



Source: Trade Directories for Liverpool and Philadelphia

premises; a publican; one who supplies, or undertakes to supply, an army or armed force with necessary provisions; plural, those engaged in bringing up victuals to an armed force.

<sup>330</sup> Duggan, "Industrialisation and the Development of Urban Business Communities".

<sup>331</sup> *Ibid*, pp. 461-62.

There are many possible reasons for these differences. Because so few women were involved in Philadelphia it is likely that Philadelphia merchants purchased their victuals directly from shops or other merchants until the end of the eighteenth century due to the relative lack of specialisation. However, some may have been providing a cooked food service due to the sharp population increase later in the period. In Liverpool however, the large numbers of both men and women involved would suggest that women were working as dealers to ships and as cooked food providers. For example, Ann Leadbetter provided fowls worth £4, 13s and Sarah Crutchley sold herbs worth £2, 19s for the ship *Ingram* in 1784.<sup>332</sup> However, the growth of port activity in both cities would have meant many sailors and poor labourers to be catered for. Therefore, as was the case in Birmingham, many victuallers were probably providing ready meals for a migrant population. The high number of women in this area may have been due to the fact that they could use their skills in acquiring and making food, as well as the ability to fit this employment around their other duties. It is therefore difficult to say exactly what services were being formed by how many or which gender of this sector. All we can say is that they were evident, especially in Liverpool, and were probably performing a mixture of traditional food provision for ships, as well as being the 'fast food' shops of the eighteenth century. It is exactly this lack of clarity that has been the reason for them being considered separately.

### **Wholesalers, Warehouse-Keepers and Auctioneers**

It has been mentioned before that this is a difficult area to define.<sup>333</sup> This is because even though in many cases their functions may have been similar to one another, they were often subtly different. The discussion below therefore separates out these three areas after briefly considering the total numbers for this sector as shown in Figure 3.7.

Two things are immediately evident; that the number of this whole category was far less in Philadelphia than in Liverpool, and that it was dominated by men in both cities. In order to

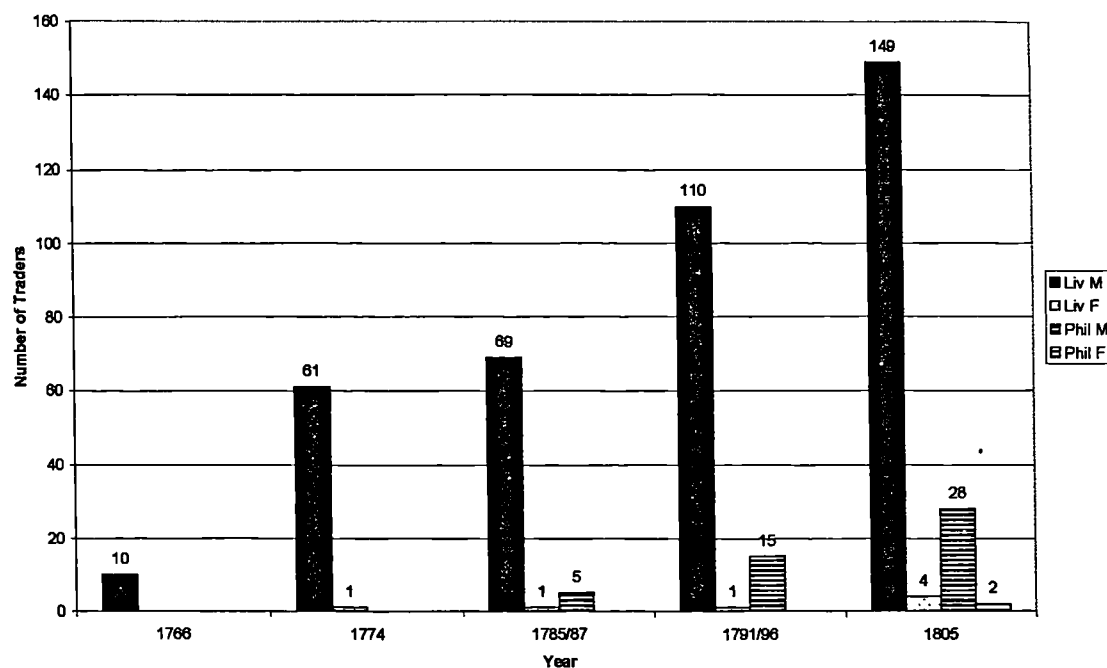
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<sup>332</sup> Tuohy Ships Papers - Ingram 1784, 380 TUO 4/10, David Tuohy Papers (hereafter DTP), LivRO. Some victuallers were traders in a large way. One victualler, Elizabeth Maddocks, had an estate worth between £2,000 and £5,000 when she died in 1796. Will of Elizabeth Maddocks, WCW Maddocks, 26/6/1796, LRO.

<sup>333</sup> See pp. 41-42.

find out exactly how and why these differences occurred, it is necessary to deconstruct these figures, and consider wholesalers, warehouse-keepers and auctioneers separately.

**Figure 3.7**  
**Wholesalers, Warehouse-Keepers and Auctioneers**  
**in Liverpool and Philadelphia: 1766-1805**



Source: Trade Directories for Liverpool and Philadelphia

### Wholesalers

In both cities, the majority of these wholesalers were wholesale grocers. Table 3.4 shows that there were very few wholesalers in either city until 1805, and therefore much of the wholesaling function was probably performed by merchants. The few others are wholesalers in shoes, earthenware, drugs, Sheffield or Birmingham ware. Whilst many other grocers and/or merchants may have been performing a wholesaling function, it is likely that the wholesalers here are due to a peculiarity of naming, or perhaps scale of business. The next section will demonstrate that in fact, much of the wholesaling of the new consumer items was handled by warehouses, which distributed both retail and wholesale. The sharp rise

between 1796 and 1805 may also be due to specialisation, and a subsequent degree of diversity.

**Table 3.4**

**Numbers of Wholesalers: 1766-1805**

Year	Liverpool		Philadelphia	
	m	f	m	f
1766	2	0	n/a	n/a
1774	0	0	n/a	n/a
1785/87	9	0	0	0
1791/6	5	0	6	0
1805	32	0	1	0

Source: Trade Directories for Liverpool and Philadelphia

### Warehouse-Keepers<sup>334</sup>

Whilst warehouses were no more a prominent feature than wholesalers in Philadelphia, Table 3.5 shows immediately that they were an important feature in Liverpool. There were 111 in 1805, compared to only fifteen in Philadelphia. The reason for the difference between these numbers was due to the nature of these warehouses. In Liverpool, there were warehouses for imported items such as rum or liquor, tobacco, tea and flour (some of this could be domestic of course), but these were completely overshadowed by those containing manufactured items and local/regional food. For example, cheese warehouses, mug warehouses, Manchester and hosiery warehouses, and a massive eighteen shoe warehouses in 1796. These warehouses performed two functions; they both collected goods from elsewhere to sell retail in Liverpool, and collected items for export. For example, P. Orton was selling silk and drapery for ready money only at his warehouse in 1774, whilst Thomas Wolfe was advertising earthenware from his manufactory in Staffordshire direct to merchants or

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<sup>334</sup> Whilst lots of people had warehouses, such as merchants, ironmongers and shipbuilders, here it is meant as separate trading entities in their own right. See Appendix A for how secondary listings were accounted for.

captains.<sup>335</sup> Some warehouse-keepers sold both wholesale and retail, such as Leay, Nonnen and Co., who in 1766 took over the warehouse of Mr Forbes, selling earthenware.<sup>336</sup> The warehouse-keepers in Liverpool therefore fulfilled a dual function. They were both collecting domestic goods for retail and export, and helping to break bulk of imported items. They were an integral part of the more diverse distribution process in Liverpool. This was perhaps the reason for their high numbers compared to Philadelphia.

**Table 3.5**  
**Numbers of Warehouse-Keepers: 1766-1805**

Year	Liverpool		Philadelphia	
	m	f	m	f
1766	8	0	n/a	n/a
1774	56	1	n/a	n/a
1785/87	56	1	3	0
1791-96	101	1	0	0
1805	107	4	13	2

Source: Trade Directories for Liverpool and Philadelphia

Philadelphia had many fewer warehouses, but their role can still be established from the directories and advertisements. The warehouses listed in the directories are purely for import items: shoes, hats, tea and earthenware, stressing their importance in the distribution of imported goods. There were no warehouses selling items exported from the Pennsylvanian hinterland.<sup>337</sup> The adverts placed in the newspapers also reflect this. Robert and C. Desgrove were advertising the opening of their hat warehouse in May 1796, the goods all imported from London.<sup>338</sup> Another hat warehouse was run by Edward Harvey, who had hats suitable for re-export to the West India market – perhaps he was working on a slightly bigger scale

<sup>335</sup> *Williamson's Liverpool Advertiser*, 15 April 1774; *Williamson's Liverpool Advertiser*, 19 February 1787.

<sup>336</sup> *Williamson's Liverpool Advertiser*, 14 March 1766.

<sup>337</sup> In Philadelphia, there were seven shoe warehouses and three hat warehouses in 1805.

<sup>338</sup> *Philadelphia Gazette and Universal Daily Advertiser*, 12 May 1796.

than the Desgroves.<sup>339</sup> The fact that he proudly listed the importing ship as the *William and Mary* would suggest this, but he was the exception rather than the rule.<sup>340</sup>

### Auctioneers

In Philadelphia, auction houses have often been the subject of controversy, and blamed for over stocking the market by importing directly from England. “They struck directly at the interests of the seaboard merchant and shopkeeper.”<sup>341</sup> However, Doerflinger refutes this view for several reasons: they were not numerous enough, the merchants used them to sell off their own stock (often at a loss), and they mostly (though not always) dealt “strictly for cash and short credit”.<sup>342</sup> They were therefore of limited use to small shopkeepers who relied on credit, although sometimes women banded together in order to purchase at auction for a reasonable cost.<sup>343</sup> Furthermore, vendues in Philadelphia were not much more numerous than in Liverpool, as shown in Table 3.6.<sup>344</sup>

**Table 3.6**

**Numbers of Auctioneers and Vendue Holders: 1766-1805**

Year	Liverpool		Philadelphia	
	m	f	m	f
1766	0	0	n/a	n/a
1744	5	0	n/a	n/a
1785/87	4	0	2	0
1791/96	4	0	9	0
1805	10	0	14	0

Source: Trade Directories for Liverpool and Philadelphia

<sup>339</sup> *Relf's Philadelphia Gazette and Daily Advertiser*, 12 October 1805.

<sup>340</sup> The *William and Mary* did not come from Liverpool. It is not listed in Robert Craig and Rupert Jarvis, *Liverpool Registry of Merchant Ships* (Manchester: Printed for the Chetham Society, 1967).

<sup>341</sup> Gary B. Nash, *Urban Crucible: The Northern Seaports and the Origins of the American Revolution* (Abridged ed.) (Cambridge, Ma: Harvard University Press, 1979), p. 203.

<sup>342</sup> Doerflinger, *Vigorous Spirit*, p. 171.

<sup>343</sup> Wulf, *Not All Wives*, p. 146.



We can see however, that no women were involved in either city. This was presumably due to the very public nature of the auctions, the overt public role of the auctioneer himself, and the authority required to keep the crowds in check.

Auctions sold a variety of goods, for an even longer list of reasons. Some in Philadelphia *were* 'guilty' of selling goods directly imported from Liverpool, whilst others sold bankrupt or damaged stock. For example, James Loughead was advertising textiles brought off the *Lydia* from Liverpool at his vendue store.<sup>345</sup> In contrast, the city vendue store was selling superfine and second brown clothes on behalf of the creditors of the unfortunate Samuel Baker.<sup>346</sup> As early as 1767, some auctions were selling on credit however, perhaps to their disadvantage. Thomas Lawrence, the public vendue master had to place a strongly worded advert in the local newspaper. All "persons indebted to the public Vendue Office of this city ... unless they pay off their respective balances, before the 20th of February inst, their several accounts will be put into the hands of an attorney, without respect to persons".<sup>347</sup> However, the generality of dealing in cash could present problems, even for merchants, if they were not yet established. The young merchant Nathan Trotter, whilst still a clerk for his elder brother William, was attempting to do business in a small way on his own account. He wanted to buy some linens from York and Lippencott's auction house, but had to borrow the \$15.22 from his brother. He eventually paid him back in six months.<sup>348</sup>

In Liverpool the situation was much the same, although a greater variety of items were sold through the auctions. Some apparently sold items brought in from the hinterland, for no other reason than to sell them cheaply and in competition with other outlets. For example, in 1776 Patrick Dowdall was selling a large assortment of woollen drapery, slops, hats, caps and stockings through an auction at his shop.<sup>349</sup> In 1774, another auctioneer was arranging for the sale of goods for a bankrupt, Ralph Hamer.<sup>350</sup> In turn, some went bankrupt themselves, such

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<sup>344</sup> It was not possible to estimate the volume or value of goods sold through the auctions in either city.

<sup>345</sup> *Pennsylvania Journal and Weekly Advertiser*, 9 October 1774.

<sup>346</sup> *Pennsylvania Packet and Daily Advertiser*, 1 October 1787.

<sup>347</sup> *Pennsylvania Journal and Weekly Advertiser*, 12 February 1767.

<sup>348</sup> Tooker, *Nathan Trotter*, p. 9.

<sup>349</sup> *Williamson's Liverpool Advertiser*, 10 October 1766. He listed himself as a draper and slopman in the 1766 directory.

<sup>350</sup> *Williamson's Liverpool Advertiser*, 15 April 1774.

as Andrew McEwan, described as a broker, auctioneer, dealer and chapman of Liverpool.<sup>351</sup> People also sold goods imported from Philadelphia by auction. Thomas Houghton was selling “A Cargo of American Oak Planks” through Thomas Ryan’s Office, Exchange Alley.<sup>352</sup> These may have been the planks that Houghton had imported himself a few weeks earlier on the snow *Sam* from Philadelphia.<sup>353</sup>

The place of vendues and auctions is therefore unclear. They did appear to sell on credit occasionally, and had competitive prices; but much of the merchandise was damaged cargo or bankrupt stock. The worth of the stock and the value of the sales is therefore debatable. When added together with warehouses however, this small sector appeared to cater for a section of the community that needed cheap exports or imports – especially if they had access to cash. They were therefore particularly useful to small-scale merchants, or those that did not have good hinterland contacts. For example, warehouse-keepers such as Wolfe, mentioned above, would have enabled lesser traders to purchase goods on the spot without the added need of letter writing or transport costs and time.

### **Mercers, Drapers, Haberdashers and Hosiers**

These shopkeepers have been grouped together because of the extensive capital required in order to set up a business in this sector.<sup>354</sup> As discussed in chapter two, they mostly sold retail, but could act as wholesalers, especially to small-scale or country shops. Although haberdashers and hosiers were considered a little further down the social chain than mercers and drapers, the fashionable nature of their business meant that they too could hold a wide ranging, large, and therefore valuable stock.

It is immediately evident from Figure 3.8 that these were predominantly male occupations, and that there were relatively few in Philadelphia. The market in Philadelphia had not yet diversified enough for these ‘middlemen’ to be required. Furthermore, many families in the newer city may not have had time to build up reserves of wealth necessary for the heavy

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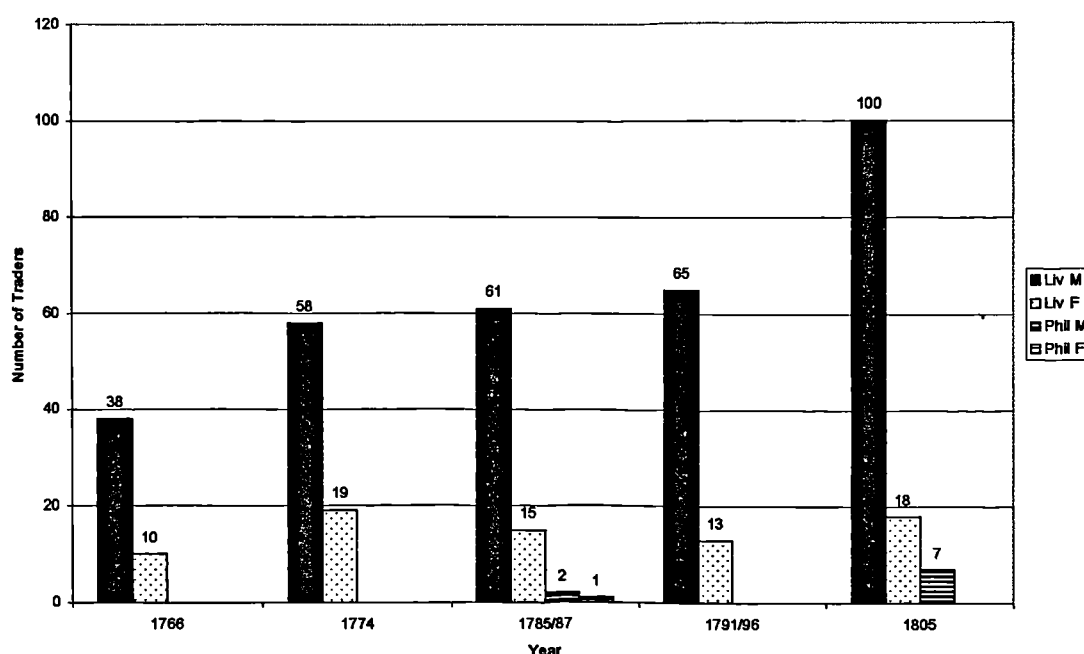
<sup>351</sup> *Gore’s General Advertiser*, 16 May 1805. See chapter five for a discussion on bankruptcy, pp. 166-168.

<sup>352</sup> *Williamson’s Liverpool Advertiser*, 16 September 1774.

<sup>353</sup> *Williamson’s Liverpool Advertiser*, 19 August 1774.

capital investment required. Perhaps the uneven distribution of wealth in Philadelphia precluded the founding of these intermediate shops. Much of the available wealth was firmly in the hands of established mercantile families.<sup>355</sup> Smaller shopkeepers and country merchants may have bought directly from the merchants.<sup>356</sup>

**Figure 3.8**  
**Mercers, Drapers, Haberdashers and Hosiers**  
**in Liverpool and Philadelphia: 1766-1805**



Source: Trade Directories for Liverpool and Philadelphia

A further reason for the lack of these particular shops in Philadelphia may have been that in England at least, they were starting to sell for ready money.<sup>357</sup> In an area devoid of cash, this may have seriously deterred their usefulness in Philadelphia, where the same items could be bought on credit from merchants. Only linen and woollen drapers existed in Philadelphia,

<sup>354</sup> Milliners were not included as their function was considered that of making and selling accessories rather than purely selling or distributing them.

<sup>355</sup> By 1774, the top 4 per cent of wealth holders held 55 per cent of wealth. Smith, "Inequality in Late Colonial Philadelphia", pp. 633 and 642.

<sup>356</sup> The distribution of goods in to the hinterland is discussed in chapter six.

<sup>357</sup> Mui and Mui, *Shops and Shopkeeping*, pp. 237-238.

with one 'rogue' female haberdasher on 1785. This sector was therefore numerically and statistically (less than one half per cent of the total trading community in 1805) unimportant in Philadelphia.

In contrast, this sector in Liverpool was numerically strong with 118 persons by 1805. Moreover women were also active in this area. The higher numbers of people involved in this sector in Liverpool may have been due to a less severe polarisation of wealth.<sup>358</sup> This sector was far more diverse than in Philadelphia, with many people carrying out 'joint operations'. For example, draper and slopman, linen draper and milliner, draper and haberdasher, woollen draper and tailor, although it is noticeable that people did not tend to mix this type of trade with one not textile related; the group was self-contained. This was presumably due to using existing expertise and credit within the textiles area, and perhaps to the importance of keeping within a 'respectable' trade. In every year, the numerically most important area, for both men and women was linen draper, with woollen draper running a close second.<sup>359</sup>

Even in Liverpool, female participation in this sector was far more limited. The largest proportion of women were linen drapers, although a few listed themselves as linen and woollen draper. Only in 1787 do they appear as hosiers or haberdashers, whereas men had been listed as hosiers since 1766, and haberdashers since 1774, and were predominant in all four sub-sectors. There are many reasons why women should have been predominantly linen drapers. One possibility is that the linen trade had become protected by import duties. This led to the trade being handled by large linen drapers in London as merchants found it progressively more unprofitable. Women may have found it easier to deal with larger drapers in the role of wholesalers than with merchants. Domestic industry in the hinterland may have grown enough for them to have had easy access from local suppliers.<sup>360</sup> The nature of

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<sup>358</sup> Ascott found that inventories left by 'dealers' tended to be for higher amounts, but that the manufacturing and transport sectors were quite likely to leave wills as well. Wealth may have been becoming less evenly distributed in Liverpool, but was not perhaps yet as severe as in Philadelphia. *Wealth and Community*, Table 5.2, p. 202.

<sup>359</sup> The number of those listed as simply linen drapers in each year were (male and female together); 1766, eighteen; 1774, thirty-five; 1787, twenty; 1796, twenty-two; 1805, forty-eight.

<sup>360</sup> Negley Boyd Harte, "The Rise of Protection and the English Linen Trade, 1690-1790", in Negley Boyd Harte and K. G. Ponting (eds.), *Textile History and Economic History: Essays in Honour of Miss Julia de Lacy Mann* (Manchester: Manchester University Press, 1973), pp. 74-112, esp. pp. 86-96.

the stock itself, being material for items such as petticoats, aprons and tableware may have meant that women purchased from these shops, and so it was socially acceptable to have women selling in them. It was seen as a female occupation.<sup>361</sup> Successful women in this area could remain in business for some time, such as Anne Martin who ran a linen drapery shop in Castle Street between 1766 and 1787. A few more women turned up in more than one directory, such as Isabella Jameson of Clieveland Square (1766-1774), or Ann and Jannet Hutton at the Old Dock (1796-1805) (perhaps acting as wholesalers), but most women did not appear to stay in this type of business long. Women working in this sector may have required a large inheritance in order to set up in business. It could also be a highly competitive business, especially when acting within the wholesale market, and this could have either deterred or effectively debarred women.<sup>362</sup>

### Grocers

As we saw in chapter two, grocers could sell wholesale, retail or a combination of both.<sup>363</sup> The very fact that grocers were flexible about their method of sale means that the term covered a wide range of businesses – both in size and function. In the provinces, Mui and Mui suggest that grocers acted as more general shopkeepers in addition, but it would appear that in port cities the function performed by them was more usually the buying and selling of ‘wet goods’. Figure 3.9 demonstrates that there were many more grocers in Philadelphia than in Liverpool.

In 1805, the number of grocers in Philadelphia was over half of the number of merchants (532 and 946 respectively), whereas in Liverpool in the same year, the number of grocers was around 11 per cent of the number of merchants.<sup>364</sup> What is startling is the contrast in pure numbers between the cities. In Philadelphia a few grocers combined this trade with other occupations; for example, there was a ‘grocer and dry goods store’ and a ‘grocer and clerk of Hill market’, but by far the most called themselves simply grocer. In 1805, only 3 per cent of

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<sup>361</sup> Hill states that of those women apprenticed, 50 per cent went to ‘female’ trades. Hill, *Women, Work, and Sexual Politics*, pp. 94-95. Sanderson, with regard to Edinburgh, states that apprenticeships in shopkeeping and clothing related trades were the most common for girls. Sanderson, *Women and Work*, pp. 91-94.

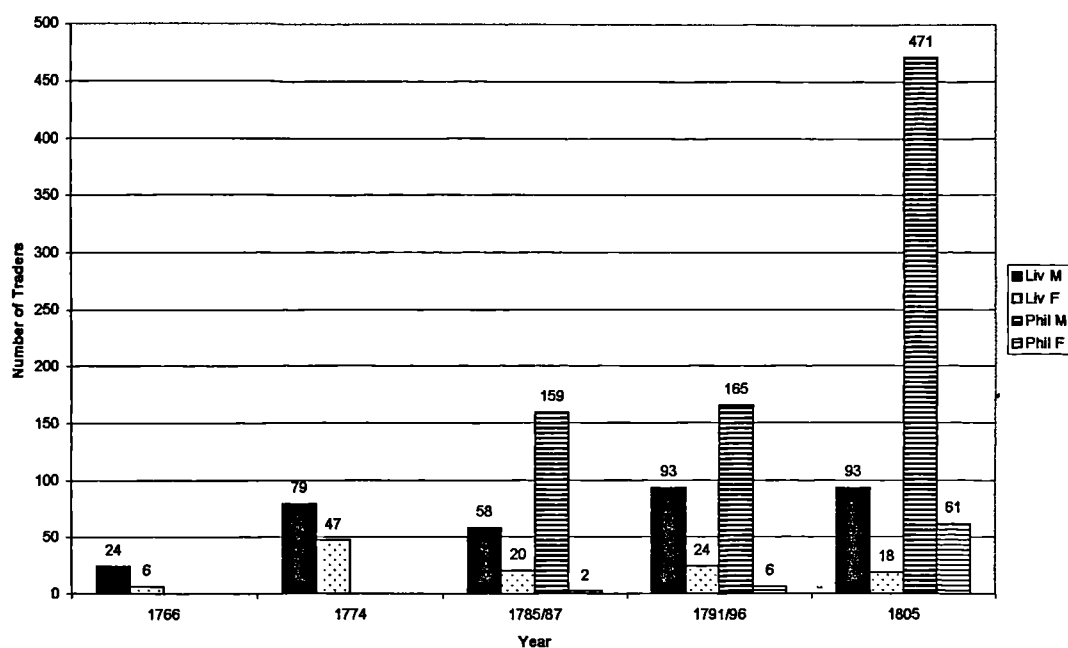
<sup>362</sup> Mui and Mui, *Shops and Shopkeeping*, p. 22; Harte, “The Rise of Protection”, pp. 86-91.

<sup>363</sup> See also wholesalers above, pp. 79-81.

<sup>364</sup> 111/986\*1000.

Philadelphia grocers had 'dual occupations'. In Liverpool, the picture at first looks more confusing. Twenty-seven of the 111 grocers (24 per cent) in 1805 had secondary occupations, although they were mostly in part of the grocers' trade anyway. For example there were many grocer and tea dealers, or grocer and flour dealers.

**Figure 3.9**  
**Grocers in Liverpool and Philadelphia: 1766-1805**



Source: Trade Directories for Liverpool and Philadelphia

As a group, grocers do not appear to have been hurt as badly as the merchants in the crashes of the late 1780s, but their growth was nonetheless retarded. The spurt between 1791 and the end of the century is a reaction to a backlog of demand, and the growth in population, which grew very quickly after 1790.<sup>365</sup> Another reason for the large number of grocers in Philadelphia could be the lack of occupational diversity. The wholesaling or middleman function in Liverpool was performed by a mixture of merchants, brokers, dealers and warehouses etc; whilst in Philadelphia it was performed mostly by merchants and grocers. This would make sense, as not only would they be involved in helping to break down bulk,

they were also providing a vital link between the importers and the small shopkeepers in the city and hinterland. The sense of difference in diversity is also reflected in this sector.

Fewer women than men were active in this sector for a variety of reasons. Grocery required a larger capital than normal shopkeeping, specialist knowledge, and a formal apprenticeship in many cases; although it did not appear to effectively debar them. It may be the case that 'middle-class' women were able to enter the trade where they received a legacy of some kind and managed to start a business, or that they continued that of their husband.<sup>366</sup> For example, Robert Hankey worked as a grocer and then as a grocer and baker at Mersey Street, Liverpool, between 1774 and 1787 – but in both 1796 and 1805 an Elizabeth Hankey is listed as a grocer and flour dealer at the same address. If she was his wife or daughter, she must have helped in the shop before his death in order to be able to run this as a continuing business for at least nine years. In Philadelphia, many widows working as grocers listed themselves as 'widow' – such as Mrs Bower, listed as a grocer at 358 South Second Street. She listed herself as 'widow of Joseph' – presumably in order to retain some continuity of custom. This highlights the fact that many more women than those listed in the directories were involved in trade. However, whilst grocery was seen as a 'middle class' and respectable occupation, many socially aspirant families may have been affected by the rise in notions of a separate sphere, and some married women forced into staying at home.<sup>367</sup>

### **Shopkeepers**

These included the numerous shopkeepers a little further down the status scale from grocers. As with grocers, this term includes a wide variety of function and size of business. Chapter two considered the multitudinous nature of this sector, which included smaller specialist shops such as tobacconists and ironmongers, but also the ubiquitous 'shopkeeper'. This

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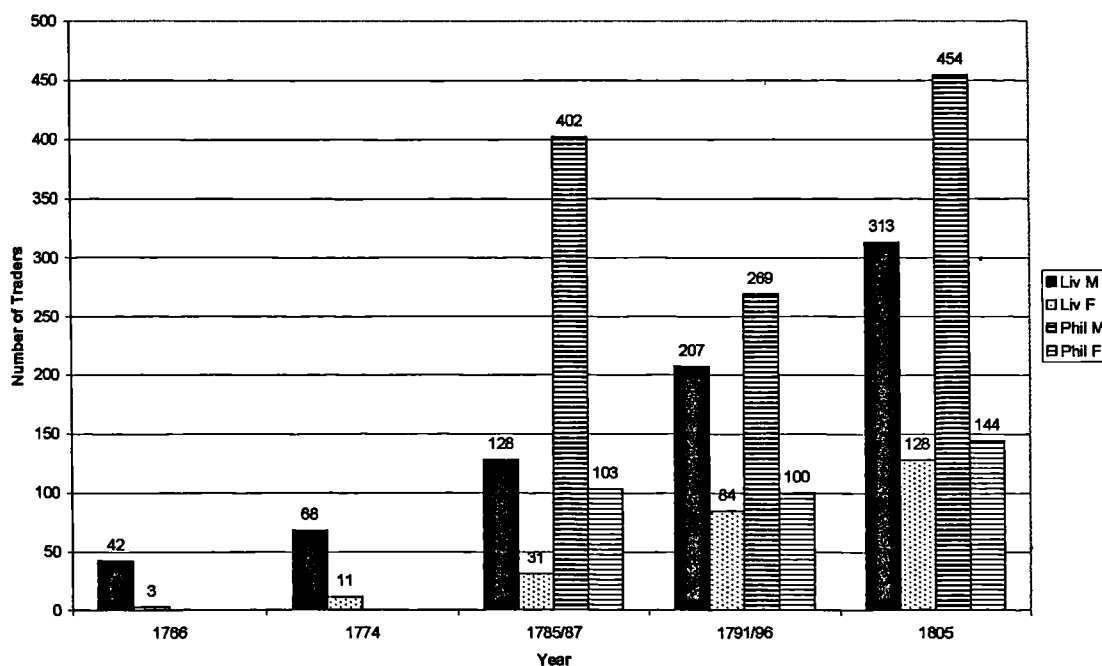
<sup>365</sup> Population rose sharply from around 42,000 in 1791 to around 68,000 by 1800. Smith, *Lower Sort*, p. 43.

<sup>366</sup> Regarding working widows in Philadelphia see Lisa Wilson Waciega, "A "Man of Business": The Widow of Means on Southeastern Pennsylvania, 1750-1850", *WAIQ*, 3rd Ser., 44,1 (1987), 40-64, pp. 49-52.

<sup>367</sup> For more on the rise of separate spheres, although it deals mostly with the early nineteenth century, see Davidoff and Hall, *Family Fortunes*. Hunt finds that many 'middle-class' women hid the fact that they were working, and so many more may have not worked due to 'social pressure'. Hunt, *Middling Sort*, chapter five.

section therefore deals with a wide variety of small, mostly one-person enterprises. As a category there were never as many persons listed as in the 'merchant' sector. It is likely however, that this reflects under-recording in the directories due to the small-scale nature of these enterprises, and there were probably far more than mentioned here. Some shopkeepers would have completed apprenticeships and others not. Some had access to a limited capital whilst many were reliant on credit. Figure 3.10 highlights the prevalence of small shops in both cities, and also the fact that many women were involved.

**Figure 3.10**  
**Shopkeepers in Liverpool and Philadelphia: 1766-1805**



Source: Trade Directories for Liverpool and Philadelphia

The first thing to note is that whilst the number of shopkeepers was rising in both cities, those in Philadelphia were even more numerous than in Liverpool. This can be seen as the obverse effect of the lack of lower scale brokers and dealers in Philadelphia. Shopkeepers in Philadelphia appeared to suffer much the same as merchants from the crash of the late



1780s, their numbers falling by 136 over the period 1785-1791.<sup>368</sup> There were also many female shopkeepers, although there were always twice as many men as women in this sector.

Regarding Philadelphia, in contrast to other sectors, one definite trend was occurring – that of specialisation. In 1785, 83 per cent of all shopkeepers were listed by that generic term; by 1805 only 54 per cent were listed in this way. Despite the population growth in Philadelphia those denoted simply as ‘shopkeepers’ were in decline. Philadelphia had only 325 general shopkeepers in 1805, compared to 422 in 1785.<sup>369</sup> Some of this fall would be due to the clearing of the market in the crises of the late 1780s, but a large part of this must be due to the specialisation of shops. A closer look tells us that in Philadelphia, huckster shops grew in number, as did flour and feed stores.<sup>370</sup> It would therefore appear that the number of persons selling low quality and cheap food to the poor increased. Tobacconists and ironmongers also grew in number and the growth in shops selling consumer durables is notable: for example, looking-glass stores, china shops, hardware stores and shoe stores. The numbers of shopkeepers in total was therefore largely due to the increasing diversity of shops.

In Liverpool, the situation of the general shopkeeper was exactly the opposite to that of Philadelphia. There were no general shopkeepers in Liverpool in 1766, and only one in 1774, but they grew from 34.5 per cent in 1787 to 60 per cent of all shopkeepers in 1805. Presumably the numbers grew in response to the rising population.<sup>371</sup> The fact that there was room for more shops is highlighted by the very high ratio of persons to shops in Liverpool – 141:1 in 1785.<sup>372</sup> This means that there would have been plenty of demand for new small scale and local shops.

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<sup>368</sup> This number, added to the 192 less merchants means that another sector must have gained during this period, as these two losses add to more than the 250 less persons in the trading sector in 1791 than in 1785.

<sup>369</sup> The 325 shopkeepers in 1805 include those with the new nomenclature ‘storekeeper’.

<sup>370</sup> Hucksters, as opposed to huckster shops, are included in the itinerant dealer category.

<sup>371</sup> 34,407 for 1773. Enfield, *An Essay*, p. 25; Census figures for 1801 - 77,653; British Parliamentary Papers, *Abstracts of the Answers and Returns* (1801), p. 173.

<sup>372</sup> Based on tax assessments. The average for the North was 69.7:1. Mui and Mui, *Shops and Shopkeeping*, p. 89.

**Table 3.7**

**Specific Item Shops as a Percentage of all Shops: 1766-1805 \***

Year	Liverpool		Philadelphia	
	(n)	%	(n)	%
1766	45	100.0	n/a	n/a
1774	78	98.7	n/a	n/a
1785/7	104	65.0	83	16.4
1791/6	160	55.0	129	35.0
1805	176	40.0	273	45.6

\* Those that were not listed simply as 'shopkeeper' or 'storekeeper'.

Source: Trade Directories for Liverpool and Philadelphia

This is not to say that Liverpool did not have a wide variety of specialised shops. In 1785 and 1796 Liverpool had more specific item shops than Philadelphia (see Table 3.7). However, it would appear the lack of diversity elsewhere in the Philadelphia trading community was reflected in the number of specific item shops by 1805.

In fact, the diversity of shops in both cities towards the end of the period is amazing: Staffordshireware shops, hardwaremen, booksellers, druggists, slopshops, stationers – even music sellers all appear in the 1790s in both cities.<sup>373</sup> Many of the general shops may have sold these items before, but what is noteworthy is that demand must have increased substantially for it to be worth having special shops for these items, and suggests the growing importance of both cities as regional centres.

Looking at the gender spilt between these shopkeepers might provide some clues as to why these anomalies exist. In Philadelphia, women were mostly running the lower scale and more general shops. They worked predominantly as huckster shopkeepers and general shopkeepers throughout the period, and only occasionally as tobacconists, ironmongers or in other specific items shops. Where they did work in higher status shops, these were often

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<sup>373</sup> They had been listed on the odd occasion before, but their consistent entry is noticeable in the 1790s.

special social spaces for women.<sup>374</sup> In Liverpool, women were seen in diverse occupations such as bookseller, slopseller, druggist, Staffordshireware and toy shops. However, as a percentage of all women shopkeepers, those working as general shopkeepers far outnumbered those working in other areas in both cities, as Table 3.8 demonstrates.

The figure for 1785 in Philadelphia is probably due to the use of generic terminology, and due to it being the first directory. It would appear, however, that the trend of women moving into general shopkeeping was the same in both cities. Although the range and size of these small shops could vary widely, women were effectively only working within the lower shopkeeping area, whilst men were in control of the specific item shops.<sup>375</sup>

**Table 3.8**

**Women General Shopkeepers as a Percentage of all Women Shopkeepers: 1766-1805 \***

Year	Liverpool %	Philadelphia %
1766	0.0	n/a
1774	9.0	n/a
1785/7	64.5	100.0
1791/6	83.0	74.0
1805	92.2	86.8

\* Shopkeepers and Storekeepers

Source: Trade Directories for Liverpool and Philadelphia

Therefore, although the numbers in Figure 3.10 (all shopkeepers) look relatively impressive for female involvement, they were in fact only active within a limited area. It should also be noted that in both cities men were also working in general shopkeeping. Maybe as in Liverpool, Philadelphia could not keep up with the demand for shops, and therefore there were still opportunities for both men and women to make profits in this area. See Table 3.9.

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<sup>374</sup> For example, Mary Coats of Philadelphia sold luxury imports in her shop. Cleary, “ “She will be in the shop” ”, p. 201; See also Kowaleski-Wallace, *Consuming Subjects*, p. 80.

Table 3.9

General Shopkeepers by Gender: 1776-1805 \*

Year	Liverpool		Philadelphia	
	m %	f %	m %	f %
1766	0	0	n/a	n/a
1774	0	100**	n/a	n/a
1785/7	64.0	36.0	75.6	24.4
1791/6	47.0	53.0	69.2	30.8
1805	55.5	44.5	61.5	38.5

\* Only those called 'shopkeeper' or 'storekeeper'

\*\* This represents only one general shopkeeper.

Source: Trade Directories for Liverpool and Philadelphia

Whilst there is no clear trend, it is clear that both men and women were working in this area, although women were predominantly general shopkeepers. The higher status shops were effectively monopolised by men. This could be due either to credit availability or because general shopkeeping was more easily accessible work for women. It could also be a reflection of the fact that most of the women entered with an occupation in the directories were probably spinsters and widows. They were therefore more likely to be poor as a consequence, and have little or no capital with which to start up a business. However, we should not negate the importance of small shops to the economy as a whole. As Mui and Mui have pointed out, small general shops of this kind were very important in distributing the new consumer items, both food and durables to the poor. They state that "such shops performed indispensable services without which a take-off into sustained growth would hardly have been possible".<sup>376</sup>

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<sup>375</sup> Wulf, *Not All Wives*, p.125, uses inventories to demonstrate the differing status of these 'shops'.

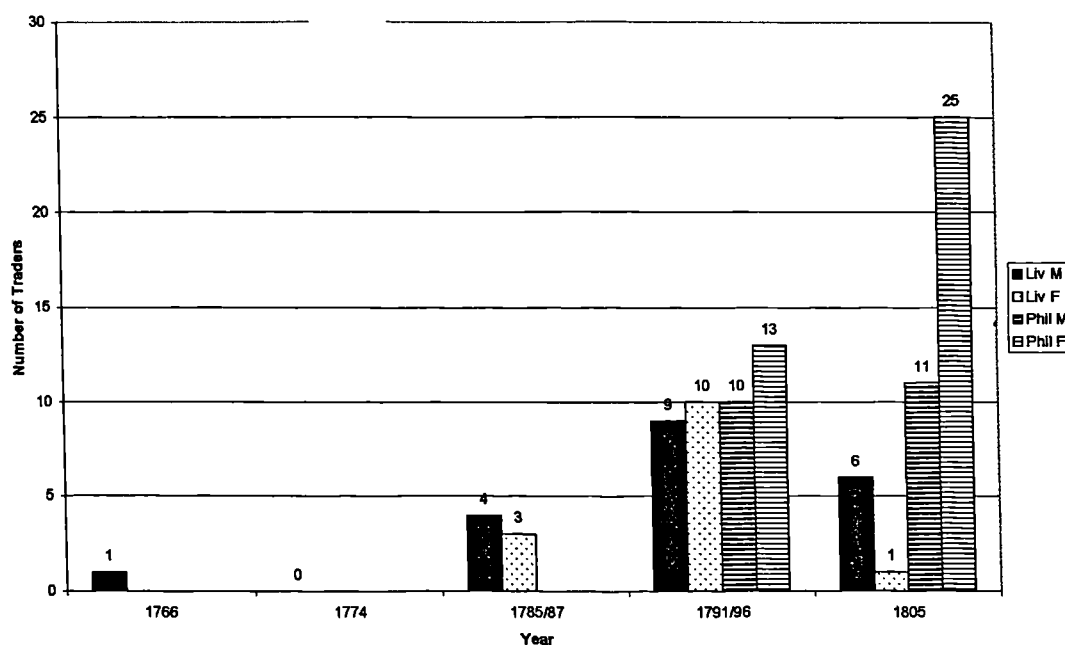
<sup>376</sup> Mui and Mui, *Shops and Shopkeeping*, p. 6.

## Itinerant Dealers

The fact that there were not many itinerant dealers listed in either city does not mean that we should ignore them. They were vital links in the distribution chain. Of course they were, by their very nature, less likely to be entered in the trade directories, and this is reflected in Figure 3.11.

**Figure 3.11**

### **Itinerant Dealers in Liverpool and Philadelphia: 1766-1805**



Source: Trade Directories for Liverpool and Philadelphia

The relatively few entries for these traders could be due to a variety of reasons. Fontaine notes three types of pedlar: destitute, regular and merchant. The destitute pedlar was on the margin economically and legally, and often solitary. The regular pedlar was “the pedlar *par excellence*” in that he was often resident in rural areas and went peddling after the harvest was in. The merchant pedlar set up shop in a town, but was prepared to go back on the road.<sup>377</sup> Possibly, the itinerant dealers in our two cities provide a few of each type. It is possible that they were in town for a short while, collected more goods, most likely on credit, and then

went into the hinterland again to sell their wares. To be a pedlar of any consequence meant buying stock on credit, and therefore having security on which to base it. They were not therefore always completely destitute. Where they *were* listed, either the pedlar or his family must have been permanent residents in Liverpool or Philadelphia.

Others may have been itinerant only within the city - urban hawkers - as Weatherill found in the pottery industry.<sup>378</sup> Mitchell notes that many itinerant dealers sold food that could no longer be sold by shops, and may have provided an “essential link in rapidly growing areas” where cheap food was in demand.<sup>379</sup> However, there were apparently very few pedlars in either city (although the numbers listed were increasing over the period). This could be due to the fact that many pedlars were in fact destitute, and/or rural dwellers. However, Weatherill finds that itinerant dealers were still very important as late as 1770s in distributing to rural areas.<sup>380</sup> As she is referring to the pottery industry, which was still quite large in Liverpool, this could be true of that city at least.<sup>381</sup> Another factor could be that as all itinerant dealers relied on personal contacts to a greater extent, they did not find entry in the directories worthwhile.<sup>382</sup> The very fact that they were mobile would reduce the usefulness of an entry. Therefore, although the figures presented here are small, we should not forget that itinerant traders no doubt existed in far larger numbers. Many of them may have been on the margins of legality, and economic viability, but they were important to the distribution process as a whole.<sup>383</sup>

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<sup>377</sup> Fontaine, *History of Pedlars*, pp. 79-92.

<sup>378</sup> Lorna Weatherill, “The Business of Middleman in the English Pottery Trade before 1780”, *BH*, 28,3 (1986), 51-76, p. 67.

<sup>379</sup> Mitchell, “Development of Urban Retailing”, p. 269.

<sup>380</sup> Weatherill, “The Business of Middleman”, p. 67.

<sup>381</sup> One man was listed as a ‘mug man’ in 1766 in Liverpool, but all the others were newsmen. In Philadelphia the exact terms given were huckster, pedlar, tinker, ragman and travelling stationer and bill sticker. Huckster shops were included in shopkeepers. Other hucksters and higglers were included in the itinerant dealer category. The *OED* states that a huckster could be “A retailer of small goods, in a petty shop or booth, or at a stall; a pedlar, a hawker.” The term chapman was not used in either city, except occasionally in the newspapers.

<sup>382</sup> Fontaine, *History of Pedlars*, pp. 89-90.

<sup>383</sup> Some may have not paid for a licence for example.

## CONCLUSION

Three themes have been recurrent throughout this chapter: the growing number of persons in the trading community, the relative diversity of the cities, and gender differences, both in terms of what men and women did, and women's activity in the two ports.

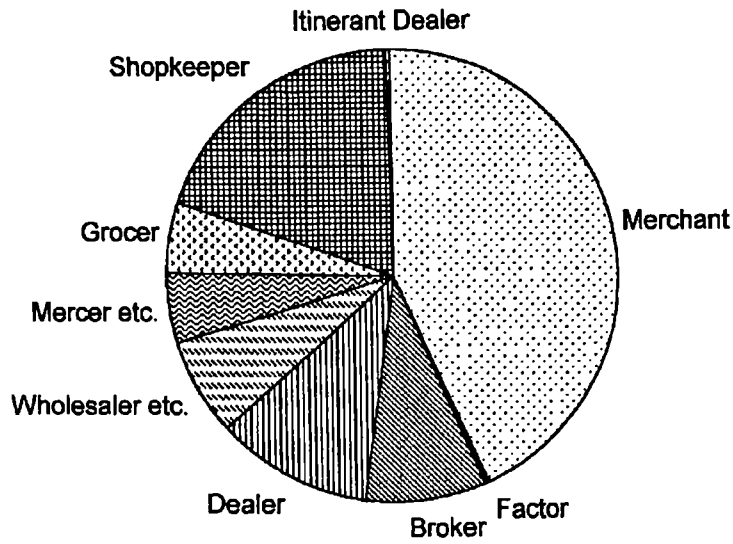
Some of the growth in numbers was due to the growing popularity of the directories. Traders and those with 'vanity' entries found them useful for various reasons. This could slightly affect the numbers in various sectors entered at different times. As mentioned in the introduction to this chapter, many people such as mariners and servants were not entered, and the numbers of women are obviously hugely underestimated, being mainly spinsters and widows. It is necessary once again to stress that these are *minimum* figures in all cases. However, as we are concerned with trends rather than exact numbers, these figures suffice, and are as robust as the directories allow. There is no doubt however, that the number of traders grew over the period in order to service the growing population and concomitant trade.

Whilst both cities were experiencing a numerical growth in terms of the population generally and of the trading community, there were some differences in the structure of the community of the two cities. Liverpool had a larger middleman structure than Philadelphia, suggesting that many of these functions were done by other people in conjunction with another role in the latter city. As we have seen, middleman functions were performed in Philadelphia by a mixture of merchants, grocers, and the relatively few wholesalers. Figure 3.12 highlights the dominance of the merchants, grocers and shopkeepers in 1805 in Philadelphia, as compared with Liverpool.

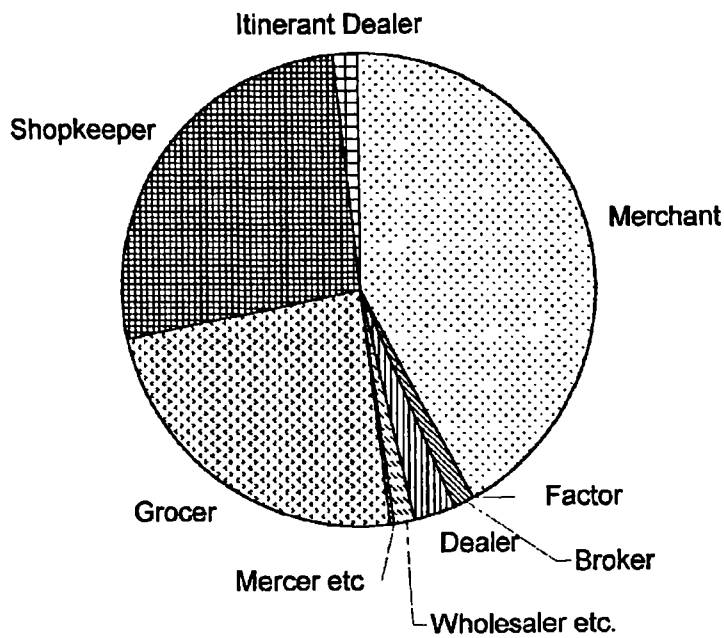
Figure 3.12

Comparison of Diversity in the Trading Sectors: Liverpool and Philadelphia: 1805 \*

Liverpool



Philadelphia



\* This does not include victuallers



This difference in diversity was due to many factors. Philadelphia was a newer city, still developing its hinterland connections, whilst Liverpool, being an older town, if not port, may have had more time for its trading community to diversify.<sup>384</sup> ‘Class’, or at least ‘trader’, distinctions may have become more distinct. It could be just that, being an older town, people in Liverpool had trading knowledge and know-how and could compete with merchants for the wholesaling, dealing and retail part of the market. The degree of specialisation might therefore be a reflection of a more mature economy. On the other hand, Philadelphia’s relative youth and quick growth could have meant that wealth was kept firmly in the hands of the originating sectors (if not families), and so access to capital was not widely distributed. This relative wealth polarisation could mean that, although merchants in Philadelphia were no more in number than in Liverpool, they exercised more control over the distribution process, and in fact, there was no need for as much diversity as in Liverpool. The concentration of wealth in Philadelphia certainly meant that relatively few merchants were in control of shipping, as opposed to Liverpool.<sup>385</sup>

However, the nature of the imports and exports of each city and its hinterland also had an effect on their trading structures. Partly due to differentiations in industrialisation, Philadelphia’s main exports were timber and flour – the latter in control of a few middlemen who linked the hinterland with the export merchants. In return, Philadelphia imported a wide variety of manufactures and less glamorous items, through Liverpool (as well as London and elsewhere) but this trade was also in the hands of relatively few people at the import stage. By 1805 however, Philadelphia had many more specialist shops than Liverpool. This may have simply been the obverse of less diversity elsewhere, or perhaps Philadelphia – as a city of culture, had become more of a centre for fashionable shopping than had Liverpool. In contrast, Liverpool imported the timber and flour that Philadelphia exported, which was dealt with by a wide variety of merchants, brokers, dealers and shopkeepers in order to distribute these and other items throughout the social scale. Manufactured goods were brought into the city for retail and export through a variety of merchants, wholesalers, warehouses and dealers which led to wider diversity in distribution of these items in that

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<sup>384</sup> Liverpool’s trade, and character as a port grew significantly in the century after 1660. Power, “Politics and Progress”, p. 119.

<sup>385</sup> See chapter five, pp. 158-161.

city.<sup>386</sup> Liverpool was more of an *entrepot* for imports *and* exports than Philadelphia, but did not necessarily entice people as a centre for shopping.

These different factors, such as the longevity of the town, wealth distribution, and the nature of imports and exports, appeared to have had more effect on the ability of women to trade than differences in the legal and social factors discussed in chapter one.<sup>387</sup> It is clear that fewer women were functioning in the trading community of Philadelphia than that of Liverpool. The lack of diversity in Philadelphia appeared to account for much of this disparity. However, in both cities, the activities of women were often very limited, and they were to be found mostly “in the shop”.<sup>388</sup>

Both cities were buffeted by growing and migrant populations, financial crises and wars; but the trading communities managed to survive and thrive.<sup>389</sup> It would appear that the growth of the trading communities in both cities was along the same trend, with Philadelphia catching up. This demonstrates how quickly a port can develop given the necessary contacts, demand, know-how and credit.<sup>390</sup> To what extent Philadelphia was in control of its own destiny and how personal and credit relationships, both locally and with England, affected the ability of traders to act freely is another matter. Having determined the relative size of the trading communities and the proportion of the different sectors within it, the next task is to investigate how these various sectors interacted with one another – at the local, regional and trans-Atlantic level. There may have been differences in diversity, but working practices, credit relationships and the rise in the Atlantic world of goods meant that the two communities functioned as part of one Atlantic trading community, as part two will demonstrate.

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<sup>386</sup> For more on the distribution process itself see chapter six.

<sup>387</sup> Their ability to use the same trading networks and credit relationships is discussed in chapters four and five respectively.

<sup>388</sup> Cleary, ““She will be in the shop””, p. 181. Were victuallers to be included this would count as the largest category of female ‘trader’. There were 303 in Liverpool in 1805, compared to 129 ‘shopkeepers’

<sup>389</sup> Some individuals thrived due to rather than in spite of war. Doerflinger, *Vigorous Spirit*, chapter five.

<sup>390</sup> See chapter four and five for the similarities in business practices on both sides of the Atlantic.

## CHAPTER FOUR

### NETWORKS OF PEOPLE

*“It wou’d be of a great consequence to your correspondents,  
were you to clap down the day of the month at the head of your letter”<sup>391</sup>*

*“I have been teasing every Capt<sup>r</sup> of a vessel ... for Six Weeks past, for a Letter from you, but can get none,  
I shall have a Crow to pull with you on your Arrival here on that Head”<sup>392</sup>*

Securing a competitive advantage lay at the heart of a successful business, and traders at all levels sought ways to reduce the costs of doing business. This chapter considers how people used their networks in order to assess, manage and reduce costs and risks. Four main means of communication are considered. First, newspapers were vital for keeping up to date with national and international information. Second, letters were essential for directing business, especially at a distance, and for keeping a record of decisions. Third, local organisations, both formal and informal, and places such as coffee-houses were hot-beds of influence, faction and gossip. Fourth, religious, familial, and other connections were used to further reduce risk and increase trust, as well as for convenient access to finance and credit. Timely, reliable information and trustworthy connections were both vital to the daily running of business.

In order to conduct trade, traders had to involve themselves in business relationships – they had to build up networks of people. As soon as they did this they incurred risks inherent in trade. In a business world reliant on credit, traders had to rely on one another for payment, or to sell goods on their behalf. The need to rely on an ‘agent’ was especially important in the trans-Atlantic context. Jensen and Meckling define this relationship “as a contract under which one or more persons (the principal(s)) engage another person (the agent) to perform some service on their behalf which involves delegating some decision making authority to the agent”; therefore a business relationship involving co-operative effort arises.<sup>393</sup> We can

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<sup>391</sup> John to James Perhouse, 30 June 1801, John Perhouse Journal 1800-1838.

<sup>392</sup> Pollard to Captain McCreight, 16 May 1772, William Pollard Letterbook 1772-1774, HSP.

<sup>393</sup> Michael C. Jensen and William H. Meckling, “Theory of the Firm: Managerial Behaviour, Agency Costs and Ownership Structure”, *JFE*, 3 (1976), 205-360, pp. 308-309.

see many examples of this relationship in our trading communities. For example, the commission merchant working in Philadelphia on behalf of a Liverpool exporting house and the supercargo trusted with the best purchase and sale of goods in different ports on behalf of the ship-owners.<sup>394</sup> The very nature of humans means that this delegation incurs the risk of shirking, and the problems of getting the agent to work in the best interests of the principal, not himself. Strong and Waterson posit two main ways in which these problems manifest themselves, due to what they term informational asymmetry; or the fact that the principal and the agent often have access to different levels of information regarding any particular transaction. The first is that of *moral hazard*, where both parties have identical information before the transaction, but the principal does not see the action itself. The second is that of *adverse selection*, where the principal is not privy to all the information regarding the transaction, which means that the agent may work for his own benefit, rather than that of the principal. The agent might want to economise on effort or reduce his risk, and so hide or not divulge certain information, thereby making it appear that he had taken the correct course of action.<sup>395</sup> For example, a commission merchant might hide the possibility of huge profits to be made from price fluctuations in a particular commodity (which of course he might benefit from as well). However, if he did not want to take the risk, and wanted to collect at least a certain level of commission, he would sell immediately, thereby denying his principal greater profit.<sup>396</sup>

The point that not all humans are 'rational' profit maximisers is an important one. Traders at all levels often chose a safe path rather than the most profitable one. However, assessing the risk inherent in 'agency' or co-operation was only one concern of traders in the risky world of business. North has called the wider framework available to traders to reduce risk *transaction costs*. He defines these "as the costs in specifying and enforcing the contracts that underlie all exchange ... They are the costs involved in capturing the gains from trade."<sup>397</sup> They consist of four main factors: the available profit to be made and measuring the

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<sup>394</sup> Morgan discusses the problems associated with correspondence, agents, and directing trade at a distance. See *Bristol and the Atlantic Trade*, pp. 70-79.

<sup>395</sup> Norman Strong and Michael Waterson, "Principals, Agents and Information", in Roger Clark and Tony McGuinness (eds.), *The Economics of the Firm* (Oxford: Basil Blackwell Ltd, 1987), pp. 18-41.

<sup>396</sup> See Nuala Zahediah, "Credit, Risk and Reputation in Late Seventeenth-Century Colonial Trade", in Olaf Uwe Janzen (ed.), *Research In Maritime History*, 15, Merchant Organisation and the Maritime Trade in the North Atlantic, 1660-1815, 53-74, pp. 59-62 for a discussion on wayward 'agents'.

<sup>397</sup> Douglass C. North, "Transaction Costs in History", *JEEH*, 14,3 (1985), 557-576, p. 558.

performance of agents (as discussed above), the degree of personal or impersonal exchange involved, social and ethical norms which play a part in enforcing the behaviour of the parties involved and the framework available for enforcing contracts.<sup>398</sup> More recently, Casson has further refined this terminology. As North implied, “transaction costs are incurred chiefly in the negotiation and enforcement of contracts”, whereas “information costs ... are incurred chiefly in monitoring competitors, in forecasting demand, and in the appraisal of investment decision”.<sup>399</sup> Information costs are those that affect business strategy – the opportunity cost of finding out information.<sup>400</sup> Time spent at the exchange or the coffee-house would therefore be information costs, resorting to the courts to enforce a contract or insurance premiums would be transaction costs.<sup>401</sup> These factors were applicable to trade on both sides of the Atlantic and throughout the distribution network. For example, a Philadelphia merchant trusted a Liverpool or Manchester house to send the correct quality and/or pattern of goods, as did the country shopkeeper reliant on the Philadelphia wholesaler, who in turn trusted the chapman or consumer to pay him. Impersonalised relationships were increasing over the period in question. The general rise in population, trade, and numbers of traders themselves meant that it was impossible to know, or even know of, everyone involved in your distribution chain. There were however, many social constraints on the business activities of traders, the requirement to keep your good reputation being the most vital in gaining credit. This involved a wide variety of factors such as whether you were diligent, attended regular hours at the exchange, did not overcharge and were an honest trader.<sup>402</sup> However the increase in non face-to-face relationships required a legal framework to enforce contracts. This was reflected in the rise in small claims courts for small debts and more regulated ways of dealing with debtors and bankruptcy.<sup>403</sup> This was reinforced by extra-legal methods such as those used by the Quakers in monitoring the businesses of failing traders. Many traders, at all levels, found themselves in debtors’ prison at the behest of other traders,

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<sup>398</sup> North, “Transaction Costs”, p. 560.

<sup>399</sup> Casson, “Institutional Economics and Business History”, p. 151.

<sup>400</sup> *Ibid*, p. 157.

<sup>401</sup> Insurance costs are not fully discussed here. It is worth noting however, that not all shippers insured against the loss of their ships or cargo. Premiums did vary according to region and whether there was a war at the time. In 1768-70 rates between London and North America were 42s per £100 insured. A. H. John, “The London Assurance Company and the Marine Insurance Market of the Eighteenth Century”, *Economica*, New Ser., 25 (1958), 136-141.

<sup>402</sup> See Defoe, *Complete English Tradesman*, chapters five, eighteen and *passim*, and Zahediah, “Credit, Risk and Reputation”, pp. 60-63.

<sup>403</sup> For a discussion on the legal factors regarding the collection of debt see chapter five, pp. 161-168.

or their business under the control of formal or informal assignees. Lastly, the ability to weigh up the options available in this risk reduction strategy (of course *some* traders may have thrived on risk), was dependant on timely reliable information, as the quotes at the beginning of this chapter demonstrate. The primary problem, was not weighing up the options, but finding out what they were – the information costs.<sup>404</sup> Information had to be trustworthy and up to date for the recipient to gauge to what degree circumstances might have changed, or whether the information had been superseded. Getting hold of the right information, in time, and making the best use of that information meant that trade was risky, which was precisely why traders took such care in developing their networks of people. This chapter will consider the various media and strategies used by traders in order to assess or reduce their information and transaction costs with regard to people and information. The legal framework is discussed in full in chapter five, networks of credit.<sup>405</sup>

## THE PRINTED WORD

The printed word came in various forms, including directories, broadsheets, books, and newspapers.<sup>406</sup> Broadsheets were often used to disseminate information at the more local and regional level, but books and newspapers not only discussed events around the world, they were transported around the world.<sup>407</sup> Whilst it is recognised that books were important for educational, cultural and political development, this section will concentrate on newspapers.<sup>408</sup> This is because in the context of trading information, newspapers, which were usually printed weekly, were a vital source for contemporaries. Not only was the bulk of trading information advertised in them, they were also relatively cheap and available to all levels of society.<sup>409</sup> If people could not read the newspapers themselves, they were read out

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<sup>404</sup> North, "Transaction Costs", p. 565.

<sup>405</sup> See pp. 160-167.

<sup>406</sup> Trade directories are not discussed here. See pp. 55-60.

<sup>407</sup> Here is meant newspapers that included political news and advertisements. McCusker argues that newspapers included items such as price current listings and bills of entry published on single sheets. John J. McCusker, *European Bills of Entry and Marine Lists: Early Commercial Publications and the Origins of the Business Press* (Cambridge, Ma: Harvard University Library, 1985), pp. 5-8.

<sup>408</sup> For the rising importance of books and science to the cultural development of Philadelphia and Liverpool see Tolles, *Meeting House*, chapters seven and nine; Arline Wilson, *Culture and Commerce: Liverpool's Merchant Elite c.1790-1950* (Unpublished PhD thesis, University of Liverpool, 1997), pp. 31-34 and 128-154.

<sup>409</sup> The Stamp Duty on newspapers did make them more expensive of course. Stamp Duty was levied in England in 1712, 1725 and 1757 and in 1765 in the colonies. In 1757 the duty on all newspapers in England

to them in taverns and coffee-houses. Thompson argues that pamphlets and newspapers were written with taverns in mind, so important were they as a place of oral discourse.<sup>410</sup> Furthermore, the fact that traders of all levels advertised in newspapers would suggest that they were widely read.<sup>411</sup> The newspapers not only contained a wide variety of local, regional and trans Atlantic news, they were read or heard by men and women of all social standing.

Liverpool's first newspaper, the *Williamson's Liverpool Advertiser*, was established by Robert Williamson in 1756.<sup>412</sup> Others soon followed, including the *Liverpool Chronicle and Marine Gazetteer* (1759?) and the *Liverpool General Advertiser* in 1765.<sup>413</sup> The commencement of the seven year's war so soon after the start of the first newspaper, and the importance of Liverpool as a port, meant that the newspapers soon concentrated on war and trade.<sup>414</sup> In Philadelphia, much of the early press, both pamphlets and newspapers, was extremely political.<sup>415</sup> However, by 1767, the *Pennsylvania Journal and Weekly Advertiser* and its successors had a format almost identical to that of the Liverpool papers, for much the same reasons. Newspapers in both cities swiftly became vital nodes of communication. Most of the newspaper space in both cities was taken up with lists of incoming and outgoing shipping, extracts from Lloyd's lists, other shipping news, adverts for coaching, shops and services, business failures and personal notices.

Perhaps one of the most useful functions of the newspapers, from a trader's point of view, were the listings of incoming and outgoing shipping. In the Liverpool newspapers, the shipping column listed the amount of each commodity imported alongside the importing merchant and the relevant ship. Traders of all levels were therefore aware of what goods were coming into each port. In Philadelphia, the shipping lists only noted the ship and last

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was one penny. J. R. Harris and Bruce L. Anderson, "The Founding of an Eighteenth-Century Newspaper: The Partnership Agreement of Williamson's Liverpool Advertiser", *THSLC*, 116 (1965), 229-234, pp. 229 and 332; Walter LaFeber, *The American Age: United States Foreign Policy at Home and Abroad*, 2nd ed. (New York: W. W. Norton & Co., 1989), pp. 15-16. The cost of a newspaper in Liverpool in 1796 was 4d.

<sup>410</sup> Peter Thompson, *Rum Punch and Revolution: Taverngoing and Public Life in Eighteenth Century Philadelphia* (Philadelphia: University of Pennsylvania Press, 1999), pp. 10-11.

<sup>411</sup> Christina Fowler also argues this point. "Changes in Provincial Retail Practice During the Eighteenth Century, with Particular Reference to Central-Southern England", *BH*, 40,4 (1988), 37-54, p. 39.

<sup>412</sup> Harris and Anderson, "The Founding", p. 229.

<sup>413</sup> The *Liverpool General Advertiser* became known as *Gore's Liverpool General Advertiser* in 1788. A. H. Arkle, "Early Liverpool Printers", *THSLC*, 32 (1917), 73-84, pp. 78-82.

<sup>414</sup> Harris and Anderson, "The Founding", p. 231.

<sup>415</sup> Philadelphia had its own newspaper from 1719. Nash, *Urban Crucible*, pp. 3, 183 and 245.

port. However, traders could glean what commodities had been imported on each ship by reading the subsequent adverts of merchants and other traders, which often mentioned the name and last port of the incoming ships alongside the commodities imported (See Figure 4.1).<sup>416</sup>

Figure 4.1  
Newspaper Advertisement of Andrew Clow of Philadelphia

FRIDAY, OCTOBER 19.

## Andrew Clow & Co.

Have imported in the *Pigeon and Harmony* from *Liverpool*, an excellent  
*Assortment of Choice Goods:*  
*Consisting of the following Articles,*  
Directly from the best Manufacturers, which will be  
Sold on very low terms by the Package or Piece.

<p><b>S</b>UPPERINE an l eam. Bath coatings, bazzes and trizes Fairy striped cloth for veils Candle's, jet simancoes, and durants Rattinets, serges and ba- lloons Sartinetts, ballings and mo- terens Worsted furniture checks Olive velvets Thick fets, denims and royal ribb Printed velvets and cors duroys Black and blue velvets Beavers, jacks and pillow Counterpanes and Mar- tilles quilting Criblovers and muslinets Black, dove and white fatinis 3 4 wide and square modes Changeable countas and armaxen Tostiles, perfions &amp; fair- nets India and best English Banians Martineo, poscat &amp; cul- gee silk handkerchiefs Black and coloured Har- celonas Chuck and printed fancy handkerchiefs 6 4 flowered, check and striped muslins Kentiags and Scots lawns Plain bordered kentiag handkerchiefs Needle work handkerchiefs and aprons Loom flowered ditto ditto Spotted, striped &amp; plain lawns Millinet &amp; thread gauzes 6 4 plaid molins &amp; cra- vats New fancy calicoes and chinzas</p>	<p>Best black fatten furen's lines <b>G</b>AUZES, French net and cypress gauze Riddle, Paris net and crape Tifony, valenciene and patent net Black chain and valenci- ene Souffe black and white ditto Point lace and trimming Thread lace and edging Black silk lace and edging Cotton and thread block- ings Kint and blue worsted ditto Worsted mitte and gloves Leather, mens &amp; womens leather ditto Scots ounce and taylors thread No. 9 and 10 Scots thirtlings and sheet- ings Silk plaid fancy waistcoat- ing Black and coloured sewing silks Searf twist and black vest buttons Wire ribband and silk and cotton wire Plain and figured ribbands Rich silk fancy velvets Hair thag and worsted plnsh Carpets, hats and tam- bour silk Quality and shoe bindings Gartering and hed laces Tablecloths and black crapes Spotted French lawns, &amp;c. &amp;c. <b>N. B.</b> Old cherry wine in quartercasks Raisins in barrels &amp; boxes Bullington hams A few Bath stoves &amp; grates October 18. 1787</p>	<p><b>A</b>n <b>S</b>UP et lout Clint Mont Sarten Luce Lair Lauze tap Lawn Table Barel cott Sailon Fans,  Closet doz Cham qua Anac Gin ir Annul Old S ter Mufca fups Alicat Empi Plaih  All Mille nuxer hoofe. <b>W</b> posed cyphe name loit et ter, r chag  <b>F</b> <b>R</b>AN living street other born black metal stock cured that above <b>Q</b></p>
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Source: *Pennsylvania Packet*, 19 October 1787.

Reproduced with the kind permission of the Library Company of Philadelphia.

<sup>416</sup> There were similar advertisements by traders in the Liverpool press. This was how the author reconstructed the trading networks between Philadelphia and Liverpool and to other wholesalers in each city.



It is immediately evident that the importers adverts, whilst cumbersome and unimaginative, were informative. Anyone wishing to purchase imported commodities would know who to approach. If anyone was at a loss as to the correct price to pay for these goods, “price-current” listings were occasionally printed giving the price per barrel or cwt. In Philadelphia, the price for common flour in October 1787 ranged from 30-31s a barrel, whilst people could expect to pay 22d for a bushel of Liverpool salt.<sup>417</sup> This type of information was available for other cities across the Atlantic. Whilst Philadelphia prices-current were available in the Liverpool newspapers, London prices-current were available in Philadelphia.<sup>418</sup> As was noted in chapter one, the prices for North American staples rose substantially during the later eighteenth century, whilst the prices for British manufactures only increased slightly.<sup>419</sup> However, prices would fluctuate in times of war and glut.<sup>420</sup> Newspapers also listed all ships departing, or ‘clearing’ the port. The newspapers clearly facilitated the tracking of a ship’s progress, who was importing and exporting on it and in what commodities. For example, the ship *Lydia*, Thomas Dean master, sailed from Liverpool to Philadelphia on 19 August 1774.<sup>421</sup> It took about seven weeks to sail to the latter port.<sup>422</sup> James Loughead advertised that the *Lydia*’s cargo had included textiles of all descriptions which were available at his vendue store.<sup>423</sup> *Lydia*’s ‘husband’, or manager, was efficient, as the vessel had cleared Philadelphia by the 23 November, again bound for Liverpool.<sup>424</sup> The *Lydia* probably arrived in Liverpool early in January 1775, as she had done in 1774. The cargo was presumably much the same too, consisting of deer skins, staves, flour, wheat and apples.<sup>425</sup> As Rawlinsons and Chorley were the main consignees of the *Lydia*’s cargo in Liverpool, it is likely that they were

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<sup>417</sup> *Pennsylvania Packet and Daily Advertiser*, 8 October 1787. Price says that ‘price-current’ listings in the newspapers, at least between 1667-1715, were not proper listings. However, it is likely that the figures discussed here were wholesale prices “which contemporary merchants ... acted upon” the same as the separate printed listings which he discusses. Jacob M. Price, “Notes on Some London Price-Currents, 1667-1715”, *EcHR*, 2nd Ser., 7,2 (1954-5), 240-250.

<sup>418</sup> *Williamson’s Liverpool Advertiser*, 2 July 1787; *Pennsylvania Packet and Daily Advertiser*, 1 October 1787.

<sup>419</sup> See p. 6.

<sup>420</sup> Merchants and brokers may have withheld goods or sent them to other ports in an attempt to stabilise prices. See Anne Bezanson, “Inflation and Controls, Pennsylvania, 1774-1779” *JEH*, 8, Supplement: The Tasks of Economic History (1948), 1-20.

<sup>421</sup> *Williamson’s Liverpool Advertiser*, 26 August 1774.

<sup>422</sup> *Pennsylvania Journal and Weekly Advertiser*, 19 October 1774.

<sup>423</sup> *Pennsylvania Journal and Weekly Advertiser*, 19 October 1774.

<sup>424</sup> *Pennsylvania Journal and Weekly Advertiser*, 23 November 1774. For more on ship’s husbands see Ralph Davis, *The Rise of the English Shipping Industry* (London: MacMillan, 1962), pp. 160-162.

<sup>425</sup> *Williamson’s Liverpool Advertiser*, 14 January 1774.

acting as agents there.<sup>426</sup> Other shipping news let ship-owners know that their ships were safe, not only in the home port, but often elsewhere. For example, in 1787, the ship *Hall*, travelling to Philadelphia from Liverpool was reported as having been spoken to by the *Lion* of Bristol on the 6<sup>th</sup> November, letting the owners know that she was still afloat, if not yet arrived at her destination.<sup>427</sup>

The newspapers were not just used by merchants and other importers. They were also used to advertise a wide range of retail outlets. Miss Chrystal, of 136 Market Street, Philadelphia, advertised that she;

happy in having the opportunity, solicits a second time this season, the attention of her friends - by a vessel just arrived she is furnished with the very latest fashions in Millinery, Fancy Dresses, Cloaks &c. that have appeared in London, since the departure of the first fall vessels from that place, which she will open for their inspection on Tuesday morning next.<sup>428</sup>

Both men and women advertised shops of all kinds in the newspapers. Adverts by women for millinery or dress shops such as that above, were quite common, but so too were women stating that they were continuing their husband's business. Mrs B. Sharp, the widow of Mathias, tea dealer and perfumer of Pool Lane, Liverpool, stated that she meant to continue the business in conjunction with her daughter.<sup>429</sup> Other traders using the papers included brokers and auctioneers. Although brokers were less common in Philadelphia than Liverpool, they still advertised, such as James[?] M'Curach, who dealt in Bills of Exchange and various goods.<sup>430</sup> Adverts for auctions were common in both cities. Traders at all levels might advertise the sale of some of their goods by auction, but other traders specialised in

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<sup>426</sup> Rawlinsons and Chorley were also the main consignees off the *Lydia* in July 1774. *Williamson's Liverpool Advertiser*, 1 July 1774. Being a consignee did not necessarily mean that Rawlinsons and Chorley were importing merchandise on their own account. See the case study of William Rathbone IV below, pp. 215-219. It has not been possible to ascertain whether this was a British or American ship.

<sup>427</sup> *Williamson's Liverpool Advertiser*, 17 December 1787.

<sup>428</sup> *Philadelphia Gazette and Universal Daily Advertiser*, 10 December 1796.

<sup>429</sup> *Billinge's Liverpool Advertiser and Marine Intelligencer*, 26 December 1796. Many more women advertised themselves as teachers. See the advert of Mrs Cox on the same date.

<sup>430</sup> *Relf's Philadelphia Gazette and Daily Advertiser*, 18 October 1805. See the discussion regarding the differing roles of brokers in each city in chapter two, pp. 39-40.

re-distributing the goods of insolvent debtors and bankrupts, such as Mills & Co., sworn appraisers and auctioneers.<sup>431</sup>

Another area of business always well reported by the newspapers was insolvent debtors and bankrupts.<sup>432</sup> In both cities people were kept well informed of the affairs of less successful traders. George Meade of Philadelphia tried to do the 'right' thing when he announced that his business was floundering. To 'announce' your problems before they got beyond repair was one way in which a failing trader could preserve his or her reputation. It is a good example of one of the social constraints in place which governed the behaviour of traders. Meade may have saved himself from a bankruptcy notice, but his goods were still handed over to assignees and he apparently had to sell his house to cover his debts.<sup>433</sup> When a partnership was dissolved it was also notified through the newspapers, especially with regard to who would be receiving/paying outstanding debts. For example, Robert Stewart and James Scott of Liverpool dissolved their partnership by mutual consent in January 1805, stating that all claims on the said concern should be produced at their counting house, 18 Paradise Street.<sup>434</sup> Montgomery and Caldwell of Philadelphia dissolved their partnership in 1787, and requested people to send in their payments or accounts.<sup>435</sup>

Familial and religious contacts were used where possible to avoid problems such as bankruptcy and unhappy partnerships. However, in a world of increasing impersonal relationships, not everyone had access to familial credit, a nephew in need of training or a trustworthy brother-in-law through which to make an investment.<sup>436</sup> In this case adverts were placed in order to find the right person. For example, in Philadelphia, an advert stated that "A SINGLE, active man, of good character, who can advance £500 will be taken into

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<sup>431</sup> *Williamson's Liverpool Advertiser*, 26 November 1787. Adverts such as these further facilitated the tracing of goods through the distribution chain. As retailers of all levels purchased from brokers and auctions, as well as merchants and wholesalers, it is possible to follow the flow of merchandise from ship to consumer. The account books of merchants also facilitated the tracing of original supplier and other final consumers. The sources altogether allow a complete chain from manufacturing merchant or produce supplier to consumer. See chapter six.

<sup>432</sup> This subject is dealt with in further detail in chapter five.

<sup>433</sup> *Philadelphia Gazette and Universal Daily Advertiser*, 17 October 1796, 20 October 1796 and 11 November 1796.

<sup>434</sup> *Gore's General Advertiser*, 10 January 1805.

<sup>435</sup> *Pennsylvania Packet and Daily Advertiser*, 13 October 1787.

<sup>436</sup> See the section below, "Religion, Family and Friendship", pp. 123-128.

Partnership in as profitable business as any in the city".<sup>437</sup> In Liverpool, a gentleman who wished to settle in that city and enter into business, had "1000l to 2000l to enter. A ready money business would be preferred".<sup>438</sup> People willing, or, who by necessity had to work up the hard way also gained employment in this manner. A respectable gentleman who had been actively engaged in Southern ports, advertised as wishing to engage as a supercargo.<sup>439</sup> On the other hand, someone advertised for "A BOY about 14 or 15 years of age, to attend in a Counting House, who can write a tolerable hand and who knows something of accounts".<sup>440</sup> The situation was the same in Philadelphia, where a young man wanting a situation advertised himself as "A Young Man Who was bred to the grocery business, can write a good hand, understands book-keeping".<sup>441</sup>

Newspapers were used for disseminating a wide variety of trade related and other information. Some people used them to notify others that they were opening or closing a shop or moving premises.<sup>442</sup> Another example is the Liverpool and Manchester Coaches, who advertised their prices from Liverpool to Preston (2s, 6d/1s, 6d), Warrington (5s, 0d/3s, 0d), London Bridge (5s, 6d/3s, 0d), and Manchester (10s, 6d/6s, 0d), inside and outside respectively.<sup>443</sup> The Liverpool "flying machines" took three days to get to London, and left every Monday and Wednesday.<sup>444</sup> Other advertisements included those for runaway slaves, men who did not want to be responsible for their wives' debts, outbreaks of disease such as yellow fever, and the outcome of the quarter sessions.<sup>445</sup> Political news, both at home and abroad, was also of interest not only at a national level, but to trans-Atlantic merchants anxious about the availability of overseas markets, and the likelihood of their ships being seized by enemies.<sup>446</sup> Newspapers were also used to foster specific relationships, both

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<sup>437</sup> *Pennsylvania Packet and Daily Advertiser*, 18 October, 1787.

<sup>438</sup> *Gore's General Advertiser*, 17 January 1805. He was obviously aware of the dangers of book credit. See chapter five, pp. 132-145.

<sup>439</sup> *Gore's General Advertiser*, 4 April 1805.

<sup>440</sup> *Billinge's Liverpool Advertiser and Marine Intelligencer*, 18 July 1796.

<sup>441</sup> *Philadelphia Gazette and Universal Daily Advertiser*, 3 October 1796.

<sup>442</sup> *Pennsylvania Journal and Weekly Advertiser*, 2 November 1774; *Pennsylvania Packet and Daily Advertiser*, 4 October 1787.

<sup>443</sup> *Billinge's Liverpool Advertiser and Marine Intelligencer*, 1 August 1796.

<sup>444</sup> *Williamson's Liverpool Advertiser*, 10 October 1766. For more details on Liverpool coaching see A. H. Arkle, "Early Liverpool Coaching", *THSLC*, 73 (1921), 1-32.

<sup>445</sup> *Pennsylvania Journal and Weekly Advertiser*, 6 July, 1774; *Billinge's Liverpool Advertiser and Marine Intelligencer*, 21 March 1796; *Relf's Philadelphia Gazette and Daily Advertiser*, 24 October 1787; *Billinge's Liverpool Advertiser and Marine Intelligencer*, 14 September 1796.

<sup>446</sup> Davis, *Rise of the English*, pp. 87 and 110.

regionally and across the Atlantic. For example, Boston's activities regarding the 'tea-party' were reported in Philadelphia to drum up support on their behalf. In contrast, disparaging remarks were made about Boston merchants still acting as consignees for tea.<sup>447</sup> Mercantile interests also used the newspapers to encourage or declare support for merchants on the other side of the Atlantic, highlighting their interdependence. A letter previously printed in an English paper entitled "To the Merchants in Great Britain trading to America" and signed "Ratio" was re printed in Philadelphia expressing support for American traders.<sup>448</sup> In a similar vein, a statement signed "Impartialis" was printed in the Liverpool newspapers, supporting the argument that trade with the colonies was more beneficial than taxing them.<sup>449</sup>

Newspapers distributed news and information about a broad range of issues of interest to peoples at all levels of society. They provided an invaluable service to merchants, shopkeepers and other traders, all of whom were interested in the current availability of goods, prices, the fate of those they did business with, social conditions and the political climate.

## THE WRITTEN WORD

Contemporaries were both explicit and implicit about the great importance they attached to the written word and communication generally. Not only did they sometimes write explicit orders in this respect, their letters are littered with comments that underline the importance of timely, *correct* information. In a memorandum written for staff by a London firm, Herries and Co. in 1766, it was ordered that letters consulted should be replaced carefully and "no loose papers were to remain on the Desks, lest they be mislaid".<sup>450</sup> The very fact that a partner in this firm thought it necessary to write down in detail the day-to-day routine, as well as general comments regarding the behaviour and working practices of his staff, demonstrates the importance of an orderly office. Hancock comments that "Order was

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<sup>447</sup> *Pennsylvania Journal and Weekly Advertiser*, 23 July 1774; *Pennsylvania Journal and Weekly Advertiser*, 12 January 1774.

<sup>448</sup> *Pennsylvania Gazette*, 18 May 1769.

<sup>449</sup> *Williamson's General Advertiser*, 7 February, 1766.

<sup>450</sup> Price, "Directions for the Conduct", p. 141.

demanded throughout” in a counting house of this period.<sup>451</sup> Herries and Co. had a double row of boxes marked ‘A’ to ‘Z’ for filing correspondence in their “Merchant’s Bureau”, “possessed by nearly every trans Atlantic merchant in London”.<sup>452</sup> Perhaps such a grand piece of furniture was not owned by every Liverpool and Philadelphia merchant, but to be successful all merchants had to be just as organised. Most of them apparently agreed that “Business letters ... should have no political or personal news in them” and that “Letters of trade, wrote with judgement ... beget respect and confidence”.<sup>453</sup> Most of the extant trade letters flowing between Liverpool and Philadelphia follow these rules, although some people mixed pleasure with business when writing to family and friends. As the quotes at the beginning of the chapter signify, our traders agreed that timely information was crucial. It was also important to keep a record of orders and decisions made in the day-to-day running of the business, and therefore the bulk of trader’s letters refer to the day-to-day running of business, such as orders for goods and the state of the market for commodities and their prices; but letters were also written to restart trade, give encouragement, introduce new people into the network, and for political and personal correspondence.

It is perhaps difficult for us to comprehend the importance of letter writing when we have the convenience of the telephone, fax and email; but in the eighteenth century – for those who could write - letter writing could become almost a full time occupation.<sup>454</sup> For traders, this was made worse by the fact that each and every order and letter coming in and going out had to be copied into the ledgers. Many letters were sent in duplicate or even triplicate to ensure their safe arrival at their destination.<sup>455</sup>

For traders, much letter writing was based on the day-to-day orders for merchandise.<sup>456</sup> A good example of this is the Letter and Invoice Book of Daniel Clark of Philadelphia.<sup>457</sup> His

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<sup>451</sup> Hancock, *Citizens*, p. 101. See pp. 90-104 for a full description of an eighteenth century counting-house.

<sup>452</sup> This was typically 7’ by 9’ tall and 5’ wide according to Hancock. *Citizens*, p. 101.

<sup>453</sup> Hancock, *Citizens*, p. 103.

<sup>454</sup> This was not restricted to trades people of course – see the literature that reflects this practice. For example, Samuel Richardson, *Pamela; or Virtue Rewarded* (1740) (rep. London: Penguin, 1985).

<sup>455</sup> William Sitgreaves sent copies of a letter to Messrs Pigou and Booth of London via Ostend, the Orient and New York to ensure its safe arrival. Sitgreaves to Pigou and Booth, 19 March 1783, William and John Sitgreaves Letterbook 1783-1794, HSP.

<sup>456</sup> ‘Local’ trading was done by word of mouth and was not usually therefore included in the letterbooks, only the accounts. This would of course include many of the lesser traders. Most, but not all, commercial letter writing was therefore done by overseas or regional traders.

letters and large orders for goods were copied into his book - one took up seven pages alone.<sup>458</sup> The reason for this was the explicit nature of the order, with all the different types of textiles, hardware and groceries being listed by style, quality and quantity. Some were shorter, such as when Clark ordered from Haliday and Dunbar of Liverpool for the first time. This was presumably to 'try them out', and the orders were extended once trust was established.<sup>459</sup> The difficulties of corresponding at a distance are highlighted by the problems in receiving the correct quality and quantity of goods. Clark often expressed his displeasure with the goods he received from Neale and Co. of London. "I order that care be taken in the Choice of my goods" chided Clark, "I meant but 20 pcs. [of Romalls] Which your people Constructed for 240 ps which is really Sufficient for all the provence for 10 years". His indignation is obvious from his own copy, in which 'one' year was scratched out and replaced by 'ten'!<sup>460</sup> The frustration of merchants in Philadelphia at their lack of control over choice of goods is a recurrent theme, and gluts of goods were especially problematic.<sup>461</sup>

A further example of this necessity to control 'agents' was that letters between partners, branch houses and staff were also very important. The Philadelphia partnership of Andrew Clow and David Cay is an excellent example of the importance of letter writing. Although Clow was the senior partner, he spent much of his time in England, and therefore sent orders and requests for information regularly to Cay. In return, Cay kept him informed of the day-to-day progress of the house in Philadelphia.<sup>462</sup> The letters between William and Thomas Earle, corresponding between Liverpool and Livorno, Italy are also enlightening. The Livorno Branch sold Staffordshire pottery, Manchester textiles, American and West

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<sup>457</sup> Letter and Invoice Book of Daniel Clark, *passim*, HSP.

<sup>458</sup> Clark to Neale, 25 September 1760, Letter and Invoice Book of Daniel Clark 1759-1763.

<sup>459</sup> Clark to Haliday and Dunbar, 26 September 1760 and 14 January 1761, Letter and Invoice Book of Daniel Clark 1759-1763.

<sup>460</sup> Clark to Neale, 16 October 1760, and *passim*, Letter and Invoice Book of Daniel Clark 1759-1763.

<sup>461</sup> Pollard to McCreight, 16 May 1772, and Pollard to T. & C. Case, 19 June 1772, William Pollard Letterbook 1772-1774. However, Morgan argues that merchants on both sides of the Atlantic were making concerted efforts to co-ordinate demand by paying attention to the increasing exactness of the consumer. Pattern-books, detailed letters and cross Atlantic visits were becoming more common in this period in order to achieve this. Kenneth Morgan, "Business Networks in the British export trade to North America, 1750-1800", in John J. McCusker and Kenneth Morgan (eds.), *The Early Modern Atlantic Economy* (Cambridge: Cambridge University Press, 2000), pp. 36-62.

<sup>462</sup> See Andrew Clow and Co., Claude W. Unger Collection (hereafter CWU), HSP; and Clow and Co., Simon Gratz Collection (hereafter SGC), HSP, *passim*. See the case study on Clow in chapter seven, pp. 219-223.

Indian goods, all re distributed via the Liverpool house.<sup>463</sup> On top of the usual correspondence regarding orders for goods, the Liverpool house would send news and instructions on various topics. These included the failure of houses they dealt with, for example, the imminent failure of Simon Walker and George Dobson, both of Philadelphia.<sup>464</sup> With regard to the increasing conflict with France, they advised sales in Italy to be for cash rather than long credit.<sup>465</sup> Further entreaties a few months later included “to sell, convert into Cash, and remit as expeditiously as possible what we have advanced on the different consignments gone and going”, “let your coffers be drained, send all you possibly can to England”, “you have credit & therefore money is not essential to you.”<sup>466</sup> Instructions and information of this sort were vital in order that houses traded efficiently with their own branch houses as well as with the outside world in a volatile environment.

One major use of the written word were letters of introduction and encouragement, and the confirmation or otherwise of the reputation of potential trading associates. North called this type of activity – or ‘protection’, “the dressing up of one man in the reputation of another.”<sup>467</sup> Some letters of introduction were sent with the person so recommended, such as Mr Wrigglesworth, introduced by William Roscoe of Liverpool to Ralph Eddowes in Philadelphia.<sup>468</sup> William Rathbone IV of Liverpool also helped people setting out to America in this way, such as John Bispham.<sup>469</sup> Some recommendations were more indirect, such as when the Earle house in Liverpool requested that the Livorno branch give Mr Hirtzel, “son of our friend Mr Geo Hirtzel of Exeter ... every proper encouragement”.<sup>470</sup> They were not so encouraging about a Mr Crockar, the supercargo of the brigantine *Locknell*, whom they thought was worth granting commission work, but not credit.<sup>471</sup> Sometimes the extension of help appeared to be time-consuming. An agent of a London house known to the Earles was

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<sup>463</sup> See Earle and Co. to Earle and Co., 16 December 1801 and 17 May 1802, Letterbook ‘Livorno’, Earle Collection (hereafter EC), MMM. The Livorno house closed in 1808. For more on the Earle Collection see Littler, “The Earle Collection.”

<sup>464</sup> See Earle and Co. to Earle and Co., 27 January 1802, Letterbook ‘Livorno’, EC.

<sup>465</sup> See Earle and Co. to Earle and Co., 27 December 1801, Letterbook ‘Livorno’, EC.

<sup>466</sup> See Earle and Co. to Earle and Co., 20 February 1802 and 10 March 1802, Letterbook ‘Livorno’, EC.

<sup>467</sup> North, “Transaction Costs”, p. 562.

<sup>468</sup> Eddowes to Roscoe, 7 December 1804, 920 ROS 1342, RP.

<sup>469</sup> Rathbone to Eddowes, 2 February 1807, William Rathbone Letterbook, p. 271, RPII.I.169, William Rathbone Papers (hereafter WRP), SJL.

<sup>470</sup> See Earle and Co. to Earle and Co., 5 February 1802, Letterbook ‘Livorno’, EC.

<sup>471</sup> See Earle and Co. to Earle and Co., 16 December 1801, Letterbook ‘Livorno’, EC.



due to visit Livorno. He would probably require some attention, they moaned.<sup>472</sup> Other people recommended themselves by association. Thomas Leyland of Liverpool wrote to Geo Barnewall in New York, that “Our mutual friend Mr Rob<sup>t</sup> Barnewall” had told Leyland that he should send vessels to his care, and solicited favours from him.<sup>473</sup> Leyland in turn offered encouragement to others, especially women. The recently widowed Mary Hifferman of Dungarvon, Ireland, was repeatedly encouraged to keep sending him cargoes of oats and other goods.<sup>474</sup> He also wished Mary Collinge of Sunderland good luck in her new venture, after she had raised capital by selling a share in a ship through him.<sup>475</sup>

Of course many letters were of a more personal nature. In this case some writers did not follow the strict rules laid down by Herries and Co., and blatantly mixed trade, political and personal news in the same letter. A major culprit in this respect was Ralph Eddowes of Philadelphia.<sup>476</sup> In one letter alone, Eddowes thanked Roscoe for some books, for legal and credit advice, for a recommendation which had led to some commission business, railed against English politics, asked Roscoe to pay some bills on his behalf, and related some mercantile gossip.<sup>477</sup> Another person ‘guilty’ of such letter writing ‘abuse’ was Eliza Farmer, also of Philadelphia. Writing to her nephew, Jack, perhaps in London, she gave regular reports on a variety of issues.<sup>478</sup> These included notifying him of the refusal of a ship carrying tea into the port of Philadelphia, as well as advice about which merchants to contact with regard to consignments of tea should the act imposing duties on that commodity be repealed. Eliza was highly politicised by this time; if the duty was removed “we shall gladly take the Tea, if not they will have none of it but do as they have done all [along?] that is Run it from the Dutch.”<sup>479</sup> For many years she continued to advise Jack on how his business

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<sup>472</sup> See Earle and Co. to Earle and Co., 23 December 1801, Letterbook ‘Livorno’, EC.

<sup>473</sup> Leyland to Barnewall, 9 August 1786, Thomas Leyland Letterbook 1786-1789.

<sup>474</sup> Leyland to Hifferman, 15 May 1787, 21 May 1787 and 30 May 1787, Thomas Leyland Letterbook 1786-1789. Unfortunately she was dead by mid-July 1787. Leyland to Morson, 17 July 1787, Thomas Leyland Letterbook 1786-1789.

<sup>475</sup> Leyland to Collinge, (29?) May 1788 and 9 September 1788, Thomas Leyland Letterbook 1786-1789. Unfortunately he does not mention what her new venture was. Leyland dealt with many different women in Ireland.

<sup>476</sup> See the case study on Eddowes in chapter seven, pp. 208-212.

<sup>477</sup> Eddowes to Roscoe, 11 July 1796, 920 ROS 1334, RP.

<sup>478</sup> Eliza had left London to go to Philadelphia. Farmer to ‘Jack’, 16 May 1774, Eliza Farmer Letterbook 1774-1789, HSP.

<sup>479</sup> Farmer to ‘Jack’, 3 January 1774, Eliza Farmer Letterbook 1774-1789.

(read reputation), was perceived in Philadelphia, the state of trade in different commodities, as well as her experiences during the English occupation of Philadelphia during the war.<sup>480</sup>

Obviously these last two examples are special cases because they were written to friends and family. Nevertheless, although trade was mixed amongst more personal and political matters, this did not detract from the importance of the information contained in the letters. These less business like letters contained trading information just as important as that in the more professional scripts, and were all equally vital to the recipient and the sender whatever the scale of their business.

## THE SPOKEN WORD

The spoken word was extremely important in the forging of personal networks and gaining up to-date information. Whilst this included visits from people who lived or traded from far away, its real importance was in the consolidation of local alliances. The atmosphere could be formal, such as within the local council, exchange or trade associations, or informal, through coffee houses, clubs and other contact. The use of many of these 'spaces' was restricted to the more elite traders, and as will be demonstrated, merchants on both sides of the Atlantic used the local corporation, exchange, trade associations and clubs to full advantage in order to extend their influence. However, the coffee-house, tavern, and informal friendships were open to all levels of traders. Elite merchants may have had their own offices, but a visit to one or all of these forums was a necessity. As these 'spheres' were not central to this study in their own right, much of the following discussion is based on secondary sources.

In Philadelphia, merchants retained their dominance on the council even after the War of Independence. Many Quaker 'grandee' merchants had declined to continue their involvement in local and regional politics in 1756 with the rise in conflict, but Anglican merchants took their place.<sup>481</sup> However, the radical faction which had written the

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<sup>480</sup> Farmer to 'Jack', 16 May 1774, 17 February 1775, October 1783 and *passim*, Eliza Farmer Letterbook 1774-1789.

<sup>481</sup> Many Anglicans were loyal to Britain during the war, but they in turn were replaced by Anglicans who were not prominent before the conflict. Whilst Anglican merchants families such as the Shippens declined

Philadelphia charter of 1789, extended the franchise and limited the control of the council.<sup>482</sup> It was therefore only the character and amount of control that changed during the period covered by this study. This did not mean that the Philadelphia council was antithetical to business.<sup>482</sup> The new charter was written with the goal that “its government was to encourage private business.”<sup>484</sup> In contrast, Liverpool merchants remained strictly in control of the corporation. They accounted for 69.7 per cent of councillors 1700-1750, and they were very important in the construction of the dock facilities which so encouraged the town’s growth.<sup>485</sup> This dominance by merchants would appear to be the norm in trading towns. In Leeds the ascendancy of the merchants and their right to govern was never questioned.<sup>486</sup> In fact, according to Mauro, merchants became so powerful that they often became confused with the government of the city.<sup>487</sup>

The prime place for merchants to interact was the exchange. In Philadelphia, the importance of having an exchange was recognised as early as 1754. 234 subscribers put forward between 20 and 30 shillings each to establish an exchange. This was actually to be part of the Old London Coffee House, but with a whole floor intended for use as a coffee-house and exchange.<sup>488</sup> This emphasis on trade produced a strong sense of merchant ‘ownership’. Some people even thought it boring because of the concentration on business rather than drinking. By the 1770s this ‘exchange’, on the corner of High and Front Street, was established as a place where the merchants could buy and sell, exchange information, rent freight space and, in modern parlance, ‘network’. The centrality of the exchange is demonstrated by the growth of ‘satellite’ businesses nearby. These included an ‘Intelligence Office’ opened in 1774 for the registration of those seeking to hire or be hired, an office which exchanged money and

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in importance, people such as Robert Morris came forward to take their place. Doerflinger, *Vigorous Spirit*, pp. 254-256.

<sup>482</sup> Warner, *Private City*, pp. 100-102. New functions were given to committees which reported to the council not the mayor.

<sup>483</sup> As was discussed in chapter one, the corporations of both cities took a very limited view of their responsibilities, but were very business orientated, see pp. 16-19.

<sup>484</sup> Warner, *Private City*, p. 99.

<sup>485</sup> Power, “Councillors and Commerce”, pp. 311-318. In Hull too, merchants put up the money which created the Hull Dock Co., which was in charge of dock building. Jackson, *Hull in the Eighteenth Century*, pp. 244-246.

<sup>486</sup> Wilson, *Gentleman Merchants*, pp. 207-211.

<sup>487</sup> Mauro, “Merchant Communities”, p. 285.

<sup>488</sup> The Old London Coffee House was run by William Bradford, editor of the *Pennsylvania Journal*.

extended loans and a 'Vendue House'.<sup>489</sup> In Liverpool, an exchange was opened as part of the Town Hall in 1754, but was not immediately popular. Merchants continued to meet at the 'High Change' just outside, at the ends of Castle, High and Dale Streets until the new exchange buildings were opened in 1808.<sup>490</sup> The importance of these places was made explicit in 1806. A merchant commented that the irregular hours being kept at the 'Change' at that time meant many had to stay later than they wished. He wanted the Liverpool American Chamber of Commerce to encourage its members and others to attend between 1 and 2.45pm to co operate with other associations and merchants at large, their business rendering "a daily attendance at the 'Change necessary".<sup>491</sup> Liverpool brokers used the exchange in order to get up to date information, and as a central place from which to base resistance to changes in business practice which might not be in their best interest.<sup>492</sup>

Trade Associations such as Chambers of Commerce were being set up all over England in the eighteenth century and were important in many port cities.<sup>493</sup> For example, the Bristol Society of Merchant Venturers was pivotal in the provision of docks and port services in that city.<sup>494</sup> Whilst the first meeting of the main Liverpool Chamber of Commerce met in 1774, of vital importance to this study was the Liverpool American Chamber of Commerce, established in 1801.<sup>495</sup> Its express purpose was "declared to be, the redress of existing and the prevention of future Grievances which may affect this Branch of Trade generally".<sup>496</sup> Its members included many respectable and well known merchants, and the Chamber became an active pressure group, meeting once a month to settle various issues. Its activities included setting commission percentages, settling disputes between merchants themselves, liaising with other organisations, and promoting the interests of its members in Parliament.<sup>497</sup>

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<sup>489</sup> Thompson, *Rum Punch*, pp. 106-107.

<sup>490</sup> Brooke, *Liverpool as it was*, p. 71-73; Baines, *History of the Commerce*, p. 535.

<sup>491</sup> Liverpool American Chamber of Commerce Minutes 1801-1908, 29 April 1806, Vol 1, p. 80; *Williamson's Advertiser*, 18 February, 1793. Quoted in Ellison, *The Cotton Trade of Great Britain* (London: Frank Cass, 1968), p. 172.

<sup>492</sup> Ellison, *Cotton Trade*, pp. 175-178.

<sup>493</sup> Glasgow established a Chamber of Commerce in 1783. T. M. Devine, "The Golden Age of Tobacco", in Devine and Jackson, *Glasgow*, p. 165.

<sup>494</sup> This society was established in 1552, highlighting Bristol's much earlier importance as a port. Morgan, *Bristol and the Atlantic*, pp. 7, 31 and 226.

<sup>495</sup> A. H. Arkle, "The Early Coffee Houses of Liverpool", *THSLC*, 64 (1912), 1-16, p. 8.

<sup>496</sup> Liverpool American Chamber of Commerce Minutes 1801-1908, 2<sup>nd</sup> Rule, not dated (c. July 1801), Vol 1, p. 2.

<sup>497</sup> See the discussion on the use of the Chamber as a pressure group in chapter seven, pp. 202-203.

Philadelphia did not have a Chamber of Commerce in this period. The merchant Tench Coxe attempted to set up a Chamber of Commerce in 1784 expressly to “unite the mercantile interest” but was unsuccessful.<sup>498</sup> Doerflinger argues that in fact no institutional links were made to strengthen the merchants’ informal ties. He suggests that this was due to the lack of cohesion caused by religious faction, small partnerships and a degree of anonymity amongst the traders.<sup>499</sup> The Bank of North America provided the only “major bulwark of mercantile unity”.<sup>500</sup> Thompson makes it clear that much business was done in the taverns and coffee houses of Philadelphia. Perhaps the formal atmosphere of the ‘exchange’ at the Old London Coffee House and the board of the Bank of North America provided sufficient protection of the elite mercantile interest.

The use of the Old London Coffee House in Philadelphia as a formal exchange may have been exceptional, but coffee-houses generally were very important in the business relations of (male) traders. Although women ran many coffee-houses and taverns, it would appear that it became socially unacceptable for them to frequent them. Smith explicitly regards patrons of British coffee houses as male. Thompson also argues that they were popular with men because they were a masculine environment.<sup>501</sup> In Philadelphia, unique licensing laws fostered a lack of social distinction in the taverns and coffee-houses, where “rich, poor, and

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<sup>498</sup> Doerflinger, *Vigorous Spirit*, p. 275.

<sup>499</sup> Doerflinger, *Vigorous Spirit*, pp. 19-20. This last point is in contrast to Warners’ face to face relationships and Wright’s notion that traders were all well known to each other; but does reiterate the point that numbers were growing, and a trader could no longer know all other traders. Warner, *Private City*, pp. 18-21; Robert E. Wright, “Bank Ownership and Lending Patterns in New York and Pennsylvania, 1781-1831”, *BHR*, 73,1 (1999), 40-60, p. 59. Furthermore, small partnerships were common throughout the Atlantic. Hancock, *Citizens*, p. 105.

<sup>500</sup> Doerflinger, *Vigorous Spirit*, p. 275.

<sup>501</sup> Women ran coffee-houses and taverns in both Liverpool and Philadelphia, but it is possible that many of them were widows. For example, there were nine females and thirty-two males running coffee-houses, taverns and inns in Liverpool in 1805, and thirty-three females compared to 237 males in Philadelphia in the same year. Smith states that coffee-houses were used to redefine masculinity, a place where *intelligent men* could meet (my stress). Woodruff D. Smith, “From Coffeehouse to Parlour: The Consumption of Coffee, Tea and Sugar in North-Western Europe in the Seventeenth and Eighteenth Centuries”, in Jordan Goodman, Paul E. Lovejoy, and Andrew Sherratt (eds.), *Consuming Habits: Drugs in History and Anthropology* (London: Routledge, 1995), pp. 148-164, pp. 154-156; Thompson argues that men liked taverns and coffee-houses precisely because they were a male environment, and they were not required to defer to female company, or indeed a host of either gender. Thompson, *Rum Punch*, pp. 85 and 91-110. See also John and Linda Pelzer, “The Coffee Houses of Augustan London”, *HT*, 32 (Oct 1982), 40-47; James Walvin, *Fruits of Empire: Exotic Produce and British Taste, 1660-1800* (London: MacMillan, 1997), p. 42.

middling Philadelphians drank alongside one another”.<sup>502</sup> The first coffee-house in Philadelphia was opened in the seventeenth century - four more were opened in the first half of the eighteenth. However, until the opening of the Old London Coffee House, these lacked social pretensions, and were often interchangeable with taverns. In 1773 another subscription establishment was opened, the City Tavern, which also catered predominantly for merchants. These ‘select’ establishments alienated many Philadelphians, but did provide a special place where elite traders could gather. Lesser (male) traders had to meet in the other coffee houses and taverns which gradually became more popular. There were over 270 taverns, inns and coffee-houses in Philadelphia by 1805.<sup>503</sup> In Liverpool too there were ‘mercantile’ establishments where trade papers could be read and the latest shipping news be heard. Pontack’s was established after the Restoration, but was still a popular venue in the late eighteenth century. The Merchant’s Coffee House, established perhaps in the 1720s, was another popular venue. Both had large news rooms and were designed for the use of merchants rather than travellers.<sup>504</sup> Liverpool had abundant taverns, inns and coffee-houses but they were not so well recorded in the directories, only forty-one being listed in 1805.<sup>505</sup> No doubt lesser traders could meet here if they so wished. Coffee-houses were also good places to (over)hear gossip and news. Ditz suggests that comments made in ‘private’ letters were in fact meant for the ‘public’ arena, such as coffee-houses and the exchange.<sup>506</sup> Defoe also advised traders not to “prattle” but to listen; to talk foolishly in the coffee-house was especially dangerous to your reputation.<sup>507</sup> The fact that many clerks and other partners had access to the letterbook copies of correspondence meant that these letters were never truly private. Despite the fact that Philadelphia had several specific auction houses, inns and coffee-houses were also central places for vendues and auctions in both cities.<sup>508</sup> They were

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<sup>502</sup> Philadelphia’s unique licensing laws set a maximum price for alcohol, producing a lack of price differentials between taverns, thereby discouraging social exclusivity in any one of them. Thompson, *Rum Punch*, p. 75 and chapter one.

<sup>503</sup> Author’s database of Philadelphia trading directories.

<sup>504</sup> Brooke, *Liverpool as it was*, p. 164. Many carriers used taverns as departure and arrival points, such as the stage coach ‘Endeavour’, *Philadelphia Gazette and Universal Daily Advertiser*, 1 October 1796.

<sup>505</sup> Author’s database. This surely underestimates the true number.

<sup>506</sup> Ditz, “Shipwrecked; or, Masculinity Imperiled”, p. 54. Terry MacDonald gives an interesting case study of this, and indeed *adverse selection* in “‘I had better be without him’ Rivalry and Deception in Poole’s Newfoundland Trade”, Paper presented at the Joint Association for the History of the Northern Seas and Canadian Nautical Society Conference, Corner Brook. 1999.

<sup>507</sup> Defoe, *Complete Tradesman*, pp. 35, 134 and chapter fifteen *passim*.

<sup>508</sup> For example there was the City Vendue Store in Philadelphia, *Pennsylvania Journal and Weekly Advertiser*, 11 May 1774, but the London Coffee House was also used for many auctions. *Pennsylvania Journal and Weekly Advertiser*, 19 February 1767 and 5 March 1767.

also used to settle the affairs of bankrupts and others who had financial problems, such as George Meade mentioned above. Ebenezer Whittenbury of Liverpool used the Globe Tavern in order to settle his affairs in 1805, as did many others in that year.<sup>509</sup> “Men who had to be seen to be making every effort to satisfy creditors used public, not private, houses to transact their business.”<sup>510</sup> Reputation was very important, and therefore dealings had to be as open as possible.<sup>511</sup>

Many of Philadelphia’s clubs and associations met at taverns and coffee-houses. Apart from many ethnic and sporting associations, these included two Masonic lodges and the Governor’s club, where the discussions included trade, perhaps attended by the more elite of the city. The main function of these clubs was convivial. Many of the city’s gentlemen attended the Beef Steak club, designed no doubt for the enjoyment of food. Other clubs included the Philharmonical Merchants (established 1769) and the Free Debating Society (1772). There was also a Philosophical Society and the Dull Club, which met at Hardy’s Tavern. A number of clubs were run through taverns, perhaps some of the lesser traders and artisans mixed there.<sup>512</sup> In Liverpool too, there were many social clubs, including the Ugly Face Club (established 1743), the Unanimous Club (1753) and the Mock Corporation of Sefton (1753). Although the names imply the non-business functions of these clubs, they were attended by many merchants and often met in mercantile establishments such as the Merchant’s Coffee House.<sup>513</sup> Merchants accounted for nearly half of the original membership of the Ugly Face Club, and merchants and tradesmen accounted for two thirds of the total membership of the Mock Corporation.<sup>514</sup> Therefore, whilst club meetings in both cities were often social events, the importance of them for traders in making new contacts and fostering existing ones cannot be over-stressed. Informal alliances could be just as important as formal

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<sup>509</sup> *Gore’s General Advertiser*, 21 November 1805.

<sup>510</sup> Thompson, *Rum Punch*, p. 81.

<sup>511</sup> This is further discussed in chapter five, *passim*, and chapter eight, pp. 227-228.

<sup>512</sup> *Philadelphia Gazette and Universal Daily Advertiser*, 9 December, 1796. The ‘lower sort’ in Philadelphia appeared to set up clubs more readily than those in Liverpool, such as the working man’s *junto*. Presumably this was due to the radical and political nature of the city. Taverns were also important in the spreading of political ideas before and during the revolution. *Rum Punch*, pp. 84-88 and chapter five.

<sup>513</sup> Arkle, “Early Coffee Houses”, p. 5.

<sup>514</sup> Wilson, *Culture and Commerce*, pp. 20-23. Merchants also met at the theatre and other cultural activities.

ones. This point is not lost on Thompson, who states that “for the merchant, the link between social standing and fiscal credit was forged over beer or punch.”<sup>515</sup>

The importance of less formal alliances can be demonstrated by a few examples. William Roscoe of Liverpool found his friendship with the banker Arthur Heywood to his advantage during the formers’ election campaign. The latter spent £2,208, 9s, 7d on a ball and Roscoe’s election in 1806.<sup>516</sup> David Tuohy found mercantile friendships around Liverpool to his advantage when they banded together to purchase ships in order to spread risk and obtain cheap freight.<sup>517</sup> The merchant Samuel Holland found his position as a trustee in the Liverpool Herculaneum Pottery advantageous in the extension of generous credit terms.<sup>518</sup> In Philadelphia, women found the shop itself a central meeting place. Cleary suggests that these spaces almost represented an association in themselves. Meetings in shops acted as starting points from which women traders could extend their influence over auctions, merchants and other retailers.<sup>519</sup> Face-to-face relationships were important whatever the distance. Pim Nevins was a member of the Hardshaw West Monthly Meeting, near Liverpool. However, in order to resolve his affairs, he travelled to Philadelphia to meet with his trading associates face to face.<sup>520</sup> Journeys were also made the other way across the Atlantic. Jabez Maud Fisher travelled to England, including Liverpool, over the period of the War of Independence, staying with friends and further fostering existing relationships.<sup>521</sup>

The spoken word is an unmeasurable quantity, but was an important factor in the trading relationships of the late eighteenth century. Whilst only men may have met at the council or the trade association, men *and* women met at auctions, shops, warehouses and counting-houses on a daily basis.<sup>522</sup> These encounters could be used to foster relationships and alliances whatever the person’s social status. Influence and control is often implied rather

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<sup>515</sup> Thompson, *Rum Punch*, p. 96.

<sup>516</sup> Annual Expenses of Arthur Heywood I 1779-1836, 0025-0511, AHA.

<sup>517</sup> See the case study on Tuohy in chapter seven, pp. 212-215.

<sup>518</sup> Herculaneum Pottery Ledgers 1806-1812, 380 MD 48, ff. 350, 357 and 420.

<sup>519</sup> Cleary, “She will be in the Shop”, pp. 182-184. See the vignettes regarding women taking control in chapter seven, pp. 204-208.

<sup>520</sup> Pim Nevins, *Journal of a Visit to America 1802-1803*. Nevins is discussed further in the next section.

<sup>521</sup> Kenneth Morgan (ed.), *An American Quaker in the British Isles: The Travel Journals of Jabez Maud Fisher, 1775-1779* (Oxford: Oxford University Press, 1992), pp. 81-82 and 232. Fisher actually stayed at William Rathbone’s house for four days.



than made explicit, but there is no doubt about the importance of the spoken word to the oiling of the wheels of commerce at all levels.

## RELIGION, FAMILY AND FRIENDSHIPS

There has been much debate centred around Weber's 'Protestant Ethic', and whether religious factors or social exclusion were the reasons for the disproportionate success of certain dissenting groups in business.<sup>523</sup> Tolles argues that the 'Protestant Ethic' was an important tool for sects such as the Quakers.<sup>524</sup> Yet the fact that civic office was not denied them in Philadelphia, suggests that their success may have been determined by something "inherently characteristic of Quakerism", and that "the fundamental reason for Quaker business success must be sought in something common to friends on both sides of the Atlantic".<sup>525</sup> However, this argument is too simplified. Not all Quakers were merchants, and not all merchants were Quakers - or indeed members of other dissenting sects. It has already been noted that many Philadelphia merchants were Anglican, especially after the War of Independence, as indeed were many in Liverpool throughout the period. Religious affiliation no longer explains all the networks made, either within each city, or across the Atlantic. Steele accepts that kinship and religion were important, and that the Quaker "communication network was among the best in the Atlantic", but he offers a fresh solution based on the normalisation of communications.<sup>526</sup> Amongst an underlying argument concerning the speeding up of shipping and postal services, he suggests that "business connections were increasingly ruled simply by established merchant practice and defended by laws that were comparable and related in the whole English Atlantic community".<sup>527</sup>

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<sup>522</sup> See Nancy Cox, *The Complete Tradesman: A Study of Retailing, 1550-1820* (Aldershot: Ashgate, 2000), chapter six regarding networking among retailers.

<sup>523</sup> Max Weber, *The Protestant Ethic and the Spirit of Capitalism* (2nd ed.) (London: George Allen Unwin, 1976). For an accessible synthesis of the debate see Robert W. Green (ed.), *Protestantism, Capitalism and Social Science: The Weber Controversy* (2nd ed.) (Lexington, Ma: D. C. Heath and Co., 1973).

<sup>524</sup> Tolles, *Meeting House*, p. viii.

<sup>525</sup> *Ibid*, pp. 50-51; Tolles, *Quakers and the Atlantic*, p. 59.

<sup>526</sup> Steele, *English Atlantic*, pp. 216 and 252.

<sup>527</sup> *Ibid*, pp. 213-216. Quicker communications did not always make life easier for merchants. See the interesting problems highlighted by Steele in the early eighteenth century, and by Milne for the nineteenth century. Steele, *English Atlantic*, p. 216 and Milne, *Trade and Traders*, pp. 128-131. McCusker also notes that the expansion of trade in the early modern period meant that ways of doing business were often "imported", and therefore similar in many places. McCusker, "European Bills of Entry", pp. 12-13. See also Morgan, *Bristol and the Atlantic Trade*, pp. 9-10 regarding the swapping of commercial knowledge.

Doerflinger concurs – by the second half of the eighteenth century commercial networks and communications had advanced to such an extent that reliance upon familial or religious connections were “no longer the norm”.<sup>528</sup> Hancock also agrees. He argues that there were many factors behind the choice of a partner: risk-spreading, complementarity of skills or knowledge, reducing costs, who had investment capital available, or simply the ability to get along with one another.<sup>529</sup> Some of the adverts discussed in the section on the printed word above demonstrate the declining reliance on familial networks. However, whilst more factors became inherent in the choice of partner, this did not mean that the choice of partner was no longer important. John Perhouse in Philadelphia wrote to his brother back in England, who was considering going into commerce to “be careful of partners and the foreign trade”.<sup>530</sup> There is no doubt that religious and familial contacts were still important in the links between Liverpool and Philadelphia, but they were no longer major factors. Also important were friendships, the trust generated by working for commission and ‘banks’ of favours, letters of introduction and recommendation, and even geographical links.<sup>531</sup>

Of course, religious connections and affiliations were still used. A Quaker would ‘expect’ help from other ‘friends’ on arrival in a new city. When Pim Nevins travelled to Philadelphia from Liverpool during 1802-3, he used primarily Quaker networks. He had travelled there in order to resolve his financial affairs, as mentioned above, but it was other ‘friends’ who introduced him to the ‘right’ people, entertained him, gave him accommodation and took him to Quaker weekly meetings in Philadelphia.<sup>532</sup> This was not always the case however. When Ralph Eddowes emigrated from Cheshire to Philadelphia in 1794, he was not given the same assistance and felt saddened by the experience.<sup>533</sup>

Nor were family members always reliable. Sparling and Bolden of Liverpool sent the younger brother of the former partner to Virginia to control their affairs there. George Sparling

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<sup>528</sup> Doerflinger, *Vigorous Spirit*, p. 61. Zahedieh states that whilst Quaker networks were still robust, secular explanations, promulgated in all guide books would answer better. Zahedieh, “Credit, Risk and Reputation”, pp. 67-68.

<sup>529</sup> Hancock, *Citizens*, pp. 104-108.

<sup>530</sup> John to James Perhouse, 26 February 1802, John Perhouse Journal 1800-1838.

<sup>531</sup> Steele argues that increased information meant less uncertainty about people, and that working on commission “inspired” trust. *English Atlantic*, pp. 216 and 223. See also Mathias, “Risk, Credit and Kinship”, in McCusker and Morgan, *The Early Modern Atlantic Economy*, p. 27.

<sup>532</sup> Pim Nevins, *Journal of a Visit to America 1802-1803*, *passim*, APS.

consistently failed to follow orders such as to send bills home and not to send bad tobacco to Liverpool.<sup>534</sup> On most occasions however, family members could be relied upon to help out. David Tuohy of Liverpool put his nephew Ned through school and employed him as supercargo on an adventure in a 'guinea-man'.<sup>535</sup> Daniel Clark of Philadelphia apparently helped out a female family member, maybe his mother, in the way of trade. Although he shipped the goods "On Account & Risque of Mrs Eleanor Clark" of Sligoe, allowing her the profit on the deal, he also trusted her to pay a large sum of £121 Pennsylvania currency.<sup>536</sup> Eliza Farmer, discussed above, helped out her nephew with trade information and encouragement, proving that the informal setting of the home could be as influential as the counting house or shop.<sup>537</sup> There were also some famous successful familial partnerships in both cities. These included Thomas, Samuel, and Miers Fisher of Philadelphia, and the Heywood family, especially brothers Arthur and Benjamin, bankers and merchants of Liverpool.<sup>538</sup>

Friendships and local reputation would also have come into play, established at council meetings, trade associations, or over a glass of rum. For example, many names found on the list of members of the Liverpool American Chamber of Commerce can be found amongst the sales accounts of the Herculaneum Pottery.<sup>539</sup> Furthermore, the merchant Samuel Holland used his position as trustee within the pottery to gain easy credit for his separate mercantile partnership with Michael Humble.<sup>540</sup> Ralph Eddowes certainly valued his friendship with both William Roscoe and William Rathbone and continued to correspond

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<sup>533</sup> See the case study on Ralph Eddowes in chapter seven, pp. 209-212.

<sup>534</sup> See Sparling and Bolden Letterbook 1778-1789, *passim*, LivRO, and M. M. Schofield, "The Virginia Trade of the Firm of Sparling and Bolden, of Liverpool 1788-99", *THSLC*, 116 (1965), 117-165.

<sup>535</sup> The vessel was wrecked in a storm near Liverpool, and Ned was lost. David Tuohy appeared genuinely distressed at his demise. Tuohy to Sullivan, 7 April? 1772, Tuohy to S. Fagan, 18 April 1772?, Tuohy to his brother, 2 February 1773, Letters from Tuohy, 380 TUO 2/1, DTP.

<sup>536</sup> Daniel Clark may have been a recent immigrant from Ireland. He often dealt with Liverpool and mentions that he was "but a Beginner". Invoice to Mrs Eleanor Clark, 20 February 1761, f. 51; Clark to Mildred, 15 November 1760, f. 27, Daniel Clark Letter and Invoice Book 1759-1763.

<sup>537</sup> See pp. 116-117.

<sup>538</sup> See the Ledgers of Thomas, Samuel and Miers Fisher, 1769-?, 0677(1) and 1792-1797, 0677(2) and the Journal of Thomas, Samuel and Miers Fisher 1784-1788, 0677(4), all HSP. See also Chandler, *Four Centuries*, pp. 171-204. Members of the Heywood family are mentioned in the trade directories of 1774, 1787, 1796 and 1805.

<sup>539</sup> See Herculaneum Potteries Ledgers 1806-1817, *passim*, and Liverpool American Chamber of Commerce Minutes 1801-1908, Vol 1, pp. 7-10. See the discussion concerning the flow of pottery to Northern America in chapter six, *passim*, esp. pp. 173 and 196.

<sup>540</sup> See also below, p. 159.

with both for business and pleasure for many years.<sup>541</sup> Sometimes, even coming from the same town could be a reason for establishing a relationship. Eddowes wrote to Roscoe that his eldest daughter had “married an old townsman of ours. Mr Peter Baret”.<sup>542</sup> He does not say anything else about this man, suggesting that this geographical connection may have been equally as important as his religious persuasion.<sup>543</sup> Other Philadelphia merchants such as Stephen Girard (French) and Benjamin Fuller (Irish) also built up strong trading networks with their fellow countrymen in the city.<sup>544</sup>

For others, knowledge, access to capital, or reputation may have been the over-riding factors.<sup>545</sup> David Tuohy certainly found his knowledge regarding the slave trade useful. He apparently found it easy to build a working relationship with other merchants and buy ships together once his reputation was established.<sup>546</sup> Having been a captain in the African trade for many years his experience and knowledge would have complemented the capital of more static merchants. Christopher Hassell, also of Liverpool, found that money was a very important factor in his choice of wife. Whilst he had “a great regard for” the daughter of John Goad, it was also convenient that he had been master of several vessels and had shares in a rope-walk.<sup>547</sup> Hassell must have convinced his future father-in-law of his own fortune. Whilst he had received £1,000 from his father on setting up in business, he received £1,500 worth of rope walk shares on his marriage to Elizabeth Goad from her father. He also appeared to receive a further £500 at 4 <sup>1</sup>/<sub>2</sub> per cent interest from his father on his marriage. William Sitgreaves of Philadelphia shamelessly touted his ‘good reputation’ when attempting to re-start trade with England after the War of Independence. He also used his record for prompt payment in chastising Samuel Greg of Manchester for sending him expensive

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<sup>541</sup> There was also a religious connection. Eddowes was a Quaker, Rathbone had been a Quaker, but eventually joined the Unitarians, and Roscoe was a Unitarian - but all stressed the friendly nature of their relationship. See the various letters from Ralph Eddowes to William Roscoe in RP, and the letters from William Rathbone to Ralph Eddowes, William Rathbone Letterbook, R.P.II.1.169, WRP.

<sup>542</sup> Eddowes to Roscoe, 7 December 1804, 920 ROS 1342, RP.

<sup>543</sup> Unfortunately, the author could find no record of a Mr Baret, or Barrett, in the Liverpool trade directories. An Edward Barret is mentioned by William Pollard as someone trading with Liverpool. They may have been related. Pollard to Holme, 16 May 1772, William Pollard Letterbook 1772-1774. Mauro considers whether merchant communities should be studied by their ‘host’ or ‘native’ city. Mauro, “Merchant Communities”, p. 285.

<sup>544</sup> Doerflinger, *Vigorous Spirit*, p. 59.

<sup>545</sup> The importance of reputation is further discussed in chapter five, networks of credit, *passim*.

<sup>546</sup> See the case study on Tuohy in chapter seven pp. 212-215.

<sup>547</sup> Schofield and Schofield, “A Good Fortune”, pp. 88-89.

goods.<sup>548</sup> Letters of introduction and recommendation have already been discussed above - whilst these did not guarantee a trading relationship, they certainly helped; but introducing yourself at someone else's counting house, or through friends, could also prove useful. The trade between Daniel Clark of Philadelphia and Haliday and Dunbar of Liverpool began when Clark was introduced to their partner, Mr Stuart. The outcome was that although Clark wrote only a small order to the Liverpool house initially, this proceeded to a more regular trading relationship between the two houses.<sup>549</sup>

Religious and familial connections were therefore still factors in the networks of the eighteenth-century merchant, but they were no longer crucial. As Steele and Hancock have argued, the changing communications structure of the late eighteenth century meant that other, more secular considerations became important. Traders became more pragmatic - so long as the eventual goal of profit making could still be realised.

## CONCLUSION

There was a variety of means of communication available to eighteenth-century traders which enabled them to reduce their risks, or potential costs in trade. By having correct, timely information, and working with people they trusted, or had good reason to trust, their information and transaction costs were kept to a potential minimum. There was very little difference between the 'mechanics' of this in each city, which allowed the communications structure to be easily extended to the regional and trans-Atlantic level. The adoption of predominant business practices, eased by the migration of merchants and other traders and the use of the same text books, promoted a shared business culture.

Newspapers were vital in the dissemination of news in a society of ever decreasing personal relationships. People not only throughout the city, but regionally and at the trans-Atlantic level could acquire information regarding availability of goods, prices, the fate of those they did business with, social conditions and the political climate. The written word was central to

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<sup>548</sup> Sitgreaves to Greg, 13 November 1783, William and John Sitgreaves Letterbook 1783-1794. Expensive prices reflected the expectation of slow payment, a sort of 'in-built' interest charge.

<sup>549</sup> Clark to Haliday and Dunbar, 26 September 1760, Daniel Clark Letter and Invoice Book 1759-1763, f. 22.

recording daily transactions and decisions, but letters were also central in disseminating more personalised information than newspapers might print, especially for gossip and finding out whose reputation was in tact. Letters were also vital in efforts to control those you were working in co-operation with. The spoken word was vital in fostering friendly, trade and political relationships, and for hearing and overhearing important daily news and gossip, perhaps from letters. Although many women were excluded in practice from some of these forums, they formed their own alliances, and therefore worked in much the same way. Women also used religious and familial affiliation in the same way as did men. However, these were no longer crucial in a modernising society. An improving communications and legal structure meant that available options could be discovered and used from other sources than just family and co religionists.

It is true that women were excluded from the town councils by law, and from membership of associations and taverns by social convention. However, women used letters, newspapers, familial and friendly relationships to the same advantage as men. The relationships forged by women were mostly in an informal environment, but neither was membership of different 'networks' distinct or separate for men. In one day a merchant might visit a coffee-house, attend a meeting of an association, do business at the exchange and then visit a personal friend for dinner. If an elite trader, he may also have attended a council meeting. Relationships were multifarious and multi-faceted. Whilst one group might contain only twenty persons, the whole range of people accessible throughout these different spheres could amount to hundreds of persons. Unfortunately, it is as usual, a truism that lesser traders have left few records of their communications and networks. However, there is evidence that they met and 'networked' in the tavern, the shop, the counting-house, the auction, the street, the home, communicated using newspapers, and letters if able to write, whatever their gender or social group. In these various ways, traders could find out the many options available to them, and then act on them in the light of good information and trusted networks of people. How these networks were then used to facilitate the flow of credit is the subject of the next chapter.

## CHAPTER FIVE

### NETWORKS OF CREDIT AND FINANCE

*“but behold he has betrayed his cloven foot, a Heart susceptible of Deceit, Extortion and Villainy.”*<sup>550</sup>

Having explained how networks of people functioned it is now time to investigate the networks of credit and finance both within and between Liverpool and Philadelphia. The whole trans Atlantic trading system functioned by the use of credit. This chapter will consider four main facilitators (agents) of capital and credit: book credit, bills of exchange, banks, and investment. These agents all worked as an integral part of the credit matrix; capital and short and long term credit were brought together through intermediaries such as banks, attorneys and brokers. This chapter will also consider what happened when these networks failed and traders faced insolvency and/or bankruptcy. The central theme of this chapter is that reputation, trust and confidence in both individuals and the credit market generally were vital in under-pinning the credit structure. The quote above demonstrates contemporary attitudes towards those that betrayed that trust.

For many years historians have agreed that merchants, that is, elite traders, involved in overseas trade played an important role in the capital and credit market.<sup>551</sup> This was usually through the extension of book credit to other merchants, retailers and the consumer, although some invested in manufacture and small scale producers in order to facilitate either supply or demand.<sup>552</sup> However, merchants were not the only source of capital, nor was the free movement of capital for investment possible without intermediaries of several kinds. Hudson identifies four main routes of investment for firms: capital from land, merchant capital, banks and industrial finance and ploughed back profits, suggesting in fact that the

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<sup>550</sup> Pollard to Simpson, 1 July 1772, William Pollard Letterbook 1772-1774.

<sup>551</sup> Berg, “The Organisation of Business”, p. 157; Chapman, “British Marketing Enterprise”, pp. 207-217.

<sup>552</sup> This was not quite vertical integration, but contemporaries were aware that it was sometimes beneficial *not* to rely on the market. See Ann M. Carlos and Stephen Nicholas, ““Giants of an Earlier Capitalism”: The Chartered Trading Companies as Modern Multinationals”, *BHR*, 62,3 (1998), 399-419, esp. p. 404. See also Steve Davies, “Vertical Integration”, in Roger Clarke and Tony McGuinness (eds.), *The Economics of the Firm* (Oxford: Basil Blackwell, 1987), pp. 83-106; Simon Ville, “The Expansion and Development of a Private Business: An Application of Vertical Integration Theory”, *BH*, 33,4 (1991), 19-42. See also the case study of Andrew Clow, chapter seven, pp. 219-223.

credit market was far more complicated than simple reliance on the merchant.<sup>553</sup> Although Hudson was mainly concerned with the Yorkshire textile industry, her model is more generally useful. Credit and investment flowing through the credit networks was a mishmash of short and long term finance from a variety of sources. Short-term credit was available through book credit, loans from merchants and discounts (loans) at banks.<sup>554</sup> Long-term investment or credit could also be in the form of bank loans, but also through mortgages given or received, investments at interest and by defaulting on or delaying payment of book credit. Furthermore, trans-Atlantic traders not only had to deal with the local credit and investment market, but with the problems of working at a distance. In addition, financial crises could have far-reaching effects. For example, the closure of the Scottish banking firm Neal, James, Fordyce and Down in 1772, caused a burst in a bubble of speculation, and panic spread throughout England, Scotland, the European continent, and the British colonies in America.<sup>555</sup> The over-extension of credit, both within England, and to the United States of America, was partly to blame for the credit crisis of 1793, which was so harmful to Liverpool merchants.<sup>556</sup> Periods of political upheaval, such as the American War of Independence or the Napoleonic wars, created a dearth of trade, which were often followed by gluts in the market, causing prices to fluctuate wildly. A decline in trade not only affected traders, but support trades too, such as shipbuilding and related industries.<sup>557</sup> As was discussed in chapter three, periods of war, not necessarily between England and America, affected faith in, and the cost of, credit.<sup>558</sup> For example, the general opinion of Philadelphians in 1801 was that “should that [French] war happen, one of the first acts of this government wou’d be to seize all british debts.”<sup>559</sup> The credit market was therefore not simple. America may have gained political independence in 1783, but with regard to trade and finance, Great Britain and America were still inter-dependent. Whether we choose to call it the “web of credit” or the “credit matrix” there is no doubt that it was complex, with many sources and factors inter-linked and overlaid.<sup>560</sup>

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<sup>553</sup> Pat Hudson, “Financing Firms, 1700-1850”, in Maurice W. Kirby and Mary B. Rose (eds.), *Business Enterprise in Modern Britain* (London: Routledge, 1994), pp. 88-112.

<sup>554</sup> Wright, “Bank Ownership” pp. 40-41.

<sup>555</sup> Sheridan, “The British Credit Crisis of 1772”, pp. 171-172.

<sup>556</sup> Hyde, Parkinson and Marriner, “The Port of Liverpool”, p. 364.

<sup>557</sup> Smith, *Lower Sort*, pp. 66-80

<sup>558</sup> See pp. 63-65.

<sup>559</sup> John to James Perhouse, 5 May 1801, John Perhouse Journal 1800-1838.

<sup>560</sup> Hudson, “Financing Firms”, p. 93.



## BOOK CREDIT

Book credit “appears so regularly in the accounts and inventories of businessmen of all kinds that it escapes specific comment.”<sup>561</sup> The very fact that it was so ubiquitous has often meant that the importance of book credit has escaped notice. Yet it was often one way in which people made a little capital go a long way. Purchasing stock on credit often meant that a trader did not pay for those goods until the next person in the chain, either another trader or the consumer, had paid for them. The ability to get that credit was “one man’s measure of another’s worth.”<sup>562</sup> If granted, it reflected the fact that the creditor was seen as reputable and trustworthy, yet if the debt was not paid it was potentially the end of the debtor’s reputation. Credit relationships stretched throughout each city and across the Atlantic. Locally and regionally, credit was vital to the economy, whether it linked Halifax merchants to country dealers in Yorkshire, or to country dealers in the Philadelphia hinterland via Liverpool.<sup>563</sup>

Commodities traded around the Atlantic consisted of two main categories - dry and wet goods.<sup>564</sup> Dry goods included manufactured products such as Manchester textiles, Birmingham metalware and Staffordshire pottery. Wet goods referred to the provisions trade, or groceries. This would have included items such as wheat, flour, rum, sugar, herbs, spices, tea, coffee and fruit. The mainstay of the bi-lateral trade between the two cities was manufactured goods from Liverpool to Philadelphia and wheat, timber, rum and other provisions in return.<sup>565</sup> For merchant houses in Philadelphia, manufactured goods were purchased on twelve months credit (from the date of the invoice) either from a merchant house in the manufacturing area or a merchant house in Liverpool.<sup>566</sup> Towards the end of

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<sup>561</sup> Bruce L. Anderson, “Money and the Structure of Credit in the Eighteenth Century”, *BH*, 12,2 (1970), 85-101, p. 96.

<sup>562</sup> *Ibid*, p. 100.

<sup>563</sup> Pat Hudson, *The Genesis of Industrial Capitalism* (Cambridge: Cambridge University Press, 1986), p. 164, and Wilbur C. Plummer, “Consumer Credit in Colonial Philadelphia”, *PMHB*, 66,4 (1942), 386-409.

<sup>564</sup> For a fuller discussion on the division between wet and dry goods and mercantile specialisation in Philadelphia see Doerflinger, *Vigorous Spirit*, pp. 77-122.

<sup>565</sup> See chapter one, p. 6.

<sup>566</sup> Chapman, “British Marketing Enterprise”, p. 212; Doerflinger, *Vigorous Spirit*, p. 86; Hudson, *Genesis*, p. 164. Many worked on commission too of course, or as agents. See the discussion in chapter two, pp. 36-39. Those that worked on commission might have to send payment before they had sold goods according to Doerflinger, *Vigorous Spirit*, p. 99.

the century, Philadelphia merchants could frequently purchase directly from the manufacturer in England, although this was by no means the norm.<sup>567</sup>

Doerflinger argues that in Philadelphia the provisions trade had a much shorter credit cycle. This was because the trade did not go via London, and therefore was not subject to its custom of long credit in these goods. Furthermore, Pennsylvania farmers and millers wanted cash payment, and merchants in this sector wanted to re-coup their investment quickly. However, this simple dichotomy does not apply to the trans-Atlantic perspective. A Philadelphia flour merchant would not receive his payment for flour or wheat from Liverpool as quickly. In all likelihood, a merchant exporting flour from Philadelphia to Liverpool would contra (clear off against) the cost of the flour against the amount he owed for merchandise imported from the Liverpool merchant. As we shall see, the reality was more complicated; a Philadelphia merchant might import sugar from the West Indies, rice from the Southern states, rum from New England, sell some locally and export some to Liverpool. Equally he might import Staffordshire pottery via Liverpool, sell some locally and send some on to New York.<sup>568</sup> Manufactured goods required macro and micro credit, as did the provisions trade. Credit for wet and dry goods therefore crossed over and inter-linked. Whereas trans Atlantic credit was relatively standardised, the rules normalised and well understood, local and regional credit was far more diverse, and dependent on many factors. This is not to say that where terms were well understood, they were always complied with. Hudson is therefore correct to call these functions the “web of credit”.<sup>569</sup>

### Trans-Atlantic Credit

Credit terms were well understood and accepted on both sides of the Atlantic. Daniel Clark of Philadelphia wrote to William Neale in London in 1759:

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<sup>567</sup> Pat Hudson, “Capital and Credit in the West Riding Wool Textile Industry, c.1750-1850”, in Pat Hudson (ed.), *Regions and Industries: A Perspective on the Industrial Revolution in Britain* (Cambridge: Cambridge University Press, 1989), pp. 69-99, esp. 84-92, and chapter six.

<sup>568</sup> See the case studies in chapter seven.

<sup>569</sup> Hudson, *Genesis*, part three.

I understand your time of credit is Twelve months. I do agree to allow you Five PC<sup>t</sup> p Ann [?] for what sum or sums may not be paid by that Time, upon this cargoe as well as Upon any future order I may send you.<sup>570</sup>

Clark also wrote to Haliday and Dunbar in Liverpool. He did not seem concerned about the time of credit, suggesting that it was well understood that it would be twelve months. Furthermore, he allowed Haliday and Dunbar “the usual Interest” should he exceed those terms.<sup>571</sup> Credit periods did not appear to change after the War of Independence. William Sitgreaves of Philadelphia wrote to Thomas Powell of London in 1783 suggesting that the terms should be the same but with a “Commission of 2 ½ perCent;” but to be allowed five per cent interest on any amounts that they paid early.<sup>572</sup> Philadelphia merchants were stating these terms only for clarity. They were the normal state of affairs.

As was discussed in chapter four, a new trading relationship might be instigated by a letter of recommendation. Another way was by a ‘good faith payment’. An American trader might send a bill of exchange for a part of the cost of an order, the remainder being on twelve months credit.<sup>573</sup> This certainly happened in Liverpool. Thomas Leonard of Halifax, Nova Scotia, sent a bill of exchange for £72, 4s, 3d to the Herculaneum Pottery in December 1812 for goods that were not despatched from Liverpool until June 1813. At the same time the first order was despatched, the pottery received another bill of exchange for £100 from Leonard, which he drew on over the following year. However, Leonard did receive discounts and interest on his credit balance.<sup>574</sup> ‘Twelve months’ credit granted did not always mean twelve months’ credit gained. On one hand, credit could be extended by default, through delayed or non-payment.<sup>575</sup> This would occur *en masse* in periods of financial crises, such as in 1792/3 or during gluts, such as in the later 1780s. On the other hand, if a Philadelphia merchant wanted to guard his reputation and make payment to a Liverpool house on time, his ‘window’ of credit was much shorter than twelve months. This was due to the time it

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<sup>570</sup> Clark to Neale, 20 December 1759, Daniel Clark Letter and Invoice Book 1759-1763.

<sup>571</sup> Clark to Haliday and Dunbar, 26 September 1760, Daniel Clark Letter and Invoice Book 1759-1763.

<sup>572</sup> Sitgreaves to Powell, 24 September 1783, William and John Sitgreaves Letterbook 1783-1794.

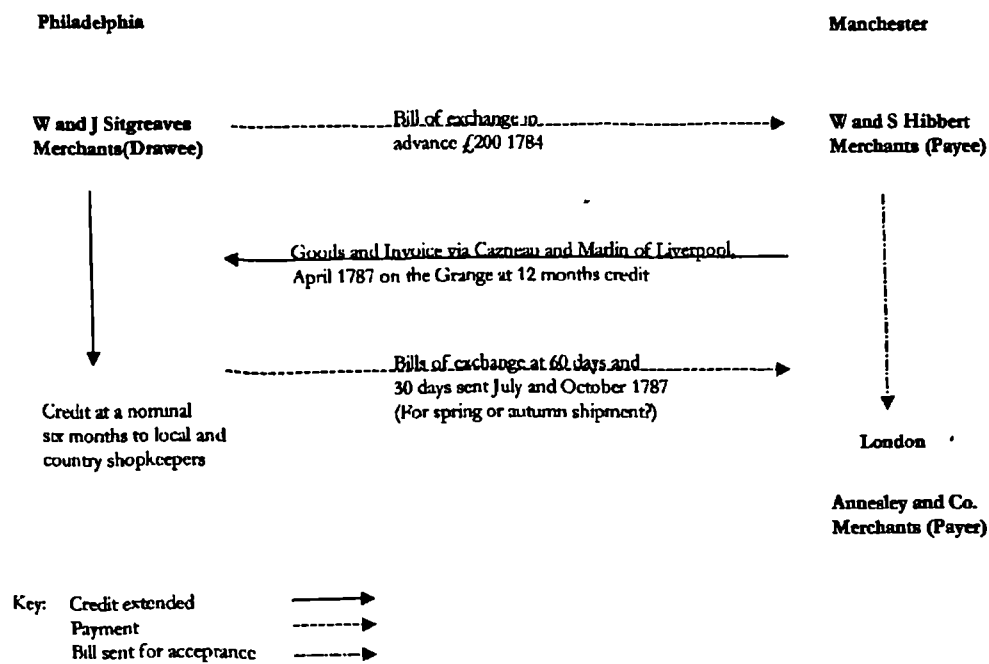
<sup>573</sup> Doerflinger, *Vigorous Spirit*, p. 85. See the discussion below on bills of exchange.

<sup>574</sup> Account of Thomas Leonard, Herculaneum Pottery Ledger 1806-1817, f. 131.

<sup>575</sup> This often happened with regard to local or regional credit, see the section below, pp. 134-140, and with trans-Atlantic credit during the War of Independence, see chapter eight, pp. 229-231.

took for the invoice to reach the Philadelphia trader and the return journey of the bill. A good example of how the dry goods credit network operated in the trans-Atlantic context are Manchester goods. An example of the way in which this commodity was financed from the Liverpool hinterland to the Philadelphia hinterland can be seen in Figure 5.1.

**Figure 5.1**  
**Trans-Atlantic Credit Relationships – Manchester Textiles**



Source: William and John Sitgreaves Letterbook 1783-1794, ff. 46, 57, 210, 223 and 238; Clark to John Clark, 15 March 1761, Daniel Clark Letter and Invoice Book 1759-1763.<sup>576</sup> Note that a bill of exchange was sent as a good faith payment. It was not possible to trace their dealings between 1784 and 1787.

### Regional and Local Credit

The local and regional credit matrix was far less standardised than the trans-Atlantic market. Simplistically put, trans-Atlantic accounts would often be contra'd against each other, and a

<sup>576</sup> Sitgreaves dealt with many merchants in the Leeds area, this is an example of only one. If he had had to purchase the bill from someone in Philadelphia, rather than drawing on Annesley and Co. direct, this fourth person would have been known as the drawer.

bill of exchange sent for the difference (mostly from Philadelphia to Liverpool due to the balance of payments problem). Local payment was also a mixture of book credit, contra'd accounts and bills of exchange, but barter, payment in kind and some cash were used in addition. The Philadelphia shopkeeper Andrew Doz returned thirty-six bottles of snuff to his local suppliers, the Fishers, but had the credit of £6, 18s, 0d credited to the account of William Forbes, also of Philadelphia.<sup>577</sup> In the same way, Daniel Dingue cleared his debt to Joseph Moulder by paying a bond of £125, 18s, 6d directly to the Fishers, putting Moulder in credit of 1s, 6d.<sup>578</sup> For Philadelphia merchants selling to country shopkeepers, six months was understood as “the Common time of Credit”.<sup>579</sup> However, payment times, whether expressly agreed or not, varied by commodity, location and the personal circumstances of the buyer, as demonstrated in Figures 5.2.1-3 below. Furthermore, sales to smaller shops, so vital to the lower classes, tended to be for many small amounts of £5-10, making collection and account keeping difficult.<sup>580</sup> There was therefore a far wider variety of collection times for credit in local and regional credit relationships than in trans-Atlantic trading, with corresponding difficulty in collection. This highlights the need to establish a person's reputation or credit worthiness as discussed in chapter four. Relationships with Pennsylvania farmers were especially one sided. Whilst they wanted cash for flour, they often wanted credit for their purchases, which they could often only pay for at harvest time.<sup>581</sup> Clark wrote to Haliday and Dunbar in 1762 that he was “really uneasy that I have not made you better payment – but assure you the disappointment I have met with from my Country Customers has put [?] of my power.”<sup>582</sup>

In Liverpool and its hinterland, credit relationships were much the same. Credit extended from the merchants, via wholesalers and brokers, to shopkeepers and chapmen to the

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<sup>577</sup> Account of William Forbes, Samuel and Miers Fisher Ledgers 1769-?, f. 158.

<sup>578</sup> Account of Joseph Moulder, Samuel and Miers Fisher Ledgers 1769-?, f. 160. The author has not been able to ascertain whether Joseph Moulder was a relation of Margaret Moulder, grocer.

<sup>579</sup> Clark to John Clark, 15 March 1761, Daniel Clark Letter and Invoice Book 1759-1763.

<sup>580</sup> Only 10 per cent of sales in Philadelphia were for cash, and collection of small amounts was very difficult due to the lack of specie. Doerflinger, *Vigorous Spirit*, p. 92-95.

<sup>581</sup> Doerflinger, *Vigorous Spirit*, pp. 93-4; Anderson, “Money and the Structure of Credit”, pp. 97-98. For a good survey of Philadelphia's trading relationship with its hinterland see Thomas M. Doerflinger, “Farmers and Dry Goods in the Philadelphia Market Area, 1750-1800”, in Ronald Hoffman, John J. McCusker, Russel R. Menard and Peter J. Albert (eds.), *The Economy of Early America: The Revolutionary Period, 1763-1790* (Charlottesville: Printed for the United States Capitol Historical Society by the University Press of Virginia, 1988), pp. 166-195.

<sup>582</sup> Clark to Haliday and Dunbar, 4 June 1762, Daniel Clark Letter and Invoice Book 1759-1763.

consumer.<sup>583</sup> Retail credit was also a problem. The Herculaneum pottery, besides manufacturing earthenware, sold their own product and Staffordshire pottery through a warehouse in Liverpool. A sign was erected in November 1806 that “No Goods to be sold here by Retail but for Ready Money only.”<sup>584</sup> However, in 1808, small bad debts on retail sales were still a problem, despite the effort of the company’s collecting clerks.<sup>585</sup> Credit was *important* throughout the status scale. Mui and Mui have demonstrated the importance of small shops in providing credit to the poor, as does Wells.<sup>586</sup> Even travelling chapmen were links in the web of credit. In 1772, the dealer and chapman Alexander Black of Liverpool was owed amounts determined in shillings rather than pounds from various people in Cheshire.<sup>587</sup> Mariners who brought small items for sale also sold them on credit. In 1766, the mariner Oliver Templeton was owed £1, 5s, 6d for goods by John Lister, 5s, 6d by John Gore, and an unspecified amount for ribbons and laces left with Elizabeth Thompson, a bonnet maker, all of Liverpool.<sup>588</sup> Sometimes the amounts owed by consumers could be as small as under £1 or \$1.<sup>589</sup>

With regard to trans Atlantic trade, we can perhaps accept the opinions of Anderson that (male) merchants were pivotal in credit provision.<sup>590</sup> They are certainly the most visible to the historian. However, with regard to local credit, not only were women far more likely to receive credit, they also represented a larger part of the credit (and investment) matrix.<sup>591</sup> Their crucial role further down the social scale as shopkeepers at all levels necessitated this. They were present in the account books of many merchants, although it should be noted that they consistently represented a small percentage of accounts with merchants compared to men. Women accounted for 24 per cent of the accounts of the merchant Thomas Cope of

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<sup>583</sup> Fontaine, *History of Pedlars*, chapter six.

<sup>584</sup> 28 November 1806, Herculaneum Potteries Minute Book 1806-1812, f. 4.

<sup>585</sup> 6 September 1808, Herculaneum Potteries Minute Book 1806-1812, ff. 28 and 29.

<sup>586</sup> Mui and Mui, *Shops and Shopkeeping*, chapter eleven; Wells, *Wretched Faces*, p. 21.

<sup>587</sup> Schedule of Alexander Black, 28 May 1772, Lancashire Debtors Lists, QJB/39/63, LRO; See also Spufford, *The Great Reclotting of England*, chapter five.

<sup>588</sup> Schedule of Oliver Templeton, 14 January 1766, Lancashire Debtors Lists, QJB/37/28, LRO.

<sup>589</sup> Cox, *Complete Tradesman*, p. 156; Peter J. Coleman, *Debtors and Creditors in America: Insolvency, Imprisonment for Debt, and Bankruptcy, 1607-1900* (Madison: State Historical Society of Wisconsin, 1974), p. 148.

<sup>590</sup> Anderson, “Money and the Structure of Credit”, pp. 93 and 97.

<sup>591</sup> See the section on investment below, pp. 152-161.

Philadelphia.<sup>592</sup> These included the shopkeeper Elizabeth Jordan, who usually received about three months credit, and Jane Bowie who received between two and four months' credit.<sup>593</sup> There were also many women with accounts in the ledgers of Thomas, Samuel and Miers Fisher.<sup>594</sup> In Liverpool too, merchants dealt with women. Unfortunately extant ledgers are not of the same quality and quantity as in Philadelphia, but many women are present. It has already been noted that Thomas Leyland dealt with many women in Ireland. These women were extended credit for various amounts, such as Ann Johnston who was importing rum and rock salt to Ireland, and making payment with bills of exchange.<sup>595</sup> Although the merchants Case and Shuttleworth did not usually sell to women, they did not exclude them. Jane Fryer purchased one case of sugar from them, worth £26, 15s, 0d on 3 August 1763.<sup>596</sup> The accounts of Tarleton and Backhouse show women on the other side of the credit relationship. As at 31 December 1804, they owed Mary and Ann Tuohy £433, 11s, 5d, and Mary Watson £25, 19s, 1d.<sup>597</sup>

Figures 5.2.1-3 demonstrate that local and regional credit networks were extremely complicated. Mifflin and Massy were wholesale grocers in Philadelphia. They purchased from merchants, and sold to a variety of other merchants, wholesalers, retailers and consumers. They often had to pay cash, and rarely received more than one month's credit. Some shopkeepers who purchased a larger volume from Mifflin and Massey such as Andrew Doz, got longer credit, as did country shopkeepers and the occasional consumer, but others had to pay cash or had credit of only a couple of weeks. It would appear that credit decisions were made from a mixture of value and volume of the account, trust and reputation. At the very least customers were expected to retain that trust by making payments towards the balance. Failure to do so could result in the withdrawing of credit.<sup>598</sup> One other way in which a trader could estimate another's credit worthiness was through the bill of exchange.

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<sup>592</sup> T. P. Cope and Sons Ledger 1803-1810, *passim*, HSP. This is accounts only, and does not allow for partnerships or the value and volume of the account.

<sup>593</sup> Accounts of Elizabeth Jordan and Jane Bowie, T. P. Cope and Sons Ledger 1803-1810, ff. 60 and 71.

<sup>594</sup> Ledger of Thomas, Samuel and Miers Fisher 1792-1797, see for example, ff. 39, 46 and 90.

<sup>595</sup> Letters to Ann Johnstone, 26 March 1788 and 8 August 1788, Thomas Leyland Letterbook 1786-1788.

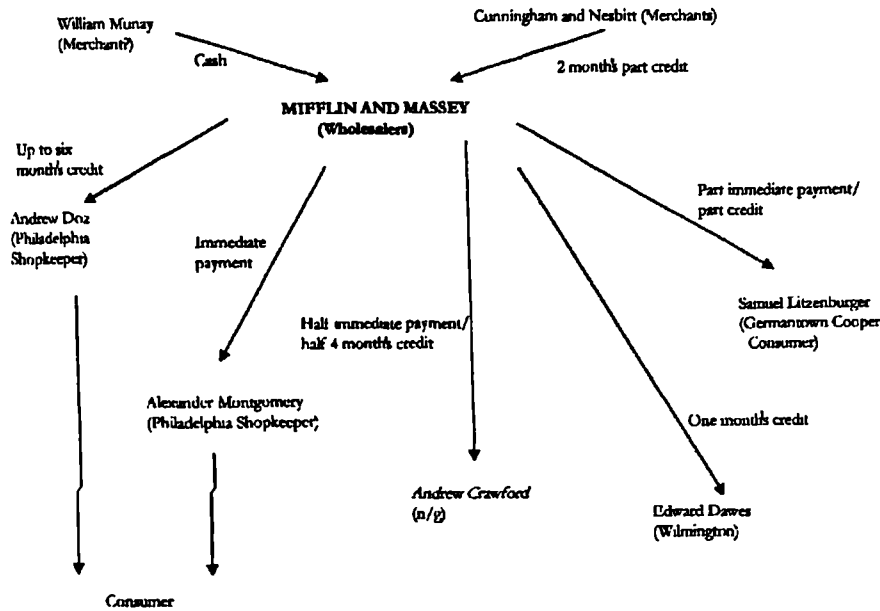
<sup>596</sup> Sales to Jane Fryer, 3 August 1763, Case and Shuttleworth Ledger 1763-1769, LivRO.

<sup>597</sup> Balance Sheet of Tarleton and Backhouse as at 31 December 1804, 920 TAR 5-11, Tarleton Papers (hereafter TP), LivRO.

<sup>598</sup> Cox demonstrates this for the English case as well, *Complete Tradesman*, pp. 157-158.

Figure 5.2.1

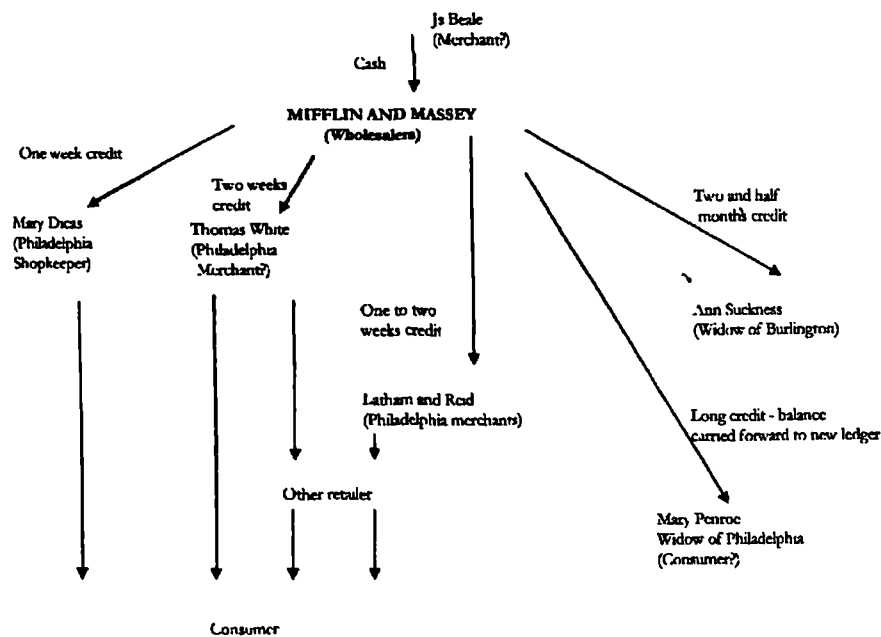
Credit Networks for Sugar



Source: Mifflin and Massey Ledger 1760-1763, ff. 1, 6, 7, 11 and 46.

Figure 5.2.2

Credit Networks for Coffee

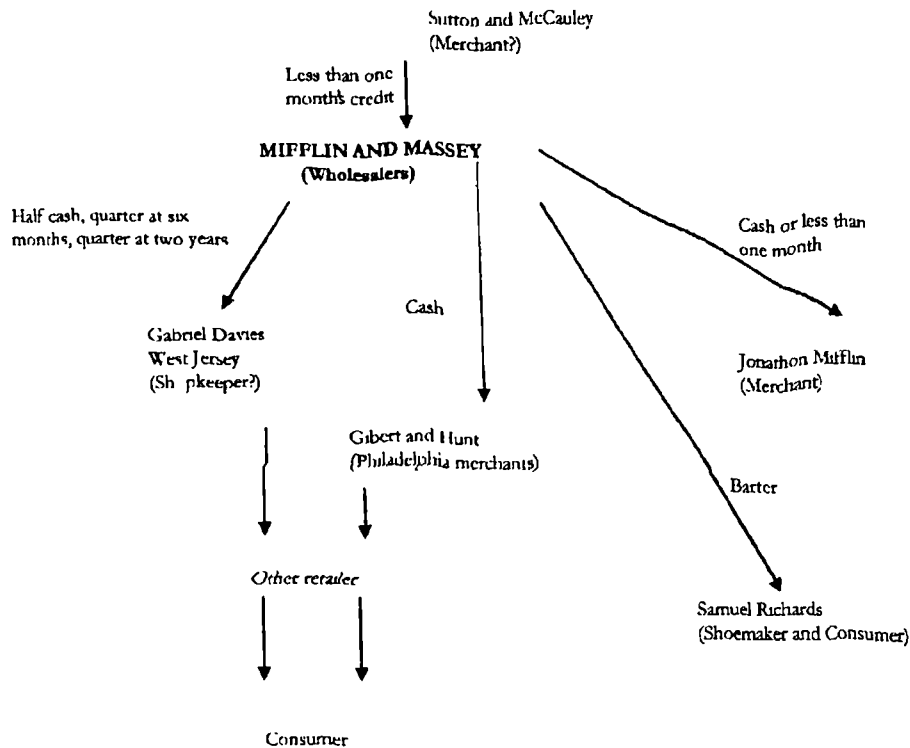


Source: Mifflin and Massey Ledger 1760-1763, ff. 4, 42, 43, 45, 47 and 51.



Figure 5.2.3

Credit Networks for Flour



Source: Mifflin and Massey Ledger 1760-1763, ff. 8, 13, 15 and 18.

**Bills of Exchange**

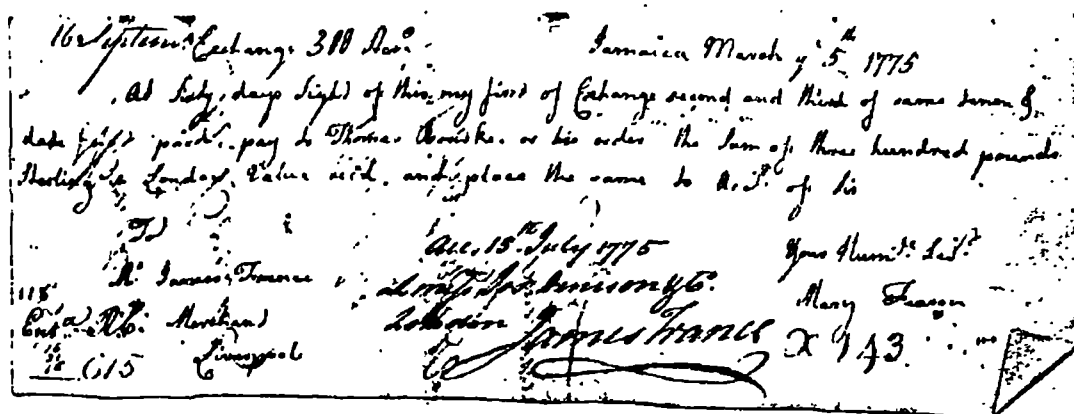
It was noted above that book credit was ubiquitous and used as a medium of exchange. This was mainly due to the lack of specie in both countries. Whilst contra-ing accounts and barter worked to a certain extent in the absence of coinage and notes, eventually, some form of payment was necessary. Normally the bill of exchange was used.<sup>599</sup> Very simply put, bills of exchange were “bills that combined a promise to pay with an order to pay”. A more comprehensive definition is,

<sup>599</sup> There was also an inland bill of exchange, which meant that it worked entirely within the British Isles, but we are concerned here with the international bill of exchange, which facilitated trans-Atlantic commerce as well as local trade. See Eric Kerridge, *Trade and Banking in Early Modern England* (Manchester: Manchester University Press, 1988), chapter four. Inland bills were often for small denominations. T. S. Ashton, “The Bill of Exchange and Private Banks in Lancashire, 1790-1830”, in T. S. Ashton (ed.), *Papers in English Monetary History* (Oxford: Clarendon Press, 1953), pp. 37-49, p. 37.

A bill of exchange is an unconditional order in writing, addressed by one person or firm to another, signed by the person giving it, requiring the person to whom it is addressed to pay on demand or at a fixed determinable future time a sum certain in money to or to the order of a specified person or to the bearer.<sup>600</sup>

Figure 5.3

Bill of exchange – Drawee Mary Fearon



Source: Miscellaneous Folder, 0199-0067, AHA.

Reproduced with the kind permission of Barclays Bank Archives.

Note that the bill was accepted in July 1775 by Joseph Denison and Co., London. On the back it was endorsed by (passed on via) Thomas and John Bourke.

These worked a bit like a cheque today, except that they were negotiable and it was not always possible to get one for the exact amount. They could be signed (negotiated) and passed on to someone else, and did not have to be cashed by the person originally named. There were many ways in which a person could acquire a bill of exchange. A well-known merchant house could write its own note – either to its own debit (it would eventually pay the amount itself), or against a well-respected house in London or out-port in England.

<sup>600</sup> Kerridge, *Trade and Banking*, pp. 45 and 57. For the trans-Atlantic bill see Larry Neal, “The Finance of Business During the Industrial Revolution”, in Roderick Floud and D. N. McCloskey (eds.), *The Economic*

Thomas P. Cope was one Philadelphia merchant who wrote bills payable by his own house.<sup>601</sup> A lesser trader had three options. They could go to a merchant (or bank) with cash, and purchase a bill of exchange for the correct amount. David Tuohy of Liverpool regularly paid Heywoods bank for bills.<sup>602</sup> Merchants would sell bills of exchange without a fee because they got the use of the cash until the bill was presented for payment. This could be far longer than the thirty/sixty days 'future time' given on the bill because they were often sent overseas. Technically anyone *could* write a bill of exchange – but it was the reputation of, and faith in, the house which ensured its viability as an instrument of payment. Therefore, in practice, not every house could write its own notes. It is far more likely most traders would have to give cash for a bill for an amount that a merchant had on hand - that was as near as possible to the amount they wished to send. A last option was to have the amount for the bill of exchange debited to your account with the merchant or bank. The amount of the bill would sit on the account until the next transaction.

Despite their undoubted role in facilitating commerce, there were many problems associated with bills of exchange. One was the 'future time' which meant that a bill was not instantly convertible into cash - only at the stated date was this possible. This was often thirty or sixty days 'at sight' (after being received). Whilst small traders might not quibble and just be glad to have received payment (even if delayed), larger merchants might accept them only at a discount. For example, if the face value of the bill was £100, but there was three months left on it until payment, a merchant might only accept it at a discount. He may have given £95 credit for it, taking the rest as interest/profit, because he was able to wait the three months for the cash.<sup>603</sup> In contrast, this same transaction might be seen as beneficial for the seller of the bill. If a merchant wanted cash to invest elsewhere, or just to assist his cash flow, this 'discounting' was seen as favourable. Thomas Cope received over 338 bills payable to his house in 1807, 233 (68.9 per cent) of which he discounted at various banks, including the Bank of North America in Philadelphia.<sup>604</sup>

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*History of Britain Since 1700*, 3 Vols, Vol I, 1700-1860 (2<sup>nd</sup> ed.) (Cambridge: Cambridge University Press, 1994), pp. 151-181, pp. 157-162.

<sup>601</sup> T. P. Cope and Sons, Bills Payable and Receivable 1806-1808, *passim*, HSP.

<sup>602</sup> David Tuohy Accounts, see examples on pp. 45 and 47, 380 TUO 3/9, DTP.

<sup>603</sup> He was also taking the risk that the bill *would* eventually be paid. The Fishers of Philadelphia went to extraordinary lengths to barter goods, and contra accounts, such was the difficulty and expense of buying bills of exchange.

<sup>604</sup> T. P. Cope and Sons, Bills Payable and Receivable 1806-1808, *passim*.

Scarcity of bills was another problem, especially in America, where, before Independence, they were not allowed to print their own paper money.<sup>605</sup> In 1760 Daniel Clark wrote to William Neale in London regarding his account that “I wish you Could Discover to me some means of making Remittance besides Bills for they [are] allmost out of reach”.<sup>606</sup> This was still a problem later in the century. Ralph Eddowes found bills in Philadelphia costing 9½ per cent over par in 1794.<sup>607</sup> This meant that he would have to pay the equivalent of £109.50 for a bill worth £100. In 1796, his friendship with William Rathbone in Liverpool gave him some leeway in payment. He was allowed to remit payment for some exports of earthenware “in such way as you may see best” allowing him to remit by bills or commodity.<sup>608</sup> This scarcity of bills exacerbated another problem - the exchange rate between America and England. One year it might take £155 Pennsylvania currency to purchase a Sterling bill worth £100, the next it might take £195 local currency to purchase the same bill. This would fluctuate with the scarcity in bills, which was again made worse by merchants all trying to make payments at the same time of year.<sup>609</sup> The balance of payments between Philadelphia and Liverpool meant that most bills between the cities flowed from Philadelphia to Liverpool, further increasing the premium.

The whole system was underpinned by trust and faith in the house on which the bill was drawn (and the system generally). Bills on London houses were the most desirable. The bi-lateral trade between Philadelphia and Liverpool could have been served by houses within the latter city, but many still used London houses. Daniel Clark paid Haliday and Dunbar of Liverpool with bills drawn on the merchant Daniel Mildred of London.<sup>610</sup> Some places had *better reputations than others*. West India merchants were not well respected and their bills were often treated with suspicion. This was unfortunate for Philadelphia traders who had a favourable balance of trade with the West Indies, and therefore received many bills from

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<sup>605</sup> Americans were forbidden to print their own paper money by Parliament in 1764. Plummer, “Consumer Credit”, p. 401.

<sup>606</sup> Clark to Neale, 16 October 1760, Daniel Clark Letter and Invoice Book 1759-1763.

<sup>607</sup> Eddowes to Roscoe, 10 November 1794, 920 ROS 1330, RP.

<sup>608</sup> Roscoe to Eddowes, 13 December 1796, 920 ROS 1335, RP.

<sup>609</sup> See Doerflinger, *Vigorous Spirit*, pp. 95-96. See also John J. McCusker, *Money and Exchange in Europe and America, 1660-1775: A Handbook* (Kingsport, Tennessee: Kingsport Press, 1978), *passim*, regarding exchange rates over the period.

<sup>610</sup> Daniel Clark to Mildred, 14 January 1761, Daniel Clark Letter and Invoice Book 1759-1763.

them.<sup>611</sup> These various problems were well stated by William Pollard, who wrote to Peter Holme in Liverpool that,

our Excha: is ruled by Bills @ 30 Days on Lond<sup>o</sup>, but if a Person wants a Bill to remitt to Lond<sup>o</sup>. & I can only draw on Liverpool, he will not take my Bill, unless he has it lower that he get a Bill upon Lond<sup>o</sup> for. & therefore I must either draw upon Lond<sup>o</sup> sometimes or sell my Bills lower by half or one Pc<sup>t</sup>, but I shall make it my Business as often as possible to sell my Bills to persons who want to send them to Liverpool.<sup>612</sup>

One last problem is that bills could be refused for payment. Although the person who wrote/sent the bill was not the one refusing to pay, it reflected on them, suggesting that they did not have the credit available with the refusing house.<sup>613</sup> This was crucial to a person's reputation yet no-one was infallible. The eminent Philadelphia merchant Robert Morris sent a bill to a London house in 1787 drawn on a Mr Rucher for £100 which was not honoured. This bill had been negotiated (signed on) many times and was drawn against Mr Rucher, not Robert Morris. However, it was still embarrassing for him, as he had tried to pay his account with it.<sup>614</sup> Lesser traders could not afford to have such things happen to them. Mary Hickie of Cork took over her husband's business on his death, but found that she could not get a bill paid because some of her husband's creditors were withholding the money. She was lucky that Thomas Leyland of Liverpool was patient, and decided to wait to see if it would eventually be honoured.<sup>615</sup> In turn, Leyland did not want to send a bill to the credit of Catharine Roberts in Bristol, as he did not know any houses (read - *he could trust*) there. He requested that she suggested another house – in London of course!<sup>616</sup>

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<sup>611</sup> Doerflinger, *Vigorous Spirit*, p. 108.

<sup>612</sup> Pollard to Holme, 16 May 1772, William Pollard Letterbook 1772-1774.

<sup>613</sup> The person owed the money could protest and try to secure payment. For an example of a bill being protested see Notary Public Form 5 October 1778, Joshua Fisher and Sons Ledger 1769-1773, Fisher Family Business Papers, Sarah Smith Collection (hereafter SSC), HSP.

<sup>614</sup> Sitgreaves to Harrison and Ansley, 26 July 1787, William and John Sitgreaves Letterbook 1783-1794.

<sup>615</sup> Leyland to Hickie, 17 May 1787, Thomas Leyland Letterbook 1786-1788.

<sup>616</sup> Leyland to Robert, 19 October 1787, Thomas Leyland Letterbook 1786-1788.

Catharine Roberts was not unusual in that many women dealt with bills of exchange. Maria Ledlie, and the merchant Margaret Duncan, both of Philadelphia, used bills of exchange.<sup>617</sup> In Liverpool too, many women such as Eleanor Moore and Sarah Packer used them routinely.<sup>618</sup> Therefore, despite all the problems with bills of exchange, traders at all levels, both men and women used them widely. Bills of exchange may have been mostly created by merchants, and it was mostly men that used them in the trans-Atlantic context. However, women were not discouraged from using them. In fact, they did so often, both locally and within a trans Atlantic context.

## BANKS

Eighteenth century banks grew from merchant houses which extended loans or discounted bills. As was discussed in chapter two, banking was an extended part of normal merchant business.<sup>619</sup> Provincial 'banks' used London merchant houses to accept (pay) or discount bills for themselves and others, thereby acting as a local bank. This meant that many merchants acted as bankers long before they were called by that name. Some acted as banks as part of their business whilst never calling themselves by that name. These close links are demonstrated by early bank business hours; three Liverpool banks printed a circular in 1784 that their hours were 9am to 3pm, the same as merchant houses. Trusted banks were used to hold deposits in addition.<sup>620</sup> This was true on both sides of the Atlantic. For example, Rathbone, Benson and Co. in Liverpool were the main commission merchants for Clow and Co. of Philadelphia.<sup>621</sup> Rathbone kept a running account not only for commission services performed - but for bills both accepted for payment and received on Clow's behalf.<sup>622</sup> In Philadelphia, the Fishers performed much the same services, but at a local level. Elias Stockley of Millford used his account with the Fishers in order to pay other merchants in

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<sup>617</sup> Bank of North America Personal Ledgers, 1791, ff. 620 and 1373, HSP.

<sup>618</sup> Arthur Heywood and Sons Ledger 1788-1797. See examples at ff. 68, 98, 71, and 207, AHA.

<sup>619</sup> See pp. 36-38.

<sup>620</sup> Kerridge, *Trade and Banking*, p. 46; Hughes, *Liverpool Banks*, pp. 36-40.

<sup>621</sup> See the case studies on William Rathbone and Andrew Clow in chapter seven, pp. 215-223.

<sup>622</sup> Clow and Co. account with Rathbone, Benson and Co. to 1 September 1794, Folder Adriana, Box 60D, Claude W. Unger Collection (hereafter CWU), HSP.

Philadelphia.<sup>623</sup> The demand for these services grew in the eighteenth century. The Liverpool trade directories do not list any banking houses in 1766, but there were six different banking houses listed in 1805.<sup>624</sup> The first formal bank in Philadelphia was the Bank of North America, formed to help finance the American War of Independence.<sup>625</sup> However, there were three formal banks listed in the directories by 1805, The Bank of North America, The Pennsylvania Bank and the United States Bank.

This section will concentrate on three of these banks.<sup>626</sup> Arthur Heywood and Sons, Leyland and Bullins, both of Liverpool, and the Bank of North America in Philadelphia.<sup>627</sup> Arthur Heywood and Thomas Leyland were both originally merchants involved in the slave trade.<sup>628</sup> By 1773, Arthur Heywood was running a separate bank at the same time as continuing his mercantile trade. When his son took over in 1785, the bank was well established and continued in the family line until 1842.<sup>629</sup> The Leyland and Bullins bank was created by the merchant Thomas Leyland, already mentioned several times. He had briefly been in a banking partnership with William Roscoe, the Liverpool friend of Ralph Eddowes. However he quitted this partnership in 1806 and commenced banking on his own behalf in 1807, along with his nephew Richard Bullin. This bank continued until 1901, but was of course very new to the traders discussed here.<sup>630</sup> The Bank of North America was set up in 1781 in order to help finance the War of Independence. The brain child of the merchant Robert Morris, it was patterned along the same lines as the Bank of England.<sup>631</sup> Stock in the bank was sold to a variety of individuals and the government. It was therefore heavily capitalised and not run by any one person, as were banks in Liverpool. It quickly built up a wide customer base with active accounts.<sup>632</sup> However, many Philadelphia merchants performed

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<sup>623</sup> Account of Elias Stockley, Ledger of Thomas, Samuel and Miers Fisher 1792-1797, f. 27. The author was not able to confirm whether this was Millford, Pennsylvania, or Millford, Delaware. However, both are quite some distance away.

<sup>624</sup> These were: Gregsons, Parkes and Clay; Richard Hanly; Arthur Heywood and Sons; Thomas Leyland; William Roscoe and Samuel Thompson. The first reference to a specific banker was in 1773. John Hughes, "Notes on Some Unchronicled Liverpool Banks", *THSLC*, 57 (1905), 48-61, p. 48.

<sup>625</sup> See the full discussion in the next paragraph.

<sup>626</sup> Time and space have meant that only an illustrative sample was taken.

<sup>627</sup> For the full histories of these banks and the many others in Liverpool see Hughes, *Banks and Bankers*.

<sup>628</sup> Chandler, *Four Centuries of Banking*, p. 172; Hughes, *Banks and Bankers*, p. 171.

<sup>629</sup> Chandler, *Four Centuries of Banking*, pp. 185-188.

<sup>630</sup> *Ibid*, pp. 169-173.

<sup>631</sup> The Bank of England received its charter in 1694. It opened a branch in Liverpool in 1827. Hughes, *Banks and Bankers*, p. 32.

<sup>632</sup> The bank lent to men and women of all social standing. Wright, "Bank Ownership", pp. 40 and 52-54.

banking activities, both before and after the creation of the formal banking system, just as they did in Liverpool. Merchant houses in both cities throughout the period used London banks as clearing houses. The Heywoods used Joseph Denison as their clearing house in London because they were in partnership with him.<sup>633</sup> Leyland and Bullins used Masterman and Co., Bankers of London.<sup>634</sup> The Fishers used Harrison and Annesley of London as their English banker in 1794, although they also had an account with the Bank of North America.<sup>635</sup>

It is important to stress that the three banks considered here are therefore not directly comparable. Heywood's bank was well established by the end of the period, presumably with a loyal customer base. Leyland and Bullins was relatively new, although Thomas Leyland no doubt used his prior reputation as a successful merchant. The Bank of North America, established in the middle of the period under consideration was set up by well-known merchants, but was a large corporation, less personal and, according to Doerflinger, more modern.<sup>636</sup> They also had different ideas of what their duties were. British banking theory at the end of the eighteenth century believed that banks were to support trade, but not to make risky investments. Convertibility, or the ability of the bank to convert any paper it issued into coin at any time was a major concern.<sup>637</sup> This was reflected in the partnership agreement of Heywood's bank in 1776. The first article of this agreement stated that:

said Business shall consist in exchanging Cash for Bills or Notes, in Discounting bills or notes, Exchanging bills, advancing money on negotiable security, buying of Gold or Silver Negotiations in money or bills with the Kingdom of Ireland, receiving Lodgements or keeping the Cash accounts of Merchants or others in Liverpool or the places adjacent thereto,

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<sup>633</sup> Account of Joseph Denison, Arthur Heywood and Sons Ledger 1787-1798, f. 5, AHA. Joseph Denison presumably invested 50 per cent of the money to finance Heywoods bank in 1776, as that was his share of the profits and losses. See Article Eight, Articles of Partnership, AHA.

<sup>634</sup> Bills Sent for Acceptance Book 1807-1809, *passim*, Leyland and Bullins (hereafter LB), HSBC.

<sup>635</sup> Account of Harrison and Annesley, 1794, f. 303, Ledger of Thomas Samuel and Miers Fisher 1792-1797. Account of Thomas Samuel and Miers Fisher, Personal Ledgers Bank of North America 1791, ff. 751 and 786.

<sup>636</sup> See Doerflinger, *Vigorous Spirit*, pp. 296-301 regarding the inception of the Bank of North America. See also Joe Torre, "Fruits of Banking", Paper given at the OIEAHC Conference, Glasgow, 2001 which links the proliferation of paper money to consumerism and modernisation in America.



Hypothecation [?] of Goods, and such other legal transactions in Cash, Bills or Negotiations as can be undertaken with goods and sufficient security as may with ease be reconverted into Cash. But it shall not be permitted to lend money on Mortgage, or Bond, or on any single personal security except in cases where there are running accounts and then only when exigencies require.<sup>638</sup>

Furthermore, article thirteen stated that no money was to “be employed in stock-jobbing or other hazardous undertakings, or adventures in trade”.<sup>639</sup> The Liverpool bank was to be involved in safe business only. In contrast, the Bank of North America was specifically set up to help finance a national debt, gain financial integrity for the American government, issue paper and to unite the national interest with the business interest. The Philadelphia bank was therefore on a completely different scale, and with a different agenda from that of the Liverpool banks. The different origins of these banks may have some bearing on how each of them was perceived or used by their customers, their reputation, and the trust placed in them.

Having seen how banks began, it is now appropriate to examine who used these banks.<sup>640</sup> It was not possible to gain directly comparable samples within the period, further complicating the comparisons between them. The discussion below is therefore impressionistic. However, there are distinct trends present in all four samples.

Table 5.1 is based on balances on open accounts at specific dates – moments in time.<sup>641</sup> Despite all the differences between the banks considered above, it is obvious that men

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<sup>637</sup> J. K. Horsefield, “The Duties of a Banker, 1. The Eighteenth Century View”, in Ashton, *Papers in English Monetary History*, pp. 1-15.

<sup>638</sup> Article One, Articles of Partnership 26 August 1776, AHA.

<sup>639</sup> Article Thirteen, Articles of Partnership 26 August 1776, AHA.

<sup>640</sup> It has not been possible to analyse the amount held in bank accounts. This is because no distinction was made between genuine credit balances and those created by discounts or loans. See Wright, “Bank Ownership”, p. 41.

<sup>641</sup> Actual numbers of accounts have not been given because these figures are taken from samples only, except in the case of Leyland and Bullins as at 31 March 1807. Any extrapolated figures would therefore be spurious. The samples produced numbers as follows. Heywoods Balance Book, twelve women out of 154 accounts (20 per cent sample); Bank of North America Ledgers 1791, five women out of 169 accounts (10 per cent sample); Leyland and Bullins Balance Book 1807, one out of thirty-nine accounts, Leyland and Bullins Balance Book 1812-1823, fifty-seven women (all female accounts) out of approximately 1,000

consistently held over 90 per cent of all accounts. Men dominated account holding of all kinds at any given point in time. However, it is worth noting that a sample of Heywood's bank ledgers over the period 1788-1797 showed that women held 27 per cent of accounts.<sup>642</sup> This would suggest that women were more likely to open accounts than the first sample suggested, but did not hold them for so long. There may be many reasons for this anomaly: these might include getting married, the bank account being in their husbands' names, monies held in trust by a male, shorter duration of a business and dealing with smaller sums of cash than male businesses.

**Table 5.1**

**Liverpool and Philadelphia: Bank Accounts By Gender**

	<b>m %</b>	<b>f %</b>
<b>Heywood's (1789)</b>	92.3	7.3
<b>Bank of North America (1791)</b>	97.0	3.0
<b>Leyland and Bullins (1807)</b>	97.4	2.6
<b>Leyland and Bullins (1812)</b>	94.4	5.6

Source: Heywood's Balance Book 1787-1798, AHA; Bank of North America Personal Ledgers 1791, Leyland and Bullins Balance Book 1807, LB; Leyland and Bullins Balance Book 1812-1823, LB.

Another aspect of the accounts was how often they were used. Unfortunately no ledgers are extant for Leyland and Bullins. However, Table 5.2 demonstrates that women used their accounts less frequently than men. An attempt was made to assess frequency of use of the accounts. Up to ten entries were considered infrequently used or unused accounts, ten entries to three quarters of a page occasionally used, and more than three-quarters of a page, very often. This is a relative and very impressionistic view, based on a comparison with other

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accounts as at 31 December 1812. See Appendix A for a discussion of the sampling of all the bank ledgers and balances used in this section.

<sup>642</sup> Arthur Heywood and Sons Ledger 1788-1797, *passim*, AHA. Based on a 20 per cent sample of all accounts in the ledger which highlighted fifty-eight women out of 217 accounts sampled).

accounts in each ledger, rather than between the banks.<sup>643</sup> Of all the accounts that were used very often, women only held 18 per cent in Heywood's, and none whatsoever in the Bank of North America. Men were persistently more likely to use their accounts often, although many men also had infrequently used accounts.

**Table 5.2**

**Liverpool and Philadelphia: Frequency of Account Use by Gender**

	Heywood's		Bank of North America <sup>644</sup>	
	m %	f %	m %	f %
<b>Very Often</b>	82.0	18.0	100.0	0.0
<b>Occasionally</b>	70.0	30.0	98.0	2.0
<b>Infrequently/Account not used</b>	71.0	29.0	93.0	7.0

*Source:* Arthur Heywood and Sons Ledger 1788-1797, AHA; Bank of North America *Personal Ledgers 1791*.

Reasons for these differences in account frequency can be found in the way that men and women used their accounts. A simplistic, and again, impressionistic assessment as to whether the account was used for business, personal/savings or investment purposes was based on a mixture of frequency of use, interest payments, the value put through the account and the use of bills of exchange. Table 5.3 demonstrates that men and women used their accounts for different purposes.

The first thing to note is that unsurprisingly, men at both banks held most of the business accounts. However, the similarities stop there. Women were far more likely to hold savings or personal accounts with the Heywood's than with the Bank of North America.<sup>645</sup>

<sup>643</sup> Note that the Heywood's ledger covered the period 1788-1797, whilst the Bank of North America Ledger covered only one year.

<sup>644</sup> Only five women came up in the Bank of North America sample, although many more women had accounts with the bank. This figure is therefore not statistically robust.

<sup>645</sup> 'Savings', or 'personal' accounts did not usually earn interest and so may have been kept for a status benefit or as just a safety measure. Sir Francis Baring thought country banks were at a disadvantage in this period because they paid interest on deposits. Hyde, Parkinson and Marriner, "The Port of Liverpool", p. 364. However, this practice appeared rare from the sources used here, and confined to large or 'valued' accounts.

Furthermore, whereas women were the only investment-only account holders with Heywood's, it was men who held investment-only accounts with the Bank of North America. Women were not only less likely to hold accounts than men, they were less likely to use them for business (in their own name at least).

**Table 5.3**

**Liverpool and Philadelphia: Bank Account Type by Gender**

	Heywood's		Bank of North America	
	m %	f %	m %	f %
<b>Business</b>	85.0	15.0	99.0	1.0
<b>Personal/Savings</b>	42.0	32.0	95.0	5.0
<b>Investment</b>	0.0	100.0	100.0	0.0

Source: Arthur Heywood and Sons Ledger 1788-1797, AHA; Bank of North America Personal Ledgers 1791.

The differences between the purpose of the banks, and the sampling used means that there are many problems with the comparison of these banks. However, clear trends are present. Overall, in both cities women were far less likely to use banks, for whatever purpose and with any frequency. Women did not appear to use the Bank of North America as much as Liverpool women used Heywood's. Answers for this disparity may lie in the corporate nature of the Bank of North America as compared with the localised and perhaps more personal nature of Heywoods. This is not to say that the Bank of North America did not encourage women - it apparently gave loans to all kinds of people.<sup>646</sup> There were also many more entries per person on average, and indeed many more accounts in the Bank of North America Ledgers. This may be due to the fact that it was the first bank in America, and a national corporation at that.<sup>47</sup> However, men and women on both sides of the Atlantic continued to gain loans, clear and discount bills and make investments through merchant houses. This method may have persisted longer and with more frequency in Philadelphia, especially in the case of women. In 1792, Phebe Vining of Wilmington held an 'investment

<sup>646</sup> Wright, "Bank Ownership", p. 53. Although speculative, it is possible that women may have found the new 'modern' bank inaccessible or too formal.

account' with the Fishers. Her holding of two shares in bank stock and sales of land were handled by the Fishers, as well as sales of merchandise from them to her.<sup>648</sup> However, the fact that the Bank of North America was used for business is confirmed by Doerflinger's analysis of their ledgers. In 1784-1785 merchants held 47 per cent of all accounts, and 78 per cent of very active accounts. Retailers held 14 per cent and 12 per cent respectively. Furthermore, the trend highlighted in chapter three of this thesis regarding the importance of retailers is also reflected in his analysis. Doerflinger found that in 1790-1791, whilst merchants were 34 per cent of all discounters, retailers were 27 per cent. This would suggest that as retailers were gaining in number, they were using the facilities of the bank to full advantage.<sup>649</sup>

Both men and women used eighteenth century banks, but for different reasons. In both cities banks were vital for trade in discounting, receiving and paying bills of exchange, but also as places through which people placed some spare cash, received annuities through their accounts and acquired loans. Banks were an important thread in the web of credit and finance.

## FINANCE AND INVESTMENT

There were many opportunities for investment in which both men and women participated. This section will split investment into two basic categories, 'safe' and 'risky'. It has already been suggested that traders took risks just by being in trade. These risks could be compounded by investing in shipping and manufacture rather than money at fixed interest, mortgages or land. There was also a distinction between male and female investment. Except where women were directly involved in an enterprise, such as their own shop, they were less likely than men to be involved in a 'risky' investment. However, women were often an important link between urban and rural sources of capital by investing 'rural' capital in

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<sup>647</sup> More research contrasting large London banks would be needed to confirm this.

<sup>648</sup> Account of Phebe Vining, 1772, Ledger of Thomas Samuel and Miers Fisher 1792-1797, f. 43.

Unfortunately, it has not been possible here to make a direct comparison of what type of people used these accounts here.

<sup>649</sup> Grocers were particularly dominant, their volume rivalling that of merchants. Doerflinger, *Vigorous Spirit*, pp. 304-305. An attempt was made to identify the occupations of account holders at Heywoods Bank, but without an address it proved impossible due to common names. Many of the names could have been traders, but also other occupations as well.

'urban' enterprise. It is not suggested that men did not like safe investments either. Merchants did not engage in trade so much as a way of life, but to get rich. Choices in investment had important ramifications by potentially reducing the capital available for investment in trade, but did allow newcomers to make their mark by bringing in new capital. A range of sources were consulted including mercantile accounts and letterbooks, banking records, chancery court records and personal letters. However, no attempt was made to be systematic or comprehensive with regard to this information. Furthermore, it was not always possible to identify traders in particular. The discussion below is therefore illustrative of how the capital market worked as a whole, rather than representative of traders in particular.

It is worth first investigating the disadvantages women faced with regard to investment. They often had less access to money with which to invest in the first place. In England, the extensive use of primogeniture meant that most land went to the eldest male child, and daughters got little. When a woman was left money, it was usually held in trust until she got married, at which time the assets she owned (realty and personalty) became available to her husband for his use.<sup>650</sup> He was not allowed to dispose of her property without her written consent. Widows were entitled to dower (a life interest) in lands owned by the husband at his death, "notwithstanding that the husband might have sold, mortgaged or devised the lands", except by conveyance with her approval.<sup>651</sup> Separate examinations were used in order to ensure that women were not "kissed or kicked" into signing estate away;<sup>652</sup> but dower and freebench were in decline, and jointure increasing.<sup>653</sup> Jointures were agreements which allowed for a specific amount or property to be kept aside for the use of the widow. This meant that instead of land or living-in rights, widows often got money or an income from property. This may have meant that they got less in value than would have been their entitlement through dower, but was perhaps more suitable for living in an urban

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<sup>650</sup> A Statute was passed in 1794 in Pennsylvania giving equal shares to all children, but girl's shares would still become available for the use of the husband on marriage. Carole Shammas, "Early American Women and Control Over Capital", in Ronald Hoffman and Peter J. Albert (eds.), *Women in the Age of American Revolution* (Virginia: University Press of Virginia, 1989), pp. 134-154, p. 141.

<sup>651</sup> John Burke (ed.), *Jowitt's Dictionary of English Law*, Vol 1, A-K (London: Sweet and Maxwell, 1977), p. 657.

<sup>652</sup> Susan Staves, *Married Women's Separate Property in England, 1660-1833* (Cambridge, Massachusetts: Harvard University Press, 1990), p. 135.

<sup>653</sup> Dower was the woman's rights for life only in freehold land her husband held at "at his death"; Freebench was much the same, but for copyhold property; Jointure was a provision made for the wife after her husband's death; Burke, *Jowitt's*, pp. 657, 833 and 1021.

environment.<sup>654</sup> Widows and single women were more likely than men to have cash or credits than livestock as part of their inventories at death, even in rural areas, suggesting that this trend was widespread.<sup>655</sup>

In contrast, Pennsylvanian law clung to dower, or monies in lieu of it, and women had very little control over their husband's property, or in fact that which they had brought into the marriage themselves. Although private examinations were used before 1770, they were not a legal requirement. Even after 1770, when a law was passed providing for separate examinations they were haphazardly and inconsistently administered. Furthermore, separate estates were seen as attempts to defraud creditors. They were viewed with suspicion and rarely enforced to the benefit of the widow. Finally, as in England, lands of insolvent debtors who died, whether there was a widow and children on it or not, could be sold for the benefit of creditors.<sup>656</sup> Women in Pennsylvania had therefore rights to less capital than women in England, and even less control over that little amount.<sup>657</sup>

However, it would appear that legacies left to women, although small, did make allowances for whether their surroundings were rural or urban. Waciegga has demonstrated that Philadelphia widows were more likely to be left a mixture of annuities, stocks from bonds, personal property and real estate, but not part of a house or livestock.<sup>658</sup> In Liverpool too, Walter Cato, surgeon and apothecary, left everything to his wife in the 1780s. Realising that she would not be able to continue his business, his will declared that she should sell

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<sup>654</sup> Dower was not inalienable. Often a widow had to fight to keep hold of land where her husband's debts were being pursued by a creditor. For example, in 1696, Hannah Carter took loans out on her dead husband's property in order to pay his outstanding debts, and thereby remained in residence. Diana E. Ascott, "Family and Friends: Inheritance Strategies in a Mobile Population", in Diana E. Ascott, Fiona Lewis and Michael J. Power, *Approaches to the History of Liverpool Community, 1660-1760* (forthcoming); In 1729 Sarah Yerdsley of Macclesfield was challenging the right of a creditor to the administration of the estate in order that she might keep control. Will of John Yerdsley, 19 August 1729, WC1729, Chester and Cheshire Record Office. My thanks to Paul A. Knight of the School of History, University of Liverpool, for this reference.

<sup>655</sup> Amy Louise Erickson, *Women and Property in Early Modern England* (London: Routledge, 1993), p. 194.

<sup>656</sup> Salmon, *Women and the Law*, pp. 24-35, 92-104 and 160-168.

<sup>657</sup> Shammas found that Pennsylvania husbands in both the colonial and early republic era were likely to leave their wives less than they would have received if their husbands' had died intestate, and that "Wealth and husbands' generosity were inversely related". Shammas, "Early American Women", pp. 141 and 152.

<sup>658</sup> Waciegga, "A "Man of Business" ", p. 49.

everything and have the money.<sup>659</sup> This arrangement also left women free of many of the conditions that often came with dower, such as not remarrying. This would suggest that women did sometimes have money to invest, and that their comparative disadvantage under the law should not confuse us. In Yorkshire for example, “Apart from large landowners and trusteeships, the most important single source of investment funds was spinsters and widows of the locality” whose money had come from landholding and merchanting.<sup>660</sup> Rural women, as well as urban, invested in the cities’ trade, thereby helping to link the regional economies. On both sides of the Atlantic, the very trend in provision for women by liquid capital, whilst maybe depriving them of some value, meant that they had funds for investment. Although women were at a disadvantage individually, their access to such funds collectively made them an important part of the finance and credit matrix.

#### **‘Safe’ Investments: Money at Interest**

A common way to place money for investment or gain finance, was through an intermediary. In Liverpool, this was often an attorney, a trusted figure in the local community who could ‘network’ through his role as counsel and clerk of the court at the Quarter Sessions. Attorneys were integral to the mortgage market, and people of all status would invest or borrow money at interest through them. This meant that small investments could be brought together to make a viable loan for someone else. The attorney also acted as trustees of estates for the deceased.<sup>661</sup> The Liverpool attorney and banker William Roscoe worked in this way. He handled the account for the trustees of Elizabeth Fleetwood and her children. He oversaw the sale of land, distribution of legacies and investments on their behalf.<sup>662</sup> Margaret Weiss, perhaps the widow of Henry Weiss, broker of Liverpool, invested £1,600 with Roscoe at 5 per cent interest.<sup>663</sup> Monies held in this manner were in turn lent out to others, or invested in other ways. Roscoe invested legacies for Robert, Bridget and Eliza

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<sup>659</sup> Walter Cato was unusual in specifically expressing that after his wife’s death, the money should go to his daughter, Jane, for her sole and separate use, and not to pay her husband’s debts. Pleadings of Robert Bromley, PL68/930, PRO.

<sup>660</sup> Hudson, *Genesis*, p. 212.

<sup>661</sup> For the role of the attorney in the Lancashire capital market see Anderson, *Aspects of Capital and Credit*, chapter two. See also Hudson, *Genesis*, p. 213.

<sup>662</sup> Roscoe Ledger, 1799-1809?, ff. 22-25, 920 ROS 5759, RP.

<sup>663</sup> Account of Margaret Weiss, Roscoe Ledger 1799-1809?, 920 ROS 5759, RP; Liverpool Trade Directories, 1787, 1796, 1805.



Milnes in 3 per cent annuities.<sup>664</sup> He also lent out on mortgage sums as large as the £6,000 lent to Dr. Peter Crompton in 1801, and as small as the £23 lent to Thomas Bennet in 1796, both at 5 per cent.<sup>665</sup> In Philadelphia, the brokers, who were less likely to deal in commodities, fulfilled a similar service, such as Patrick Duffey, who respectfully informed the public that he procured money on loan.<sup>666</sup> Joseph Howell and John Lawrence also opened a brokers office which sold bank stock, government securities, canal and turnpike company shares, bills of exchange and dealt in land warrants and real estate.<sup>667</sup>

The other main intermediaries were banks. Although they did not usually lend monies out at mortgage, they would invest in consuls or bonds, and gave out small loans. In 1767, Mary Dougherty apparently received a £40 loan from Heywood's in order to pay a debt, paying cash for the interest she was charged.<sup>668</sup> Money was also invested in public funds and annuities. Heywood's Bank had money invested in a variety of 'safe' investments including bank annuities, loyalty loans, Irish 5 per cents and Navy bills.<sup>669</sup> The Bank of North America functioned in a way that combined the role of the attorney with the bank. For example, Elias Boudinot received a dividend of \$112, and Elizabeth Lawrence a dividend of \$28 credited to their accounts in 1791. At the same time, Stephen Agard was charged interest on a loan that he had through the bank.<sup>670</sup> Attorneys and banks would bring small amounts together, paying a fixed interest rate to the lender, and invest the money on the open market. Also important was the flexibility gained through these intermediaries. People wanting to borrow exactly £1,500 did not have to find someone who had £1,500 to lend.

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<sup>664</sup> Arthur Heywood and Sons Ledger 1763-1784, pp. 20 and 21, AHA.

<sup>665</sup> Roscoe Ledger 1799-1809?, ff. 8 and 17, 920 ROS 5759, RP.

<sup>666</sup> *Pennsylvania Packet and Daily Advertiser*, 4 October 1787.

<sup>667</sup> *Philadelphia Gazette and Universal Daily Advertiser*, 3 October 1796. The author found only one book of an attorney in Philadelphia, that of Miers Fisher (of the merchant firm) APS. Although he did appear to sort out queries and problems regarding land transactions, there was no evidence that he acted as an intermediary for investment. This could of course be due to a lack of survival of sources.

<sup>668</sup> This transaction is particularly interesting because the debt was owed to a Mr Sumner, who was away on a Man of War, but a note was given to Mary Sumner, which she cashed. Arthur Heywood and Sons Ledger 1763-1784, p. 15, AHA.

<sup>669</sup> Arthur Heywood and Sons Ledger 1787-1798, *passim*, AHA. People also invested in stock and shares on their own account. For example, Thomas Leyland of Liverpool owned some consols, which his London bank dealt with on his behalf, Leyland to Barnewall, ff. 2, 9 and 51, Thomas Leyland Letterbook 1786-1788. Ralph Eddowes of Philadelphia owned shares in the United States Bank. Eddowes to Roscoe 24 April 1807, 920 ROS 1347, RP.

<sup>670</sup> Bank of North America Personal Ledgers 1791, ff. 230, 1301 and 8. There are two Elizabeth Lawrences listed in the 1791 Philadelphia Directory, a spinster and one a shopkeeper. The literature would suggest that

Friendly and familial links were also important in the credit market, and occasionally a direct person to person loan at interest was made. David Tuohy had lent £500 out on various mortgages in 1772 and in 1787 David Shaw, another Liverpool merchant had £1,000 out on loan to Jacob Spence, a shipowner.<sup>671</sup> Women also lent out on mortgage, and were prepared to challenge through the courts if the deal was unsuccessful. Elizabeth Preston of Liverpool had lent £100 to William Stagg on a property thereby mortgaged to her, but she felt that the property did not cover the debt when he defaulted.<sup>672</sup> In Philadelphia, many people, especially women, would invest money in merchant houses at a fixed interest rate. Again the amount invested could vary. Hannah Catherall had only £100 invested with the Fishers in the 1790s whereas the widow Sarah Mifflin had invested £1,000 with Mifflin and Massey.<sup>673</sup> Both amounts received interest of 6 per cent in return for providing working capital to the merchant house. A Miss Bessy had invested £[300?] with John Perhouse, also of Philadelphia. She received a massive 15 per cent interest.<sup>674</sup> Perhaps he gave her a better percentage on the understanding that she could not withdraw the money quickly. These arrangements worked to the benefit of both parties. The merchant would get credits to invest in trade, and the investor would get a safe return, rather than run the risk of the money in trade directly. This trend may have been more present in Philadelphia due to the absence of a thriving mortgage market. Most people in Philadelphia rented property from the relatively few large landowners.<sup>675</sup>

Another 'safe', though not always so profitable investment, was land. It was a more long-term investment, and often undertaken by traders towards the end of their careers. Once their fortune was made, merchants, as well as other men, were likely to invest their capital in "judiciously selected lots, houses, and farms that would appreciate rapidly in capital value

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it was the spinster with the annuity, but perhaps the shopkeeper was planning for her retirement. See also Wright, "Bank Ownership", p. 41.

<sup>671</sup> David Tuohy Accounts, 23 June 1772, 380 TUO 3/8, p. 2, DTP; 10 September 1787, David Shaw Account Book 1787. Shaw also lent £400 on bond to Edward Hanley for three months at 5 per cent interest, 6 August 1787, David Shaw Account Book 1787.

<sup>672</sup> Pleadings of Elizabeth Preston, PL68/901, PL6, PRO.

<sup>673</sup> Ledger of Thomas, Samuel and Miers Fisher 1792-1797, f. 39; Mifflin and Massey Ledger 1761-1763, f. 38. Sarah was possibly the widow of their brother John who died in 1733.

<sup>674</sup> John to James Perhouse 25 May 1805, John Perhouse Journal 1800-1838.

<sup>675</sup> In Philadelphia, 80 per cent of people owned no real estate, so the need for a mortgage market would have been minimal. Sharon V. Salinger and Charles Wetherell, "Wealth and Renting in Pre-Revolutionary Philadelphia", *JAH*, 71,4 (1985), 826-840, p. 828.

while paying a good rent as well.”<sup>676</sup> Whilst some such as Touhy and Shaw above lent out money for others to purchase land, others, including women, bought it as an investment to rent out. For example, Mary Usher had purchased at least two leases from the corporation which she rented out to other people.<sup>677</sup> The papers of William and John Sitgreaves of Philadelphia reflect the move from the ‘risky’ mercantile business into ‘safe’ landholding. Their letterbook of 1783-1794 clearly reflects a major interest in trading activity. The second extant ledger, dated 1806-1821 is in a completely different format and reflects a concentration on property. They owned a variety of houses, including some in Second, Third, Fourth, Chesnut and Market Streets - as well as land on which a tanyard had formerly existed - all producing a rental income.<sup>678</sup> In Liverpool, councillors, who were predominantly merchants, owned on average 8.1 properties, as opposed to 2.5 for ratepayers as a whole in 1743. They invested in a mixture of city centre, dock-side and large and valuable properties.<sup>679</sup> This would suggest that Liverpool merchants were also investing in urban land as an investment, perhaps at the expense of trade. Capital invested in other investments rather than trade may have represented excess capital not required, or may have represented a deprivation of capital for trade. The profits from these investments might be ploughed back into trade of course.

### **‘Risky’ Investments: Manufacture and Shipping**

Both men and women took risks every day through their own business at whatever level; but as was noted in chapter three, the higher up the status scale the business venture went, the less likely women were to be involved. This was reflected in investment patterns. Men not only often had large sums of money to invest (or indeed at all), they were more likely to invest it in the areas with the largest risk – but with the largest profits. Doerflinger notes that because trade was so risky, relatively little was borrowed from widows and orphans.<sup>680</sup>

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<sup>676</sup> Doerflinger, *Vigorous Spirit*, p. 57. For the debate regarding Britain see Andrew Porter, “ ‘Gentlemanly Capitalism’ and Empire: The British Experience Since 1750?”, *JICH*, 18,3 (1990), 265-295.

<sup>677</sup> Will of Mary Usher, WCW Usher, 15 March 1798, LRO.

<sup>678</sup> See Doerflinger, *Vigorous Spirit*, Appendix A-11, pp. 375 and 314-315 regarding merchants gaining income from rent in Philadelphia.

<sup>679</sup> Power, “Councillors and Commerce”, pp. 317-320.

<sup>680</sup> Doerflinger, *Vigorous Spirit*, p. 127. He also mentions land, but is referring to the highly speculative land transactions in the hinterland. As was noted in the previous section, women did invest in merchant houses at interest.

Whether this suggested 'paternalism' was true of manufacture and shipping or whether women did just not have the large sums required is uncertain.

One area in which men were prominent investors was manufacture. The sugar refinery at the Haymarket in Liverpool was owned completely by men all sharing in the risk and profits in 1766.<sup>681</sup> The fact that these were all merchants, including some involved in the West Indies trade meant that this was no random investment. At least some of them were importing sugar on a regular basis, and therefore could buy it as cheap as possible for *processing*. This group was involved in an early form of forward integration - cutting their costs on the product they provided directly to retailers.<sup>682</sup> Others were involved in backward integration.<sup>683</sup> For example, Samuel Holland was a Liverpool merchant exporting to Philadelphia in 1796.<sup>684</sup> It is quite possible that he may have been exporting pottery as he was a trustee of the Herculaneum Pottery at its inception in 1806. This meant that he could get his *supply* at the best prices, and hopefully control of the right quality at the right time.<sup>685</sup> Women invested in manufacture, but in differing ways from men. Mrs Needham, Ann Core and George Warrington all had money at (safe) interest in a Sugar House in Liverpool. In contrast, Arthur Heywood had taken part in the risk of the sugar processing and received £500 profit on the business in addition to his interest on the original investment.<sup>686</sup> There were exceptions of course; Miss Hird was a proprietor of the Herculaneum Pottery in Liverpool, which meant that she shared in the profits and losses of the enterprise in the same way as the other (male) investors did.<sup>687</sup> She received a £15 dividend in 1807 on her one share.<sup>688</sup>

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<sup>681</sup> The investors were Jonathon Blundell, Peter Holme, Ralph Earle, William Earle, Thomas Hodgson, Patrick Black, Thomas Lickbarrow and John Sparling. Articles of Partnership 31 March 1766, D/EARLE/4/1, EC.

<sup>682</sup> Peter Holme was definitely involved in sugar importation from Jamaica, 237 hogsheads, 27 tierces are noted in July 1772. *Williamson's Liverpool Advertiser*, 8 July 1772.

<sup>683</sup> See Hancock, *Citizens*, chapters five to seven with regard to merchants involved in integration, or consolidation of their business interests, and Doerflinger, *Vigorous Spirit*, pp. 329-334 regarding manufacture.

<sup>684</sup> *Billinge's Liverpool Advertiser and Marine Intelligencer*, 4 January 1796, *Ship Hamburg Packet*.

<sup>685</sup> Herculaneum Pottery Minute Book, meeting of 24<sup>th</sup> Nov 1806 and Resolution No. 2., p. 5.

<sup>686</sup> Private Ledger of Arthur Heywood 1763-1784, ff. 10 and 11, AHA.

<sup>687</sup> One share represented £500 of investment. All the proprietors extended their holdings from 4 shares to eight, 21 February 1809. Herculaneum Pottery Minute Book 1806-1822, p. 38.

<sup>688</sup> Account of Anna Hird, Herculaneum Pottery Ledger 1806-1817, f. 16.

People connected with the port in various ways could invest surplus capital in shipping, whilst continuing their normal business. In the seventeenth century common shipowners were traders, shipwrights, gentlemen, spinsters, mariners and shopkeepers.<sup>689</sup> It was in fact still uncommon for people to call themselves a shipowner in the eighteenth century, although the link with maritime artisans was still present.<sup>690</sup> The three owners of the *Thetis*, built in Liverpool in 1777, were a merchant, a mariner and a sailmaker. The widow Jane Watson of Liverpool owned shares in the *Peggy* in the 1780s. The seven owners of the *Hazard* in the 1770s included three Liverpool women, Elizabeth Hunter and Deborah Hunter, both spinsters, and Catharine Sutton, a widow.<sup>691</sup> Henry Newsham was a grocer, and yet held 1/16<sup>th</sup> in the *Boscowan*. James Fazakerly was a mariner attempting to increase his fortune. He was the master and co-owner of the *Alice*, in partnership with Crosbie and Trafford, merchants.<sup>692</sup> Not all of these enterprises were successful; but there is no doubt that many people increased their profits by investing their surplus capital in this manner.<sup>693</sup>

Merchants were more likely to invest in shipowning in order to save freight costs and gain control over the timing of shipments.<sup>694</sup> Many traders aspired to become shipowners as although the risks were great, so were the rewards. David Tuohy of Liverpool certainly wanted to get into shipowning as was noted in the last chapter.<sup>695</sup> William Clark of Philadelphia, who stated that he was new to merchanting in 1760, was already involved in purchasing a share in the brigantine *Sally* in 1761.<sup>6</sup> The Fishers were one of the main competitors for freight in Philadelphia.<sup>6</sup><sup>7</sup> They were much involved in the freight between Liverpool and Philadelphia, over 69 per cent of their ships arriving in Philadelphia having

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<sup>689</sup> Davis, *Rise of the English Shipping Industry*, pp. 100-101. Often shares in a ship were offered as payment for a debt.

<sup>690</sup> *Ibid*, p. 81.

<sup>691</sup> Robert Craig and Rupert Jarvis, *Liverpool Registry of Merchant Ships* (Manchester: Printed for the Chetham Society, 1967), pp. 102, 48 and 93.

<sup>692</sup> Pleadings of James Fazakerly, PL68 715, PL6. PRO.

<sup>693</sup> Unfortunately the author did not have access to records for Philadelphia of the same type used for Liverpool – but many lesser traders there may have been involved in shipping in the same way. There do not appear to have been adverts for the sale of shares in ships. Most traders must therefore have used their personal contacts or ship-brokers in order to obtain their part ownership of vessels.

<sup>694</sup> See Hancock, *Citizens*, pp. 117-123 regarding the investments in shipping that his 'associates' made.

<sup>695</sup> p. 127.

<sup>696</sup> Clark to Neale, 10 October 1760; Clark to Thomas Dromgoole, 22 June 1761, Daniel Clark Letter and Invoice Book 1759-1763.

<sup>697</sup> Doerflinger, *Vigorous Spirit*, p. 88.

come from Liverpool in 1796.<sup>698</sup> In Liverpool shipping was far less concentrated. Although in 1786 merchants collectively owned 79 per cent of Liverpool registered shipping, most firms owned a few shares in many ships, or all of a single ship. Not until 1815 did shipowning really take off as an investment or trade in itself in Liverpool.<sup>699</sup> In contrast, women only appeared to become shipowners by default – when their husband who owned a share died and it passed to them, or someone owed them a debt and had no other way to pay.

There is no doubt that the credit, finance and investment market or ‘matrix’ was complex and that the different strands were inter-linked. Capital was usually required to start up business, and in order to finance book credit given to others. Surplus capital could be invested in land, at fixed interest, in manufacture and in shipping. These sometimes represented a desire to integrate business operations and provide steady access to materials and/or markets. At other times it may have just been somewhere to place excess capital, very little money was left in the bank when no interest was paid.<sup>700</sup> At other times investment was a function of the life cycle – as when merchants either started in or retired from trade, or when widows were left money to invest. The nature and social status of people involved was also very varied. The credit matrix provided large amounts of capital for merchants, small mortgages for all kinds of city dwellers, down to groceries at 60 cents a time for the poor. It was definitely an integral part of daily life, whatever the status of the individual involved.

## FAILURE

It has been mentioned many times that the complex network of credit was reliant upon trust, confidence, and reputation. It is now time to consider what happened when these

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<sup>698</sup> Merchandize Account, Ledger of Thomas Samuel and Miers Fisher 1792-1797, f. 356. Philadelphia may have owned twenty per cent of all colonial shipping. As the colonists as a whole owned one third of all the shipping of the British Empire, that was a substantial amount. John J. McCusker, “Sources of Investment Capital in the Colonial Philadelphia Shipping Industry”, *JEH*, 32,1 (1972), 146-157, p. 147.

<sup>699</sup> Craig and Jarvis, *Liverpool Registry*, Table 26; Frank Neal, *Liverpool Shipping, 1815-1835* (Unpublished MA thesis: University of Liverpool, 1962), p. 73. Simon Ville agrees that ‘horizontal’ integration into shipowning did occur in England, but primarily from the early nineteenth century onwards. Simon Ville, “The Growth of Specialization in English Shipowning, 1750-1850”, *ECHR*, 2nd Ser., 44,4 (1993), 702-722.

underpinning factors failed. This could occur due to a variety of reasons. On a small scale it could be due to a trader not being able to get his debtors to pay and therefore having cash flow problems: or it could be that a trader was not perceived as trustworthy or hard working – in which case he would be seen as a bad risk and credit opportunities would diminish. A trader's day to day reputation affected the trust placed in them and the amount of credit extended. A trader's personal life was as important as their business. Contemporaries were concerned about whether *he* kept a clean shop and how much money *his* wife spent.<sup>701</sup> Defoe's *The Complete English Tradesman* has whole chapters on rumour and scandal, honest and dishonest traders, and whether or not wives should be involved in the business.<sup>702</sup> Failure could also be caused by external factors. A merchant's ship might be taken in war or by pirates, or a major creditor might fail and affect the fortunes of many others in turn. There could be large scale confidence problems during wars or credit crises when everyone tried to recall their debts at the same time, and credit contracted generally.<sup>703</sup>

There were two main categories of failure – insolvency and bankruptcy. The basic distinction was that insolvency was a temporary inability to pay, whereas bankruptcy was permanent. Before the War of Independence, Pennsylvania law followed much the same practices as England regarding insolvency and bankruptcy. In 1785, the new state passed its first statute regarding bankruptcy, in reply to the rising number of failures caused by post war over-trading, but still followed much the same practice. Insolvency could sometimes be resolved outside the law, but again similar practices were followed. The discussion below therefore describes the situation both in Liverpool and Philadelphia.

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<sup>700</sup> For example, Andrew Clow of Philadelphia had only 2 per cent of the total yearly throughput in his account at the bank as at 31 December 1791. Merchants wanted to keep their money working. Bank of North America, Personal Ledgers, 1791.

<sup>701</sup> Doerflinger, *Vigorous Spirit*, p. 18. Notice the assumption that the trader was male.

<sup>702</sup> Defoe, *Complete English Tradesman*, chapters fifteen, seventeen and twenty-one.

<sup>703</sup> See Julian Hoppit, *Risk and Failure in English Business 1700-1800* (Cambridge: Cambridge University Press, 1987), chapter eight.

## Insolvency

Insolvency could be dealt with in two ways: outside or inside the law.<sup>704</sup> Outside the law meant that the problem was dealt with unofficially by the creditor(s) of the insolvent person. This procedure was often initiated by the debtor, who would 'declare' his problems and seek assistance. The creditors of Thomas Middleton of Liverpool were required to meet at the Globe Tavern on the 25 October 1796, at 11 o'clock, when his affairs would be considered.<sup>705</sup> Contemporaries on both sides of the Atlantic would recommend their friends to 'come clean' regarding business affairs because it made them look honest. John Sitgreaves wrote to Cornelius Terbush of Poughkeepsie that "Candour and a full declaration of the State of your Affairs, will be the most likely means to induce the leinty [leniency] of your Creditors".<sup>706</sup> This was true for both men and women. The creditors of Hannah Sandford were asked to meet at her house, the African Coffee House, Liverpool, on the 28 February 1774 in order to sort out her affairs.<sup>707</sup> When the debtor 'declared' himself, creditors were often less insistent in their demands for payment and were more likely to just watch his or her business closely. It was better to let him succeed - in which case they would recoup their money. Assisting a trader to continue in trade would only happen if the problem was perceived as out of the debtor's hands. If he or she was seen as lazy or the business beyond hope, assignees (trustees) would be appointed. These men, usually creditors themselves, had an interest in collecting as much money as possible. They would take over the debtor's estate, collect and sell as much of it as possible, and then distribute it amongst all the creditors who had come forward. It worked much the same as an official bankruptcy but was quicker and more efficient.<sup>708</sup> However, it did depend on the consent of all the creditors, who had to work together. This method was seen as reflecting a wish to be honest by the debtor, and often meant that his or her reputation was more safeguarded than when the law was resorted to. This method was much favoured within the Quaker trading community, who encouraged good business practice as part of their beliefs.<sup>709</sup>

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<sup>704</sup> This section, and the next are heavily reliant on Hoppit, *Risk and Failure*, chapters two and three, and S. Laurence Shaiman, "The History of Imprisonment for Debt and Insolvency Laws in Pennsylvania as they Evolved from the Common Law", *AJLH*, 4 (1960), 205-225.

<sup>705</sup> *Billinge's Liverpool Advertiser and Marine Intelligencer*, 24 October 1796.

<sup>706</sup> Sitgreaves to Terbush, William and John Sitgreaves Letterbook 1783-1794.

<sup>707</sup> *Williamson's Liverpool Advertiser*, 25 February 1774.

<sup>708</sup> Bankruptcy is discussed below, pp. 166-168.

<sup>709</sup> Tolles, *Meeting House*, pp. 72-77.



Insolvency inside the law meant going through the small claims courts and/or the debtor's prison, and was at the initiation of one creditor alone. This would often happen to people with small debts who were perceived (rightly or wrongly) as obstinate and unwilling rather than unable to pay. In Liverpool the local Court of Passage dealt with many small debts of between £4, 19s and £20.<sup>710</sup> In Philadelphia, the County Courts dealt with debts of under 40s.<sup>711</sup> In England, people were required to attend court, but were not necessarily put in debtor's prison. In contrast, in Philadelphia, even petty debtors had to spend at least thirty days in jail before being released.<sup>712</sup> These local courts especially helped shopkeepers because of the many small debts owed them by consumers. Because they were for small amounts and were held locally, it was not expensive to pursue debts through these courts. For example, Elizabeth Prescott of Liverpool took John Chandler to Court for a 'standard' debt of £4, 19s, 0d.<sup>713</sup> Men were not embarrassed about taking women to court either. Thomas Pierce, also of Liverpool, took Elizabeth Jones to court over £14 in 1763. She denied that she owed the money and the case was continued.<sup>714</sup>

For larger debts (and all debts in Pennsylvania), the creditor could resort to incarcerating the debtor in prison. Once a person was in jail, he or his friends had to either pay bail, pay the debt, or the debtor had to live off his or her estate in jail - further increasing the inability to pay. Another way in which a debtor could get out of jail was through one of the many Acts for the relief of debtors by George III.<sup>715</sup> These were passed periodically in order to clear the jails. For historians the best thing about the process under these acts is that they produced a fine set of sources illuminating trade and credit networks. In order to be released the debtor

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<sup>710</sup> Before 1786, there were many local variations in these small 'Courts of Conscience', usually called Courts of Requests. The usual debt limit was 40 shillings. Margot Finn, "Debt and Credit in Bath's Court of Requests, 1829-1839", *UH*, 21,2 (1994), 211-236, pp. 213-4. In Liverpool, the court was known as the Court of Passage and there were many 'standard' debts of £4, 19s and £20. These anomalies could be due to Liverpool being part of the Lancashire Palatinate. The Court of Passage in Liverpool was also the court through which many prisoners from the Debtor's Jail were released. It may have been held at the Town Hall, where the Quarter Sessions were held. Brooke, *Liverpool as it was*, p. 195.

<sup>711</sup> Shaiman, "History of Imprisonment for Debt", p. 210.

<sup>712</sup> Non-residents had to spend six months in jail, and fraudulent debtors at least twelve months.

Unfortunately Coleman does not state what constituted a petty debtor. However, as late as 1830 the average debt was 60 cents, one prisoner served thirty days for a debt of two cents. Coleman, *Debtors and Creditors*, pp. 147-148.

<sup>713</sup> *Court of Passage Books*, 21 July 1763, 347 PAS 2, LivRO.

<sup>714</sup> *Court of Passage Books*, 21 July 1763, 347 PAS 2, LivRO. Unfortunately the quality of the extant records of the Philadelphia Court of Common Pleas did not allow a comparison to be made.

would have to fill out a schedule in which he declared all his assets, both real and on paper (in the State of Pennsylvania, the debtor also had to declare all his creditors). In effect the law took ownership of these debts, and if they were paid would pass them on to the creditor. In return, the English debtor was released with clothes and bedding for himself and his family, the tools of his trade, and no more than twenty pounds in cash.<sup>716</sup> In Philadelphia, all these items were allowed to total only £5 including cash in 1765.<sup>717</sup> In Philadelphia, the laws provided “that the person of Debtor shall not be liable to imprisonment for debt, after delivering up his estate, real and personal, for the benefit of his Creditors, unless he hath be guilty of fraud or embezzlement.”<sup>718</sup> This did not mean that they no longer owed the debt, only that they could not be imprisoned for it again.<sup>719</sup>

John Bazing was in the Philadelphia debtors’ apartment in 1798 for a wide variety of debts owed to merchants all over that city. His problem was apparently due to a misfortune with a ship, as the main debt due him was from a New York insurance office for the Brigantine *Mary*, worth \$8,000.<sup>720</sup> Another person with a cash-flow problem was Mary Branden - in the Philadelphia debtors’ apartment in December 1798. Her declaration showed that she had several notes (probably bills of exchange) at hand together worth \$5,930, but had no other property. Although on paper she was quite wealthy, she was not able to get her debts paid.<sup>721</sup> Others did not have so much of a cash flow problem so much as a complete inability to pay. The Liverpool mariner Lawrence Worthington was being sued by the widow Mary Scott in 1774, but he had no effects whatsoever.<sup>722</sup> Nor did Charles Cook of the same city. Despite describing himself as a grocer, he had only a few personal items and was owed only one small debt of £7, 15s from a William Winstanley.<sup>723</sup>

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<sup>715</sup> This did not apply to Pennsylvania after the War of Independence of course, though the same procedure was adopted in the new state.

<sup>716</sup> Schedule of James Stephenson, 14 July 1772, Lancashire Insolvent Debtors, QJB/39/31, LRO.

<sup>717</sup> Shaiman, “History of Imprisonment for Debt”, p. 211.

<sup>718</sup> Petition of Joseph Ashbridge, Pennsylvania Insolvent Debtors, RG33-55 (14-4600)A 1798-1812, PHMC.

<sup>719</sup> Shaiman, “History of Imprisonment for Debt”, p. 207.

<sup>720</sup> Schedule of John Bazing, 12 December 1798, Pennsylvania Insolvent Debtors, RG33-55 (14-4600) B 1766-1801.

<sup>721</sup> Schedule of Mary Brandon, 10 December 1798, Pennsylvania Insolvent Debtors, RG33-55 (14-4600) B 1766-1801(2). In England, women who traded, even within the *feme sole* model, were put into jail for their husband’s debts. Hunt, *Middling Sort*, pp. 139-142.

<sup>722</sup> Schedule of Lawrence Worthington, 4 October 1774, Lancashire Insolvent Debtors, QJB/41/18.

<sup>723</sup> Schedule of Charles Cook, 4 July 1772, Lancashire Insolvent Debtors, QJB/39/38.

Not surprisingly, Liverpool itself often accounted for many of the total insolvent debtors in Lancashire as a whole.<sup>724</sup> Liverpoolians accounted for between 10 and 22 per cent of all insolvent debtor cases in the county during the period 1761-1809. Furthermore, Liverpool traders often accounted for a large percentage of the cases within the city. The best years for traders were the 1790s, when they accounted for only 10 per cent of all cases, but they usually accounted for around one third. During the trade problems of the 1780s, they accounted for 80 per cent. Of all the debtors, women only accounted for between 5 and 10 per cent; they probably accounted for far more throughout the credit market, but had debts not worth pursuing through the courts. Due to the nature of the sources in Philadelphia, it was not possible to make comparisons, but it is likely that Philadelphia itself, and traders within the city, also accounted for a large proportion of insolvent debtors. Of course, still more would have been dealt with outside the formal process, and still more through formal bankruptcy.

### **Bankruptcy**

Although prior to the early eighteenth century all bankrupts had been seen as dishonest, the law eventually allowed for the fact that there were dishonest and honest bankrupts; those who had failed through their own fault, and those who had failed by accident and no fault of their own. Whilst the original stigma attached to bankruptcy had declined, there was still an element of criminality. This was because a person could not declare himself bankrupt, he had to commit an act of bankruptcy. These included taking flight, remaining indoors and lying in jail under the insolvent debtors laws – any action which denied the creditor his just claim. In England, and in Pennsylvania before the War of Independence, he also had to be a significant trader reliant on credit and who had debts of at least £100.<sup>725</sup> Bankruptcy was always a legal proceeding following laws laid down in 1706. It commenced with a creditor petitioning the Lord Chancellor, and was a long and complicated process. Because of this people would do what they could to avoid bankruptcy. The state of Pennsylvania had its

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<sup>724</sup> These figures on insolvency taken from the author's database, formed from the Lancashire Insolvent Debtor files.

<sup>725</sup> The Pennsylvania Bankruptcy Statute included any absconders, and so many people other than traders could be relieved under the act. Coleman, *Debtors and Creditors*, p. 152.

own bankruptcy status between 1785 and 1793.<sup>726</sup> William Harris of Yorktown must have had the long and difficult procedures in mind when he wrote to Andrew Clow in Philadelphia begging him not to sue. He would be in Philadelphia in the next few weeks and would convince him that he would do what was just and right.<sup>727</sup> Those who did decide to pursue bankruptcy had a long wait, as did the rest of the creditors. Haliday and Dunbar went bankrupt during 1783, and yet William Sitgreaves was still awaiting his dividend in 1787.<sup>728</sup> The Chancellor would appoint five commissioners; in Liverpool and Philadelphia these would have been a local attorney or solicitor.<sup>729</sup> The commissioners would then advertise in the local paper for the debtor to give himself up. Benjamin Nones, bankrupt broker of Philadelphia, received his second notice to surrender in November 1787.<sup>730</sup> He was obviously one of the many casualties in Philadelphia of the late 1780s. William Watson of Liverpool, merchant, dealer and chapman, declared a bankrupt, was also requested to surrender himself to the commissioners in 1796.<sup>731</sup> If the debtor presented himself and his estate realised 8 shillings in the pound or more he would receive a Certificate of Discharge.<sup>732</sup> This released him from any other debts, and he was free to start all over again.

The very fact that Liverpool and Philadelphia had large trading communities meant that they were especially susceptible to bankruptcy. In England, nearly one in four bankruptcies came from the wholesale and retail sectors. Trades at particular risk were merchants and dealers in food such as grocers, wine dealers and victuallers.<sup>733</sup> Furthermore, Lancashire was one of the counties with the most bankruptcies over the period 1701-1800, reflecting its dynamic growth.<sup>734</sup> In Liverpool itself, the percentage of traders who went bankrupt rose from 7.3 per

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<sup>726</sup> Before the War of Independence, Pennsylvania used English law. It had no specific provision for bankruptcy between 1793 and 1814 when it codified the law in this respect. This might account for the extremely high number of records existing for release from debtor's prison at the PHMC.

<sup>727</sup> Harris to Clow, 12 March 1787, Folder March-April 1787, Simon Gratz Collection (hereafter SGC), HSP.

<sup>728</sup> Sitgreaves to Haliday, 26 November 1783 and Sitgreaves to Wood, 27 March 1787, William and John Sitgreaves Letterbook, 1783-1794.

<sup>729</sup> They were usually badly paid for this responsibility and so there were many accusations of sloppy work.

<sup>730</sup> *Pennsylvania Packet and Daily Advertiser*, 26 November 1787.

<sup>731</sup> *Billinge's Liverpool Advertiser and Marine Intelligencer*, 26 September 1796.

<sup>732</sup> The author could find no reference for a similar amount in the case of Pennsylvania.

<sup>733</sup> For a discussion on failure by sector see Hoppit, *Risk and Failure*, chapter five.

<sup>734</sup> Many of these came from Manchester, where entry into trade was easier than in Liverpool according to Hoppit. The next in line for the most bankruptcies were Yorkshire, Norfolk, Suffolk and Essex. 46 per cent of all bankruptcies came from London alone over the period 1688-1800, Hoppit, *Risk and Failure*, pp. 58-60.

cent to 17.3 per cent over the period 1760s to 1790s, a result of the risky and competitive nature of its trade.<sup>735</sup> Whilst many entered trade, many were going bankrupt, and more still would have been insolvent. In England as a whole, merchants accounted for 11.9 per cent of all bankruptcies during the eighteenth century, whilst merchants in Philadelphia accounted for 67 per cent of all bankrupts over the period 1786-1790.<sup>736</sup>

Failure, whether through insolvency or bankruptcy affected all levels of traders. The figures for bankruptcy and insolvency highlight merchants and other traders, suggesting that overseas trade was the riskiest area in which to be involved. This is reflected in the trans-Atlantic nature of many failures. William Pollard (Philadelphia) warned his contact Jn<sup>o</sup> Woolmer in Manchester in 1772 that he and his friends in Liverpool, Bristol and London should be aware that there were “hundreds more people in this Trade (Importers and Retailers than can possibly support themselves and families by it.”<sup>737</sup> Ralph Eddowes reported back to his friend Roscoe in Liverpool that it was feared that many houses in Philadelphia would fail along with the English house Barclays in 1803. One Philadelphia house alone was affected to the sum of £90,000.<sup>738</sup> These examples demonstrate that contemporaries were not only extremely aware of the inter-dependent nature of trans-Atlantic credit, but also of its fragility.

## CONCLUSION

This chapter has demonstrated that everyone from the largest merchant to the smallest consumer was integral to the web of credit. Book credit was endemic at the local, regional and trans Atlantic level. Only the final consumer sat on one side of the account book – and even then some paid in kind, bartering their own work in payment. Both men and women used bills of exchange in the final settlement of debts. Despite the problems associated with them, bills of exchange successfully facilitated trans-Atlantic trade in a period of cash scarcity. Both men and women also used both merchant houses and formal banks. Women did not hold accounts as often, or for the same purposes as men, but it is important that

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<sup>735</sup> *Ibid.* pp. 82-93.

<sup>736</sup> Figures for England, Hoppit, *Risk and Failure*, p. 96; 126 out of 171 total bankruptcies in Philadelphia, Doerflinger, *Vigorous Spirit*, p. 142.

<sup>737</sup> Pollard to Jn<sup>o</sup> Woolmer, 1 July 1772, William Pollard Letterbook, 1772-1774.

women were not apparently deterred from using them should the need or wish arise. Loans and investments were made via intermediaries such as attorneys and banks, and were available to all but the poorest who had no security at all. These various intermediaries functioned as nodes of capital transfer, and provided a complex but flexible capital and credit market. Investments as small as £50 or as large as £1,000 all became finance capital for someone else through these mediums. Credit given through investment eventually worked its way through the merchant, bank or other intermediary, into book credit which stretched throughout the whole social scale. Traders throughout the social scale were prone to failure. Failure was sometimes the trader's own fault and sometimes not; sometimes due to personal circumstances, but just as often to macro-economic conditions. The result was usually the same – the need to start all over again.

The important threads that linked this matrix of finance and credit together were reputation, trust and confidence, both in the people individually and the system more generally. Those who did not comply with the rules were truly hounded. Traders lived and worked in a volatile environment as a group. The consequences of failure were therefore both personal and communal. At the personal level, a failure in cash flow meant that Mary Branden was in jail for debt. However, the fragile and inter-dependent nature of trans-Atlantic credit could also affect the whole community. This is well illustrated by Pim Nevins, who noted in 1802: “at this unfortunate juncture, the Estates of many Merch<sup>ts</sup> here, who twelve months ago lived in splendour & considered themselves qualified so to do, are, and will be sold, to Satisfy in part, the claims of angry creditors who sufferings will be felt severely not only hear but in Great Britain.”<sup>739</sup>

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<sup>738</sup> Eddowes to Roscoe, 6 October 1803, 920 ROS 1341, RP.

<sup>739</sup> Nevins, *Journal of a Visit to America 1802-1803*, 13<sup>th</sup> Ninth Month (September), 1802, HSP.

## CHAPTER SIX

### NETWORKS OF GOODS

*“Just Imported ... By the Pigon, Harmony and John ... and for sale on reasonable terms,  
by William and John Sitgreaves, ... blankets ... calimancoes ... Manchester gown  
patterns ... writing paper ... playing cards ... needles ... cutlery ...  
powder and shot ... window glass ... frying pans ... &c.”<sup>740</sup>*

The second half of the eighteenth century witnessed a proliferation of goods for sale at all levels of society; the same rice, rum, flour, textiles, hardware and pottery were available on both sides of the Atlantic. This chapter will briefly consider the phenomenon known as the ‘Consumer Revolution’ in America and England. It will then track the distribution networks of the goods themselves; from the respective hinterlands, across the Atlantic, through merchants, wholesalers and shopkeepers to the consumer. Philadelphia’s regional economy was not as industrialised as that of Liverpool’s; but that only helped to increase the demand for British manufactured consumer goods, in addition to exotic ones. This chapter will demonstrate that the networks of people and credit discussed in the previous chapters provided an efficient and comprehensive framework for an “Empire of Goods”.<sup>741</sup>

There is now an extensive literature on the ‘Consumer Revolution’. The classic text is *The Birth of a Consumer Society* in which McKendrick argues that emulation and class competition were the driving forces behind the desire for goods.<sup>742</sup> McKendrick asserted that for the lower classes, a rise in income was necessary for involvement in the new consumer society. This was provided by the earnings of women and children working outside the home, if not by the male wage earner.<sup>743</sup> This meant that people at all levels of society could engage in

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<sup>740</sup> *Pennsylvania Packet and Daily Advertiser*, 28 October 1787.

<sup>741</sup> Breen, “An Empire of Goods”, p. 467.

<sup>742</sup> McKendrick, Brewer, and Plumb, *The Birth of a Consumer Society*, p. 11. For a wider discussion on the ‘Consumer Revolution’ generally see; Lorna Weatherill, “A Possession of One’s Own: Women and Consumer Behaviour in England, 1660-1740”, *JBS*, 25 (1986), 131-156; Ben Fine and Ellen Leopold, “Consumerism and the Industrial Revolution”, *SH*, 15.2 (1990), 151-179; John Brewer and Roy Porter (eds.), *Consumption and the World of Goods* (London: Routledge, 1993); Mary Douglas and Baron Isherwood, *The World of Goods: Towards and Anthropology of Consumption* (2nd ed.) (New York: Routledge, 1996).

<sup>743</sup> Neil McKendrick, “Home Demand and Economic Growth: A New View of the Role of Women and Children in the Industrial Revolution”, in Neil McKendrick (ed.), *Historical Perspectives: Studies in*

purchasing new 'consumer' goods. This analysis is not sufficient however. Lindert has demonstrated for England, and Smith for Philadelphia, that there was a growing inequality in wealth during the latter half of the eighteenth century. In England, income for the lower classes did not rise until after 1820 and in Philadelphia the poorest got poorer.<sup>744</sup> Other explanations for the rise in the consumption of goods must therefore be found. Campbell argues that a trickle down of goods throughout society does not equal emulation, that goods were desired for their own sake and were useful in themselves.<sup>745</sup> Austen and Smith have argued that the importance of tea, coffee, chocolate and sugar was to be found in the culture of respectability especially with regard to the growth of the 'middle-class'. They argue that the mass consumption of such items occurred before the 'Industrial Revolution', and "was as much its cause as its effect."<sup>746</sup>

Mass consumption of the new goods, both food and durables, was encouraged by urbanisation, where self-sufficiency was not realistic and "up to one hundred percent of urban inhabitants, were dependant on the market".<sup>747</sup> Exotic foods may have "caught the eye, tickled the fancy, flattered the rich", but for the urban poor hot tea with sugar and bread was a quick and easy breakfast.<sup>748</sup> Shamma argues that the quick 'rush' from the new drinks, along with the fact that they were quick and easy to prepare, thereby saving on fuel costs, meant that people were quickly 'hooked' on caffeine drinks. Despite tiny living spaces, many purchased 'consumer' durables such as crockery in which to prepare these drinks, as well as linen, chairs and tables. She asserts that by 1770 there was mass consumption of these goods. This was much encouraged by rituals such as the 'taking of tea' in better off

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*English Thought and Society in Honour of J.H. Plumb* (London: Europe Publications, 1974). pp. 152-210, pp. 172-173.

<sup>744</sup> Peter H. Lindert, "Unequal Living Standards", in Roderick Floud and D. N. McCloskey (eds.), *Economic History of Britain Since 1700* (2nd ed.), Vol 1 (Cambridge: Cambridge University Press, 1994), pp. 357-386; Smith, "Inequality in Late Colonial Philadelphia", *passim*.

<sup>45</sup> Colin Campbell, "Understanding Traditional and Modern Patterns of Consumption in Eighteenth Century England: A Character-Action Approach", in Brewer and Porter (eds.), *Consumption and the World of Goods*, pp. 40-57, pp. 40-41.

<sup>46</sup> Ralph A. Austen and Woodruff D. Smith, "Private Tooth Decay as Public Economic Virtue: The Slave-Sugar Triangle, Consumerism, and European Industrialization", in Joseph E. Inikori (ed.), *The Atlantic Slave Trade: Effects on Economies, Societies, and Peoples in Africa, the Americas and Europe* (Durham, N.C.: Duke University Press, 1992). pp. 183-203, pp. 186 and 193. For more on the cultural aspects of coffee, tea, sugar and chocolate see; Jordan Goodman, Paul E. Lovejoy, and Andrew Sherratt (eds.), *Consuming Habits: Drugs in History and Anthropology* (London: Routledge, 1995).

<sup>747</sup> Wells, *Wretched Faces*, p. 21. No doubt these goods, especially more mundane durables such as nails, shovels and pick-axes were in high demand in the frontier settlements of Northern America.



households, but also by the basic tea kettle and heat resistant crockery required by the poor. In England, the poor were criticised for buying tea, sugar and white bread rather than cereals and potatoes.<sup>749</sup> In contrast, the consumption of tea and sugar in the colonies and early republic did not appear to be a class issue. Their importance became political of course after the Tea Act of 1774.<sup>750</sup> The use of tea and sugar throughout the social scale is demonstrated by its use within workhouses on both sides of the Atlantic (see Table 6.1). The differing attitudes of the Liverpool and Philadelphia authorities are reflected in the percentages spent on these food items, but by the end of the eighteenth century these items were no longer luxuries but *daily necessities*.

**Table 6.1**  
**Comparison of Workhouse Diet: Liverpool and Philadelphia**<sup>751</sup>

	Daily Calories	% From Cereals	% From Sugar and Caffeine
<b>Liverpool Workhouse 1795</b>	2477	42.3	2.7
<b>Philadelphia Workhouse 1769</b>	1945	23.7	18.6

Source: Shammas, *Pre Industrial Consumer*, pp. 142-143.

The demand for these goods was not confined to the urban environment. Even agricultural labourers spent minute sums on tea and sugar.<sup>752</sup> In towns and villages, small shops complemented the city shops by selling the same products in small amounts. Tea and sugar could account for around one third of all their purchases from suppliers.<sup>753</sup> “Sugar was everywhere. It was on sale in country shops and on the stalls of travelling pedlars.”<sup>754</sup> Some village shops even used groceries as a marketing strategy, to entice customers into their

<sup>748</sup> Walwin, *Fruits of Empire*, p. 4.

<sup>749</sup> Shammas, *Pre-Industrial Consumer*, chapter five; Kowaleski-Wallace, *Consuming Subjects*, chapter ‘tea’.

<sup>750</sup> See declarations such as that of the Freemen of Lancaster in the *Pennsylvania Gazette*, 20 July 1774, which declared support for the Bostonians following the ‘tea-party’ of December 1773, at the same time as professing their loyalty to George III.

<sup>751</sup> See chapter five in Shammas, *Pre-Industrial Consumer*, for the effect this had on calorie intake, nutrition and health.

<sup>752</sup> Wells, *Wretched Faces*, p. 15.

<sup>753</sup> Mui and Mui, *Shops and Shopkeeping*, pp. 203-210.

<sup>754</sup> Walwin, *Fruits of Empire*, p. 120.

store.<sup>755</sup> In a more recent work, Shammas has firmly placed these tropical groceries at the centre of the eighteenth century global economy.<sup>756</sup>

Nor was it just groceries that were distributed throughout the hinterlands. The myth of a self-sufficient America has been shattered by Shammas.<sup>757</sup> As early as 1721 pedlars and chapmen were travelling around the hinterland of American towns selling such items as muslin, thread, silk, garters and other “smole trifles”.<sup>758</sup> Chapmen sold books, clothing, hats, stationery, buttons, bracelets, spices, religious prints, watches, pens, anything that a general shop might supply.<sup>759</sup> Although the more expensive china was mainly found in London, the North East of England and the homes of the rich in America, the cheaper pottery was available everywhere.<sup>760</sup> Simple items were made without decoration for daily use, such as small bowls for porridge, and cylindrical mugs without handles for hot drinks.<sup>761</sup> Pottery was sold through shops of all sizes, auctions and itinerant dealers.<sup>762</sup> Liverpool potters made items specifically for the American market. Before the American War of Independence these tended to be decorated with flowers and classical figures.<sup>763</sup> In the post-revolution trade however, they took on a more political nature. Liverpool potters could almost be accused of treason. Items were made to celebrate the 1790 American census – “Prosperity to United States of America” proclaimed one such piece.<sup>764</sup> Pro-American pottery was made even during the trade embargoes of 1807-1809.<sup>765</sup>

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<sup>755</sup> Doerflinger, “Farmers and Dry Goods”, pp. 171-172.

<sup>756</sup> Shammas, “The Revolutionary Impact of European Demand”, in McCusker and Morgan, *The Early Modern Atlantic Economy*, pp. 163-185. She argues that importance of trade based on GDP is spurious as it measures the output of nation states, and under-values the importance of the consumption of these goods on an imperial basis, pp. 165-166. This would appear to be especially pertinent in the case of the colonies/early republican U.S.

<sup>757</sup> Carole Shammas, “How Self-Sufficient was Early America?”, *JIH*, 13,2 (1982), 247-272.

<sup>758</sup> Quoted in Breen, “An Empire of Goods”, p. 467.

<sup>759</sup> Fontaine, *History of Pedlars*, p. 185.

<sup>760</sup> Weatherill, “The Business of Middleman”, *passim*.

<sup>761</sup> Edwin Atlee Barber, *Anglo American Pottery: Old English China with American Views* (2nd ed.) (Philadelphia: Patterson and White, 1901), p. 8. See the collection at the Winterthur Museum, Wilmington. Handles were often left off mugs because the cheaper pottery was densely packed – this reduced the chances of breakage.

<sup>762</sup> Weatherill, “The Business of Middleman”, p. 57; Breen, “An Empire of Goods”, p. 494.

<sup>763</sup> See the collection in Liverpool Maritime Museum.

<sup>764</sup> Robert H. McCauley, *Liverpool Transfer Designs on Anglo-American Pottery* (Portland: Southworth Anthoensen Press, 1942), pp. 15-23.

<sup>765</sup> Barber, *Anglo-American Pottery*, p. 12. This would suggest either that the embargo was not fully enforced, or that it was to be expected to last for long.

Those items that epitomised the 'Industrial Revolution' in England were also the classical embodiment of the Atlantic 'Consumer Revolution': Manchester textiles, Sheffield cutlery, Staffordshire (and Liverpool) pottery and Leeds woollens: but also central were China tea, Indian spices, Arabian coffee, Virginia tobacco, West Indian sugar and Mexican chocolate.<sup>766</sup> These goods, and less spectacular commodities such as coal, salt, barrel staves, turpentine and tar, shoes and sealing wax, were both demanded and supplied throughout the Atlantic world. These goods were so widely available that it is true to say that there was an "Empire of Goods".<sup>767</sup> How these goods became available in Liverpool and Philadelphia and their respective hinterlands is the subject of this chapter.

### ACROSS THE OCEAN<sup>768</sup>

The trade between the two cities reflected the larger Anglo-American picture. Most simply, manufactures were sent from Liverpool to Philadelphia, whilst staple goods were sent in return. Ships from Liverpool arrived in Philadelphia throughout most of the year, except when the Delaware was frozen over in winter, but many arrived for the 'fall' season, in October. Vessels arriving in Liverpool from Philadelphia were spread throughout the year, with a slight increase in numbers in the middle of summer or winter. The number of vessels involved could vary from year to year but grew steadily over the period (see Table 6.2). A full list of the vessels involved in this trade and their 'husbands' can be found at Appendix C.<sup>769</sup>

The number of vessels reflects the growth of trade between the two cities. As vessels also grew in size, the increase in the volume and value of trade must have been considerable.<sup>770</sup> The *Albion* was quoted in 1774 as being of 200 tons, whereas the *Annawan* was advertised as 300 tons in 1805.<sup>771</sup> The vessels involved in the trade changed from decade to decade, if not

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<sup>766</sup> See Walvin, *Fruits of Empire*, for the desire for these goods in England.

<sup>767</sup> Breen, "An Empire of Goods", p. 467.

<sup>768</sup> All the numbers of persons engaged in each sector, in this section and the two following, are taken from the author's database and are discussed in full in chapter three. The work these sectors performed, and their status relative to one another is discussed in chapter two.

<sup>769</sup> The ship's husband was the manager or organiser for the voyage, in charge of arranging a cargo and maintenance of the ship. See Davis, *Rise of the English*, pp. 89-90.

<sup>770</sup> It has not been possible to estimate the volume or value of trade between the two cities.

<sup>771</sup> *Williamson's Liverpool Advertiser*, 16 September 1774; *Gore's General Advertiser*, 1805. Some vessels were advertised by the number of barrels they held, such as the *Friendship* at 900 barrels. *Relf's Philadelphia Gazette and Daily Advertiser*, 14 December 1805. *Williamson's Liverpool Advertiser*, 23 July

year to year, despite the fact that many were advertised as “a constant trader”.<sup>772</sup> This is highlighted by the fact that not one vessel involved in the trade was found in both 1766 and 1767.<sup>773</sup>

**Table 6.2**

**Ships Involved in the Liverpool/Philadelphia Trade**

Year	No. of Vessels <sup>774</sup>
1766/7	13
1774	18
1787	20
1796	28
1805	40

Source: Newspapers for Liverpool and Philadelphia

It was not only the vessels used that changed from year to year. Many merchants only appeared in the newspapers in one of the years sampled. This may be due to the opportunistic and volatile nature of the trade, the high turnover of merchants being due to entry and failure.<sup>775</sup> However, it was possible to identify some ‘major players’ involved in the

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1787. Vessel size grew intermittently and uncertainly. Efficiencies in less men per ton on a larger vessel could easily be outweighed by difficulties in gaining a large enough cargo quickly. Other savings were made through more efficient packing and making ships squarer but slower where sailing speed was not an issue. Davies, *Rise of the English*, pp. 72-74. Two hundred tons was normal for a trans-Atlantic trading vessel, 300 would be considered large. Smaller vessels would have been involved in the coastal trades. The average size for a vessel built in Liverpool was 183 tons as late as 1815. Neal, *Liverpool Shipping*, p. 60.

<sup>772</sup> See for example the advert for the *Grange* in 1787, then being husbanded by Peter Kennion. A ‘constant trader’ would have meant that the vessel made the same journey either once or twice a year in the trans-Atlantic context. It may also have been used for quick journeys elsewhere in between, but implied that the vessel was specialised for the trade and that the shippers were reliable.

<sup>773</sup> See Appendix C.

<sup>774</sup> The figures for Philadelphia for 1787, 1796 and 1805 may be under-represented. This is because only the October to December newspapers were sampled for these years. However, most of the shipping arrived during this period. Vessels that went via other ports may also have been missed. The figures given here for the post-revolutionary period are higher than those quoted by Duvall, who estimated that the number of vessels engaged in the Philadelphia/Liverpool trade in 1787 was eleven. This difference could be due to the fact that sources on both sides of the Atlantic were used for this study. Vessels stated as coming from/to one of the cities were not always traceable as arrived/departed in the other. Vessels in this trade in nearby years according to Duvall were; 1783, seven; 1784, seventeen; 1785, fifteen; 1786, fifteen; 1788, fifteen; 1789, fifteen, Duvall, *Philadelphia's Maritime Commerce*, p. 449.

<sup>775</sup> See the discussion in chapter three regarding this. pp. 66-70.

bi lateral trade between the two cities. There were two different kinds of people involved in this trade: those involved in handling shipping (owner, 'husband' or agent) and other importers.<sup>776</sup> Those acting as ship's husband were not necessarily the largest importers, and it is important to make that distinction. Nor did all ship's husbands own shipping. William Rathbone made his living by specialising in shipping services but apparently never owned shares in any ships, and was a relatively small importer.<sup>777</sup>

In Philadelphia only three merchant houses were identifiable from the newspapers as involved in the management of the trade for more than one year of those sampled. These were Joshua Fisher and sons Thomas, Samuel and Miers (1774-1796), Mease and Miller (1767-1774) and Jeremiah Warder and Sons/Warder Parker and Co. (1774-1805). All three houses were listed in all the directories in some form for a period of over 24 years.<sup>778</sup> They were, therefore, long standing houses – if not always involved in the Liverpool trade.

In Liverpool there were six houses identifiable as involved in the management of vessels in this trade with some longevity. These were John and Samuel Brown (1796-1805), George Green and Son Green and Wainwright (1796-1805), Haliday and Bamber (1766-1787), William Rathbone/Rathbone and Benson/Rathbone Hughes and Duncan (1774-1805), William Wallace and Co. (1774-1787) and Warbrick and Holt (1787-1805). Of these, variations of the houses of John and Samuel Brown, George Green, William Wallace and William Rathbone were identifiable in all of the trade directories sampled. They were, therefore, trading for a period of at least forty years in one form or another (if not always with Philadelphia).<sup>779</sup> The expense of being involved in owning shipping meant that it was mainly in the hands of well established larger merchants, as in the case of the Fishers of Philadelphia. The fact that there were fewer merchants involved in Philadelphia is a

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<sup>776</sup> Traditionally the ship's husband was the managing partner of the shipowning group and did not usually receive any special remuneration for making all the arrangements. As the eighteenth-century progressed he more frequently gained some commission for his services. Davis, *Rise of the Shipping*, pp. 89-90.

<sup>777</sup> Husband used here could therefore be an owner or someone working just for a fee. See the case study on Rathbone, chapter seven, pp. 215-219.

<sup>778</sup> It would appear that John Mease began his career as an auctioneer.

<sup>779</sup> The other two houses were traceable in three of the trading directories – a period of at least twenty years. Samuel Haliday described himself as a gentleman in 1796, but could still have been trading. If so, he must have had good fortune, as he was bankrupt, along with his partner Bamber, in 1787. *Williamson's Liverpool Advertiser*, 23 April 1787.

reflection of shipping being concentrated in fewer hands, a further symptom of the difference in diversity.<sup>780</sup>

The number of merchants involved in the management of ships in the Liverpool/Philadelphia trade in any one year appears small compared with the total number of merchants listed in the directories. Many more merchants were of course involved, but not in shipping. The numbers involved in overseas trade for each city have been estimated as 330 merchants in Liverpool during the 1790s and 250 in Philadelphia during the 1780s, but it has not been possible to say how many of these were involved in the Liverpool/Philadelphia trade.<sup>781</sup> The apparent disparity in numbers is a function of a degree of regional specialisation by merchants, only so many of them would have been involved in the Liverpool/England trade.<sup>782</sup> More merchants would have been involved at a more intermittent and opportunistic level. As was noted in chapter three, by 1805 there were nearly 1,000 persons listed as merchants in each city. It may be useful to look more closely at how these traders functioned within this trade. The Fishers are a good first example, already identified as one of the major 'players' in the bi lateral trade between Liverpool and Philadelphia. They were involved in exporting and importing in order to keep their ships as busy as possible.<sup>783</sup> They purchased flour for export from specialised (middleman) merchants such as Levi Hollingsworth, saving them the complications of haggling with farmers and hinterland dealers.<sup>784</sup> This they sent to Liverpool along with Indian corn. This was not always a profitable business. They made a loss on the sale of corn on an adventure on the *Sussex* - their share of two thirds came to £1,519, 13s, 11d sterling.<sup>785</sup> In return they imported a variety of textiles and hardware. For example, in August 1793 they imported goods (probably textiles) directly from Samuel Greg

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<sup>780</sup> See pp. 158-160 for investment in shipping.

<sup>781</sup> Hyde, Parkinson and Marriner, "The Port of Liverpool", p. 366; Doerflinger, *Vigorous Spirit*, p. 88.

<sup>782</sup> Doerflinger argues that Philadelphia merchants specialised geographically as well as between dry and wet goods. Doerflinger, *Vigorous Spirit*, pp. 77-82. Merchants that specialised in one area would associate with others that concentrated on another area in order to build up expertise. Hancock, *Citizens*, pp. 16-17. His associates traded with different geographical areas over time in order to take advantage of the best markets, pp. 115-123. See Milne, *Trade and Traders*, pp. 101-104 regarding regional and commodity specialisation in Liverpool in the nineteenth century.

<sup>783</sup> See chapter four, pp. 59-160 and chapter eight, conclusion.

<sup>784</sup> Account of Levi Hollingsworth, Ledger of Thomas, Samuel and Miers Fisher 1792-1797, f. 31.

<sup>785</sup> Adventure on the *Sussex*, Ledger of Thomas, Samuel and Miers Fisher 1792-1797, f. 31.

and Co. of Manchester, on the *Manchester*.<sup>786</sup> In the same year they also imported merchandise from Samuel and Jonathon Hobson of Manchester, but in the *Adriana*.<sup>787</sup> This latter ship was also used to import goods, probably hardware, directly from Welch Startin and Co. of Birmingham.<sup>788</sup> The use of various ships and exporting houses allowed the Fishers to spread risk. In October 1796 they spread their risk between thirteen vessels.<sup>789</sup> The Fishers therefore used hinterland connections in England and were not just shuttling goods between Liverpool and Philadelphia. They also sold to a variety of other merchants and shopkeepers, both in Philadelphia and the hinterland.<sup>790</sup>

Another well known Philadelphia merchant was Thomas P. Cope.<sup>791</sup> He was ship's husband for the ship *Susquehanna*, bound for Liverpool in 1810. Rice, bark, cotton and staves were being sent by ten merchants, including Cope, to five different merchants in Liverpool, one of whom was William Barber. Barber was not charged freight, being "Owners property", he must have (part) owned the *Susquehanna*.<sup>792</sup> The situation was much the same with the ship *Lancaster*, sailing from Philadelphia to Liverpool in 1815. Various Philadelphia merchants, including the Fishers and Cope himself were exporting a mixture of bark, rice, staves and flax seed. Consignees in Liverpool included William Barber and Co. and Cropper, Benson and Co. In all there were eight exporters, and eight importers in Liverpool.<sup>793</sup> In return, Cope imported a wide variety of textiles and hardware, often at his own risk. These items included books, textiles, looking glasses, shovels, buttons and needles.<sup>794</sup> He purchased from a

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<sup>786</sup> Account of Samuel Greg and Co., Ledger of Thomas, Samuel and Miers Fisher 1792-1797, f. 78. This account ended with the Fishers being in credit – so they must have been exporting (unidentified) goods to Greg.

<sup>787</sup> Account of Samuel and Jonathon Hobson, Ledger of Thomas, Samuel and Miers Fisher 1792-1797, f. 76.

<sup>788</sup> Account of Welch Startin and Co., Ledger of Thomas, Samuel and Miers Fisher 1792-1797, f. 77.

<sup>789</sup> Merchandize Account, Ledger of Thomas, Samuel and Miers Fisher 1792-1797, f. 356. Merchants in Bristol also used "shuttle" trade patterns in order to reduce the risks associated with planning and managing multilateral routes, and often changed their routes and shipping patterns during war-time to avoid the risk of ships being seized. Morgan, *Bristol and the Atlantic Trade*, chapter three.

<sup>790</sup> Ledger of Thomas, Samuel and Miers Fisher 1792-1797, *passim*. Local and retail sales are dealt with below. See 'Breaking Bulk' and 'Retail' sections in this chapter.

<sup>791</sup> For more on Cope's life see Eliza Hope Harrison (ed.), *Philadelphia Merchant; Diary of Thomas P. Cope, 1800-1851* (South Bend, Indiana: Gateway Editions, 1978).

<sup>792</sup> The *Susquehanna* was not registered in Liverpool however. It does not appear in Craig and Jarvis, *Liverpool Registry*.

<sup>793</sup> Freight List of the *Lancaster*, 23 March 1815, Ship and Memorandum Book 1809-1825, T. P. Cope and Sons, HSP.

<sup>794</sup> Invoice to Charles T. Bagge, 4 May 1807, Domestic Invoice Book 1803-1807, T. P. Cope and Sons, HSP.

number of houses in the Liverpool hinterland, from such places as Leicester, Wakefield, Manchester, Sheffield, Leeds and Rochdale. He used a variety of agents in Liverpool including Rathbone, Hughes and Duncan and Hurry and Jones.<sup>795</sup> Cope did not confine himself to the Liverpool/Philadelphia trade. He was also ship's husband for vessels that went to Canton, Lisbon, Cadiz, Havana and Tenerife amongst other places.<sup>796</sup>

The bills of lading for a vessel part owned by Andrew Clow of Philadelphia further demonstrate the practice of spreading risk between merchant house and vessel.<sup>797</sup> The bills for the *Admana*, sailing from Liverpool in 1790, show that a wide variety of people used this vessel, including Liverpool worthies such as Rathbone and Benson, Ellis and Robert Bent, Cazneau and Marlin, Thomas and William Earle and Iver McIver.<sup>798</sup> These men were probably acting as shipping agents for various inland merchant houses, exporting on their own account, as commission merchants for houses in Philadelphia (when importing to Liverpool), or indeed a combination of these. The bills show how merchants spread their risk not only between ships, but between various merchant houses. Each of the various English inland merchant houses would send a small selection of bales of merchandise to a variety of different houses in Philadelphia on the same ship, in this case including Hartshorne and Large, the Drinkers and the Fishers.<sup>799</sup> The list is far more diverse than that of the *Lancaster*, above. There were nineteen Liverpool 'exporters' listed - and fifty-seven Philadelphia 'importers', highlighting the fact that there were many more people involved in the trade than just the shippers. In addition to this, merchants would use many ships, as did the Fishers, above. This worked both ways of course. The exporting house was not relying on one house to sell their goods, whilst the importing merchant was not relying on one supplier who might default or send wrong or faulty goods. Both houses spread the risk between ships in case the vessel was sunk or taken.

Other merchants contained or managed their risk by sticking to what they knew best, or felt was less 'risky'. Father and son team William and John Sitgreaves of Philadelphia had

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<sup>795</sup> Invoice Book 1803-1822, T. P. Cope and Sons, *passim*.

<sup>796</sup> Ship and Memorandum Book 1809-1825, T. P. Cope and Sons, *passim*.

<sup>797</sup> See the case study on Clow, chapter seven, pp. 219-222.

<sup>798</sup> Bills of Lading for the *Adriana* from Liverpool for Philadelphia, August 1790, Folder *Adriana* (2), CWU.

<sup>799</sup> Unfortunately the descriptions given are only 'merchandise' or 'woollens'.



extensive connections in the Liverpool hinterland, including Samuel Greg of Manchester. However, they stuck to importing. This served them well enough, they traded between at least 1783 and 1796, and William apparently traded before the War of Independence as well.<sup>800</sup> Other merchants, especially if newly established, did not have the connections to request goods directly from hinterland merchants. For example, Daniel Clark ordered his merchandise directly from merchants in London, and Haliday and Dunbar of Liverpool. His network of goods was far more constrained. This did not deter him from paying for his textiles with Virginia tobacco sent directly to his supplier in London.<sup>801</sup> He still shipped goods across the Atlantic – but did not use a hinterland source directly.

Smaller traders also ‘peddled’ goods across the ocean. Some were *bona fide* importers, such as Rebecca Jones, a small time importer, both chronologically and in terms of volume. However, she applied the same risk spreading techniques as the male merchants, importing on the *Sihana*, the *Grange* and the *Pigou* in 1792.<sup>802</sup> Ship’s captains and other mariners also traded a little on their own account. It would appear that ship’s captains were especially prone to trade earthenware to Philadelphia. In 1761 Daniel Clark complained that they were “able to Undersell Any importer; for they seldom pay freight or Insurance.”<sup>803</sup> Later in the century, a Liverpool master, Captain Kennan, purchased items from the Herculaneum Pottery, perhaps to trade for his own profit.<sup>804</sup> The Liverpool Grand Jury was apparently trying to stop petty trading of this kind. Coffee, indigo, cloves, pepper and liquor were being sold door to door at “inferior and reduced prices”. The Jury declared that these goods were described as “the Adventures of seafaring men”, but were in fact stolen or pilfered from the docks.<sup>805</sup> It is likely however, that the elite were protecting their interests in terms of dues and higher prices. Presumably some of these items *did* come to be in the possession of huxters and small shopkeepers through illegal means, but others were probably *bona fide*

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<sup>800</sup> Sitgreaves to Greg, 13 November 1783; Sitgreaves to Terbush, 25 June 1783, William and John Sitgreaves Letterbook 1783-1794.

<sup>801</sup> Clark to Neale, 16 October 1760, Clark to Haliday and Dunbar, 26 September 1760, Clark to Bentley, 29 August 1761, Daniel Clark Letter and Invoice Book 1759-1763.

<sup>802</sup> Account of Rebecca Jones, Ledger of Thomas. Samuel and Miers Fisher 1792-1797, f. 46. See the small section on Jones in chapter seven, p. 206.

<sup>803</sup> Clark to Dromgoole, 16 October 1761, Daniel Clark Letter and Invoice Book 1759-1763.

<sup>804</sup> Account of Captain Kennan, Herculaneum Potteries Ledger 1806-1817, f. 229.

<sup>805</sup> Minutes of the American Chamber of Commerce 1801-1908, ff. 60 and 61, July 1804. Smuggling was also a problem, especially in tea before the Commutation Act of 1784 which was brought in to reduce this illegal trade. See Mui and Mui, “The Commutation Acts”, *passim*.

traders. For example, Mathew Stoward was a Liverpool mariner who found himself in debtor's jail in 1794. His assets included a list of small debts owed for goods sold and delivered.<sup>806</sup> This process may have occurred for a variety of goods over a long period of time. Rediker has shown how mariners were allowed to trade in small amounts of tobacco on their own account as part of their wage.<sup>807</sup> The volume traded across the ocean by this means was no doubt exceedingly small compared to the larger scale merchants who were mostly in control of the trade. However, this smaller sideline trade helped mariners and captains enhance their wages and provided some small vital access to more exotic goods for the very poor. All were integral to the flow of goods across the Atlantic.

Philadelphia merchants, as a group (certainly not all), appeared to have better information and contacts with the Liverpool hinterland than vice versa. This was due to a variety of reasons. Many Philadelphia merchants or their predecessors had emigrated from England and therefore had many contacts there. The Liverpool hinterland was also well established, and so presumably easier to deal with. Farmers in Pennsylvania wanted cash for their crops, and specialist merchants such as Hollingsworth provided an intermediary service, meaning that Liverpool merchants only had to deal with Philadelphia merchants. Due to the relative development of industrialisation in England, there was also a wider variety of English manufactured items than the staple Pennsylvania exports (although these did have their own gradations of course) and so a wider variety of merchant houses were used in England. However, it was not just elite merchants involved in the trans-Atlantic part of the journey. Many more people were involved in the distribution of goods across the sea.

## **BREAKING BULK**

Once a vessel had reached its destination, the receiving merchants had to sell the merchandise. It was noted in chapter two that the distribution chain was neither clear cut nor one dimensional.<sup>808</sup> The role, even the very naming of a person in each sector, was fluid and interchangeable. Each link in the chain also used many different interconnected links rather than a linear process. Furthermore, the numbers involved in each sector were different in

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<sup>806</sup> Debtor's List of Mathew Stoward, 15 July 1794, QJB 48/53, Lancashire Insolvent Debtors, LRO.

<sup>807</sup> See the discussion in chapter two, pp. 49-50.

each city. It was the intermediary sector, between merchant and retailer where the most differences were found. Liverpool had a far more differentiated intermediary structure than Philadelphia. There were far fewer brokers and dealers in Philadelphia than in Liverpool, meaning that the 'breaking bulk' function was slightly simpler – or at least the framework for that part of the process was.<sup>809</sup> For this reason it is convenient, just for this section, to talk about the two cities separately.

### **Philadelphia**

When the Philadelphia merchant received his cargo, he had various channels through which to sell it. The Fishers sold their imports to a wide variety of people. For example, they sold a variety of dry and wet goods to the merchant Abraham Usher, dry goods to William Sitgreaves, snuff and textiles to shopkeepers Ann Powell and Andrew Doz.<sup>810</sup> They probably also used the auction houses to sell off stock that was damaged, out of date or no longer in fashion.

The few brokers in Philadelphia tended to be stock or money brokers, rather than those dealing in commodities. Some did advertise themselves specifically as merchandise brokers. For example, Thomas W. Pryor and John Milnor were both listed in the directory as commission brokers in 1805. In the same year Joshua Harlan was listed as a merchant broker using a coffee house as his office. However, these were the exceptions. Furthermore, there were relatively few dealers in Philadelphia. Although the number was growing, there being sixty one in 1805, this was a short-term occupation for most people. Even flour dealing, a more perennial occupation in Liverpool, lacked longevity in Philadelphia. This was perhaps due to the fact that this export commodity was in the hands of large scale merchants such as Levi Hollingsworth.<sup>811</sup>

Some merchants sold their goods through wholesalers, or wholesale grocers such as Mifflin and Massey. Chapter five demonstrated not only the differing credit relationships that

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<sup>808</sup> Esp. pp. 50-54.

<sup>809</sup> See Figure 3.12 demonstrating the relative diversity in 1805, p. 99.

<sup>810</sup> Samuel and Miers Fisher Ledger 1769-?, ff. 53, 154, 16 and 79.

<sup>811</sup> Doerflinger, *Vigorous Spirit*, pp. 122-124.

Mifflin and Massey had with various other traders, but also the variety of 'status' of those people.<sup>812</sup> Mifflin and Massey purchased their groceries from import merchants such as Joshua Fisher and Latham and Reid. However, they sold to shopkeepers such as Andrew Doz, widows like Margaret Butler and country stores. Butler purchased a large amount of rum from them and was perhaps running a tippling shop. They also sold salt (probably from Liverpool) to William Sitgreaves, and sugar to Emelia, "A Negro Wench of this city" who appeared to be trading on her own account. Sometimes Mifflin and Massey sold to the Fishers as well, such as the sugar they bought from New York. They also purchased rice, tea, sugar and rum from Thomas Lawrence who ran the public vendue.<sup>813</sup>

Vendues and auctions were popular and adverts for them often appeared in the newspapers. Regular vendues were held in the city, Southwark and Northern Liberties.<sup>814</sup> They were used to sell the goods of bankrupts and damaged goods, including Irish linens off the *Sam*, from Liverpool, for the benefit of the underwriters.<sup>815</sup> Some appeared to import goods specifically to sell at auctions, such as James Loughhead, who imported textiles on the *Lydia* from Liverpool on both the spring and fall shipments of 1774.<sup>816</sup> Merchants and shopkeepers, both male and female would purchase from these auctions.<sup>817</sup> There were a number of warehouse keepers and wholesalers in Philadelphia, but these were insignificant numerically compared both to other sectors in that city, and with the same sectors in Liverpool.<sup>818</sup> In Philadelphia, there were seven shoe warehouses and three hat warehouses in 1805, but none for domestic export items. One Philadelphia hat warehouse specialising in English hats did advertise that they had goods suitable for re-export, but this appeared unusual.<sup>819</sup> Warehouses in Philadelphia appeared to perform a simple distributive function for imported items.

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<sup>812</sup> See pp. 135-140.

<sup>813</sup> Mifflin and Massey Ledger 1760-1763, ff. 43, 51, 12, 37, 28, 46, 47, 205, 224, 19 and *passim*.

<sup>814</sup> *Pennsylvania Packet and Daily Advertiser*, 8 November 1787.

<sup>815</sup> *Pennsylvania Packet and Daily Advertiser*, 1 October 1787; *Pennsylvania Journal and Weekly Advertiser*, 25 May 1774.

<sup>816</sup> *Pennsylvania Journal and Weekly Advertiser*, 11 May 1774 and 19 October 1774.

<sup>817</sup> For example see the discussion on women using auctions in chapter seven, p. 205.

<sup>818</sup> See chapter three, pp. 79-85.

<sup>819</sup> *Relf's Philadelphia Gazette and Daily Advertiser*, 12 October 1805.

## Liverpool

In Liverpool, the hierarchy was more complicated with the extensive use of brokers. There were also many dealers present, engaged in selling a very wide variety of items. However, rather than there being a completely different distribution system, it would appear that Liverpool had much the same system as Philadelphia, but that brokers and dealers worked as an additional and integral part of that system due to the industrialised hinterland.

For example, merchant David Tuohy worked in much the same way as the Fishers. He purchased rum from the merchant James Clemens, other barrels of merchandise from Gill Slater, and sold sugar to the sugar bakers and merchants Skelhorn, Wakefield and Co.<sup>820</sup> John Tarleton, who had interests in Grenada and Dominica and so probably imported rum and sugar, sold to a variety of persons between 1795 and 1804. These included brokers George Drinkwater and James Hallsall, shopkeeper Ann Collier, and also small amounts such as 5s worth of goods to Hugh Jones. This was possibly Hugh Jones, roper, and therefore a retail sale. Tarleton also purchased items from the merchants Henderson and Sellar. He owed £433, 11s, 5d to Ann and Mary Tuohy who were grocers and tea dealers, presumably for goods he exported. He also owed money to tradesmen for hats and jewellery.<sup>821</sup> Case and Shuttleworth sold sugar to the merchant and sugar baker Thomas Wakefield (presumably of Skelhorn, Wakefield and Co.) and others such as a Mrs Roberts (possibly Mary Roberts of the Merchants Coffee House in 1766). Merchants would sometimes purchase very small amounts from each other. John Beckwith purchased a single puncheon of rum from Case and Shuttleworth, whilst Richard Atkis, deputy comptroller, purchased two puncheons, presumably for his own enjoyment.<sup>822</sup>

The major brokers in Liverpool at different times during the period appeared to be George Drinkwater, Waterhouse and Sill, Peter Kennion and George Dunbar. William Rathbone

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<sup>820</sup> 2 July 1776, 12 December 1777 and 30 November 1776 respectively, David Tuohy Accounts, 380 TUO 3/2b, 3/9, pp. 59 and 49, DTP.

<sup>821</sup> These details are taken from a balance sheet and it is not therefore possible to tell what these amounts were for. Balance Sheets for 31 December 1795 and 31 December 1804, 920 TAR 1795/1804, TP. It is difficult to be certain that the jewellery and some other items were for export as his private and business accounts are mixed together. Ann Collier had a seed shop in 1805.

<sup>822</sup> Case and Shuttleworth Ledger 1763-1769, ff. 9, 12 and 23.

used brokers for various items.<sup>823</sup> He sold items off the *Three Friends* through George Drinkwater, and sugar and flour through Hughes and Duncan.<sup>824</sup> Drinkwater was also the broker for William Wallace, who imported mahogany on the *Thetis* from Philadelphia in 1787.<sup>825</sup> Yet another merchant house to use George Drinkwater was Case and Shuttleworth who sold sugar and rum through him.<sup>826</sup>

Whilst no accounts are extant in Liverpool such as those of wholesale grocers Mifflin and Massey in Philadelphia, there is no reason why many wet goods should not have been distributed in the same manner. However, in Liverpool, the number of dealers such as those dealing in flour, means that they may have worked in tandem with grocers or at least symbiotically with them. The high number of dealers in Liverpool however, would suggest that many of the retail sales went through them.<sup>827</sup> There were 257 in 1805, selling a wide range of articles. Most prominent were flour dealers, and those in tea, earthenware and clothes or slops. Although dealers do not appear as such in the accounts extant in Liverpool, they must have purchased their stock through merchants, shopkeepers or indeed the many auctions throughout the city. They peddled many items besides groceries, such as books, earthenware and textiles throughout the city and the countryside.<sup>828</sup> Some therefore truly 'broke bulk' by purchasing items such as tea, like Ann and Mary Tuohy and selling it on to retailers and merchants. Many others were in fact retailers, selling directly to the consumer.

Warehouse keepers performed a dual function in Liverpool. As has already been demonstrated, they collected goods from the hinterland for local sale and export, highlighting the fact that a lot of trade did not go through the merchant sector. They also sold imported goods, both wholesale and retail such as tobacco and tea. It would appear that they, along with brokers and dealers were an additional but integral part of the distribution

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<sup>823</sup> As was noted in chapter three there were many brokers in Liverpool, 196 in 1805. See above pp. 72-74.

<sup>824</sup> This function of brokers acting as auctioneers was identified mainly from the newspapers. The name of the importing merchant, or in some cases easily identifiable cargoes or vessels in incoming ships listings could be found in brokers advertisements for auctions. *Williamson's Liverpool Advertiser*, 14 November 1766; *Billinge's Liverpool Advertiser and Marine Intelligencer*, 4 April 1796. Rathbone later went into partnership with Hughes and Duncan, see chapter seven, p. 216.

<sup>825</sup> *Williamson's Liverpool Advertiser*, 27 August 1787.

<sup>826</sup> Case and Shuttleworth Ledger 1763-1769, ff. 15 and 25.

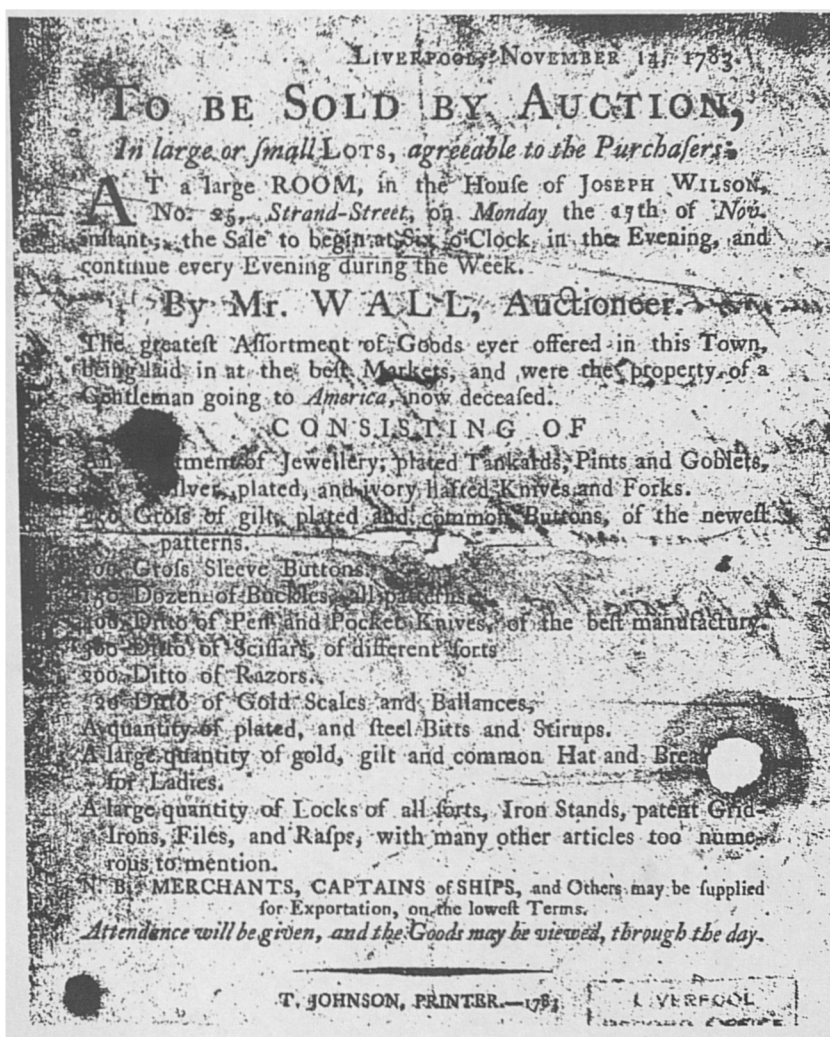
<sup>827</sup> The fact that there are fewer quality extant mercantile ledgers in Liverpool makes this difficult to confirm. This assessment is based on the discussion in chapter three, pp. 74-79.

<sup>828</sup> See the sections on dealers in chapters two and three and the introduction to this chapter.

process. They were joined by the auction houses, through which many goods were sold in both cities. Many of the auctions in Liverpool were held by brokers such as George Drinkwater. In 1774 William Rathbone sold 120 barrels of American flour (some damaged) through him at auction.<sup>829</sup> Drinkwater also held an auction for sugar imported on the *Molly* from Granada, damaged not at sea, but burnt by the carelessness of the excise officers.<sup>830</sup>

Figure 6.1

Mr Wall, Auctioneer Advert



Source: Letters from David Tuohy, 380 TUO 2/6, DTP.

Reproduced with the kind permission of Liverpool Record Office, Liverpool Libraries.

<sup>829</sup> Williamson's Liverpool Advertiser, 11 February 1774.

<sup>830</sup> Williamson's Liverpool Advertiser, 19 September 1766.

Some were held by auction specialists like Mills and Co., sworn appraisers, who advanced money on goods brought for sale such as stocks in trade, household furniture, effects of bankrupts and insolvent debtors “At their Real commissioned AUCTION ROOM” at the top of Pool Lane.<sup>831</sup> Captains of vessels could also purchase cheap items to trade on their own account, again by passing the merchant (see Figure 6.1). As in Philadelphia, it is likely that many male and female traders seeking a good deal on lesser quality or out of date goods would have frequented these auctions.

The function of breaking bulk was similar in both cities. Merchants bought from and sold to other merchants, auctions, wholesalers (especially grocers), retailers and consumers. However, in Liverpool, there were also many brokers, warehouse-keepers for both import and export items and many more dealers of all levels. It would appear probable that merchants in Philadelphia were more likely than those in Liverpool to sell retail, and that much of the collection for export and retail functions were performed by warehouses and dealers respectively in Liverpool.

## RETAIL SALES

It was noted above that merchants were involved in the whole range of sale including retail. Some such as David Shaw of Liverpool had their own shop, paying someone to run it for them.<sup>832</sup> However, the bulk of retail sales were carried out by a mixture of grocers, dealers, warehouse keepers, mercers, drapers and haberdashers, other shopkeepers of various kinds and itinerant dealers.

Dealers were involved in various activities, many of which performed a wholesale function for such items as flour and tea. However, many were retailers in items such as earthenware, coal, tallow and second hand clothes.<sup>833</sup> Many such as David Bell of Liverpool, corn and

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<sup>831</sup> *Williamson's Liverpool Advertiser*, 26 November 1787.

<sup>832</sup> 2 and 3 July 1787, David Shaw Account Book 1787.

<sup>833</sup> See the discussion in chapter two, pp. 40-41, chapter three, pp. 74-79 and Beverly Lemire, “Consumerism in Preindustrial and Early Industrial England: The Trade in Secondhand Clothes”, *JBS*, 27 (1988), 1-24. Whilst this trade did not help the manufacturers directly, it served a demand that could not be afforded in new clothes.



flour dealer, purchased their stock from merchants such as Joseph Bury and John Robson.<sup>834</sup> Others may have purchased their goods from warehouses, auctions or even shopkeepers and then sold retail. Weatherill has demonstrated that pottery dealers purchased from warehouses, other wholesalers, shops and auctions before selling on to the consumer.<sup>835</sup> Some of these may have had little shops, but many would have delivered door to door. The marginal and often part time nature of these traders is evident in the fact that many of them went bankrupt. For example, Jacob Barlow was a chandler, soap boiler, dealer and chapman who went bankrupt in 1766.<sup>836</sup>

The section on breaking bulk demonstrated that warehouses, especially in Liverpool, performed a dual function. Many would have received their goods direct from the manufacturer. This was certainly the case of Thomas Wolfe mentioned above, who transported his goods from his manufactories in Staffordshire, as well as purchasing items through the Herculaneum Pottery of Liverpool.<sup>837</sup> The Herculaneum Pottery sold its own produce and that of potters such as Josiah Spode of Staffordshire through its warehouse in Duke Street, both wholesale and retail.<sup>838</sup> Other warehouse-keepers no doubt purchased their goods either from importing merchants, or from hinterland merchants and manufactories. Robert and A. Degrove opened a hat warehouse at 90 South Second Street, Philadelphia, having imported from London and from their manufactory in New York.<sup>839</sup> P. Orton of Liverpool may have purchased his stock from a variety of wholesalers for his mercery and drapery warehouse, but sold purely retail.<sup>840</sup> Others were at the cheap end of the market, such as that of Thomas Morgan who listed the prices of his shoes on sale at his warehouse, using price over quality as a selling point.<sup>841</sup> Samuel Garrigues was perhaps aiming for the retail market at his “*Ready Money Ware House*, in Market Street”, Philadelphia.<sup>842</sup>

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<sup>834</sup> *Billinge's Liverpool Advertiser and Marine Intelligencer*, 22 February 1796.

<sup>835</sup> Weatherill, “English Pottery Trade”, p. 57.

<sup>836</sup> *Williamson's Liverpool Advertiser*, 22 August 1766. The newspapers are littered with adverts regarding insolvent bankrupt dealers and chapmen. There were at least twenty-five persons noted in Liverpool and twenty-two in Philadelphia in 1787 (all traders). Author's database.

<sup>837</sup> Account of Thomas Wolfe, Herculaneum Potteries Ledger 1806-1817, f. 143.

<sup>838</sup> Account of Josiah Spode, Herculaneum Potteries Ledger 1806-1817, f. 226.

<sup>839</sup> *Philadelphia Gazette and Universal Daily Advertiser*, 5 December 1796.

<sup>840</sup> *Williamson's Liverpool Advertiser*, 15 April 1774.

<sup>841</sup> *Williamson's Liverpool Advertiser*, 8 April, 1774

Some of the specialist, high capital requirement shops sold wholesale to smaller shops and to country shops, but in town they also catered for the fashionable and more expensive end of the retail market. P. Pritchard advertised that he had previously been a silk mercer in London, but now had a shop in Old Hall Street, Liverpool, where he was showing nothing but that was “fashionable and genteel”.<sup>843</sup> He probably continued to use his contacts in London to procure his merchandise. Others gained stock, or indeed perhaps started up in business through the misfortune of others. In 1774, Mary Stanford was selling off all her stock from her linen drapery shop in Castle Street, Liverpool.<sup>844</sup> John Farrington of the same city was selling the entire stock of his shop at 24 High Street in lots suitable to gentleman in the drapery business, or a merchant.<sup>845</sup> There were not many of these shops in Philadelphia. Merchants apparently fulfilled the wholesaling function they performed. Furthermore, the lack of specie caused a problem. As this type of shop began to ask for ready money sales, merchants who still offered credit sales captured the market.<sup>846</sup>

The upmarket equivalent of mercers and drapers for wet goods were the grocers, who also sold wholesale and retail. In Philadelphia they were especially numerous (532 in 1805), because houses such as Mifflin and Massey were performing the distribution function of dealers and brokers in those items. Grocers mostly purchased from importing merchants such as Case and Shuttleworth of Liverpool or Andrew Clow of Philadelphia. They probably also purchased suitable items from warehouses and auctions where possible. Grocers such as John Blanchard of Philadelphia stocked Madeira sherry, Lisbon port, London porter, Jamaica spirits, best Holland gin, candles, sugars, coffee chocolate, raisins and spices of all kinds “At his Wholesale and Retail Grocery Store.”<sup>847</sup> Grocers, who stocked these imported and luxury items would have catered for the better off in society. They also sold to ships, thereby acting as victuallers in addition. For example, Charles Whytel, a grocer in Castle Ditch, Liverpool apparently served ships as a usual part of his business.<sup>848</sup> Some grocers were less prestigious. Margaret Moulder of Philadelphia was a part-time grocer, who dealt in flour

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<sup>842</sup> *Pennsylvania Journal and Weekly Advertiser*, 21 September 1774. Samuel Garrigues later described himself as a grocer and merchant in the directories.

<sup>843</sup> *Williamson's Liverpool Advertiser*, 28 March 1766.

<sup>844</sup> *Williamson's Liverpool Advertiser*, 4 February 1774.

<sup>845</sup> *Williamson's Liverpool Advertiser*, 29 April 1774.

<sup>846</sup> Mui and Mui, *Shops and Shopkeeping*, pp. 237-238.

<sup>847</sup> *Pennsylvania Packet and Daily Advertiser*, 16 November 1787.

<sup>848</sup> *Williamson's Liverpool Advertiser*, 27 August 1787.

and other items such as pork, salt, brandy, cyder and bread. Some of her customers paid her with country produce such as peaches, a sign that she was selling to the less well off and those without access to specie. She also appeared to continue a freight business as a sideline.<sup>849</sup>

It was noted in chapter three that the numbers of shopkeepers in both cities rose tremendously over the second half of the eighteenth century.<sup>850</sup> These included shops that specialised in chinaware, books, music, ironmongery and earthenware.<sup>851</sup> In Liverpool, shopkeepers would have purchased from traders in the hinterland and London, as well as from local artisans who did not run their own retail outlets. Earthenware in particular could easily have been purchased locally. Other specialist shops included the jewellery shop of Francis Langton of Liverpool, who gave cash for old gold or silver.<sup>852</sup> Both cities had specialist booksellers such as Mathew Carey of Market Street, Philadelphia.<sup>853</sup>

Hannah Rigby was a widow and ironmonger in hard times in 1781. She was in the debtors' jail in Lancaster at the behest of ironmonger Edward Gatley and Joseph Walker, the executor of Thomas Walker, perhaps a cabinet maker. She may have purchased her ironware from Gatley and sold it on to a wide variety of people. These included Captain Peter Martin of Galloway, Ireland, Captain Rew of Scotland and William Lowther of New York. They owed her £26, £6, and £91, 6s, 2d respectively for goods sold and delivered.<sup>854</sup> She was therefore involved in exportation as well as retail. There were also many tobacconists in both cities. Susannah Carmalt may have been running a small shop of this kind in Philadelphia. She purchased snuff only from the Fishers.<sup>855</sup>

As demonstrated in chapter three, the majority of female entrepreneurs worked as general shopkeepers. These provided a shopping space and credit facilities for the less fortunate to

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<sup>849</sup> Margaret Moulder Ledger 1794-1799, ff. 2, 14 and 20. See chapter seven, pp. 207-208.

<sup>850</sup> See pp. 90-95.

<sup>851</sup> That is not to say that they did not stock other items, but that they advertised themselves as selling particular items.

<sup>852</sup> *Liverpool General Advertiser*, 19 December 1766.

<sup>853</sup> Invoice of Mathew Carey, 5 September 1810, Folder Booksellers and Stationers, Collection 71, Box 1, 65x688, Winterthur Library.

<sup>854</sup> Debtor's List of Hannah Rigby, 2 October 1781, QJB 47/30, Lancashire Insolvent Debtors, LRO.

<sup>855</sup> Account of Susannah Carmalt, Samuel and Miers Fisher Ledgers 1769-?, f.150.

purchase goods of all kinds.<sup>856</sup> Shopkeepers in the city purchased from traders such as the Fishers. Sarah Lloyd of Philadelphia purchased textiles and snuff them. Ann Powell also appeared to be a general shopkeeper, buying snuff, chintz and other merchandise through the Fishers, and probably other merchants as well.<sup>857</sup> Powell was a successful business woman, she ran her shop at 15 South Third Street between at least 1785 and 1805. These shops may have carried a small stock, but there were many of them and they had a high turnover, making their cumulative contribution important.<sup>858</sup>

Similar stores in the country also distributed a wide variety of items. William Scott “From Philadelphia, has just opened a store at the Cross Roads in New Castle county, commonly known by the name of Wetherspoon’s ... for cash or country produce only”. He stocked textiles of many kinds as well as groceries.<sup>859</sup> Country shopkeepers would purchase stock on credit from merchants such as the Fishers, who provided a wide variety of items to many country shopkeepers during the 1760s.<sup>860</sup> The number of people that shopkeepers could purchase from is evident in the case of William M’Cord, a shopkeeper of Lancaster, Pennsylvania. In 1767 he had an immediate need to settle his affairs, probably due to insolvency. People who did business with him were desired to bring their accounts or pay their debts to either Joseph Swift of Philadelphia or Jasper Yeates of Lancaster. His assignees were J. Swift, Cadwallader Morris, Isaac Wikoff (all Philadelphia merchants) and George Fullerton, meaning that he had probably purchased items from all of them. Not only did he purchase items from the town where he had his business, he also purchased stock in Philadelphia.<sup>861</sup>

There were many references to more mobile traders, despite the fact that they were mostly absent from the trade directories. This absence did not equal a lack of importance however. They were often vital in distributing goods to rural and less accessible areas. Lancashire had sixty-five licensed hawkers in 1782 3, and many more may have traded illegally.<sup>862</sup> They

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<sup>856</sup> Mui and Mui, *Shops and Shopkeeping*. p. 157.

<sup>857</sup> Accounts of Sarah Lloyd and Ann Powell, Samuel and Miers Fisher Ledger 1769-?, ff. 148 and 16.

<sup>858</sup> Mui and Mui, *Shops and Shopkeeping*. p. 180.

<sup>859</sup> *Pennsylvania Journal and Weekly Advertiser*, 30 July 1767.

<sup>860</sup> Samuel and Miers Fisher Ledger 1769-?, *passim*.

<sup>861</sup> *Pennsylvania Journal and Weekly Advertiser*, 11 June 1767.

<sup>862</sup> Mui and Mui, *Shops and Shopkeeping*. p. 100.

purchased their goods on credit from a variety of shopkeepers and other traders in the cities, and then distributed them, often on credit in turn. Hawkers could purchase almanacs for the year 1806 from the Company of Stationers in London, although they had to pay ready money.<sup>863</sup> Other chapmen dealing in books may have purchased from specialist shopkeepers such as Carey, mentioned above. He sold six dozen school bibles, three dozen school psalm books, and many other religious books to one person on 5 September 1810.<sup>864</sup> This large quantity surely must have been to an itinerant dealer of some sort, who sold then in the Philadelphia hinterland. For England, Weatherill considers that itinerant dealers in the pottery trade were essential, “the final link in a long chain of distribution.”<sup>865</sup> They purchased their goods directly from the potteries as well as from other shops and dealers. Unfortunately, like the dealers who worked on a lower scale, itinerants often only appear to the historian because of their failure. For example, Ellen Wood, late of Liverpool, dealer and chapwoman, who went bankrupt in 1766, and Samuel Hodgson, bankrupt of Oxford township, Pennsylvania, dealer and chapman.<sup>866</sup>

## CONCLUSION

The network of goods therefore involved a complex and multi-layered distribution process. There were slightly different structures for distributing goods at the ‘breaking bulk’, or middleman level. However, these extra brokers, warehouse-keepers and dealers in Liverpool were an additional but integral part of the distribution process. They were a function of the differing hinterlands, the nature of goods being distributed through each port, the age of the two cities, and variations in the distribution of wealth. Figures 6.2-6.5 demonstrate the relationships between the different sectors involved in distributing goods from the respective hinterlands, across the ocean, and throughout each city. The more simple process associated with flour, due to the importance of the flour merchant is evident in Figure 6.2. In contrast, figures 6.3 6.5 highlight the various ways in which goods from Liverpool’s hinterland were channelled through Liverpool and Philadelphia and into the Pennsylvania hinterland.

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<sup>863</sup> *Gore’s General Advertiser*, 24 October 1805.

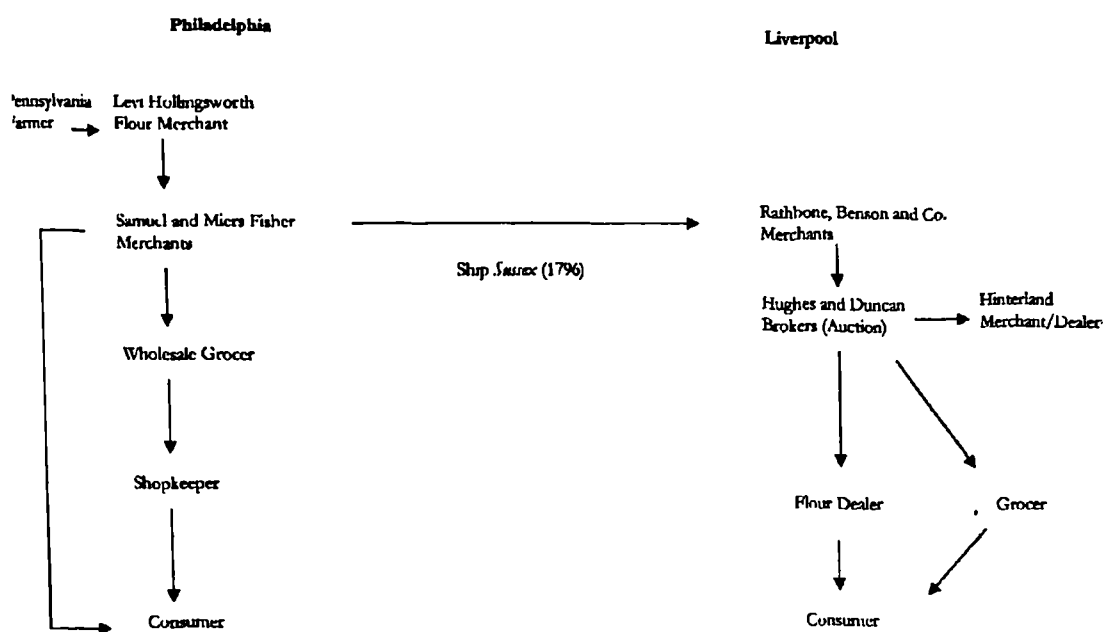
<sup>864</sup> Invoice of Mathew Carey, 5 September 1810, Folder Booksellers and Stationers, Collection 71, Box 1, 65x688, Winterthur Library.

<sup>865</sup> Weatherill, “The Business of Middleman”, p. 67.

<sup>866</sup> *Williamson’s Liverpool Advertiser*, 22 August 1766; *Pennsylvania Packet and Daily Advertiser*. 30 November 1787.

Merchants, brokers, warehouse-keepers, dealers, drapers, ironmongers and shopkeepers were all involved. Note the importance of Rathbone/Rathbone and Benson as shipping agents in Liverpool, and the Fishers and Clow in Philadelphia as shipping agents as well as importers.

**Figure 6.2**  
**Distribution Network For Flour**

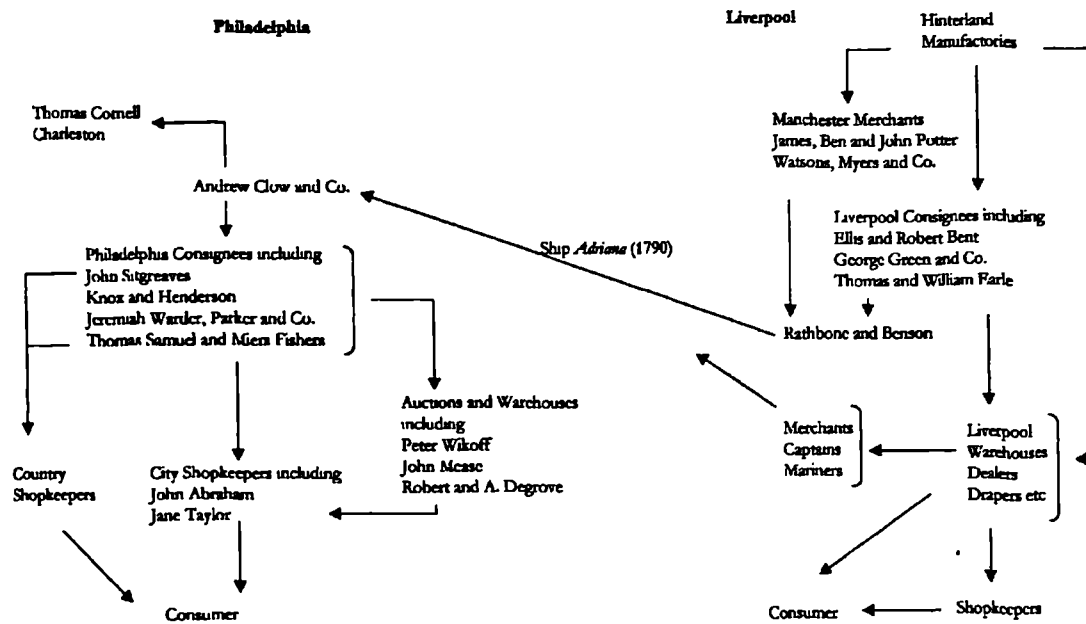


Source: *Billings's Liverpool Advertiser and Marine Intelligencer*, 4 April 1796 and 27 June 1796; Ledger of Thomas Samuel and Miers Fisher 1792-1797, f. 31.

The 'Consumer Revolution' identified by people such as Breen, Shamma and McKendrick is therefore not a fanciful invention. Not only were the goods being produced in Birmingham, Nottingham, Sheffield and Manchester and desired on both sides of the Atlantic; there were extremely efficient and comprehensive mechanisms for the distribution of those goods. Goods produced in the manufacturing towns and cities of England, and flour and timber refined in Pennsylvania were brought to the ports of Liverpool and Philadelphia for re-distribution. Some were sold immediately to the consumer through warehouses and auctions, some were shipped overseas by merchants, masters and mariners. Once on the other side of the Atlantic, those goods were distributed through a range of

merchants, brokers, dealers, auctions, warehouses, shopkeepers of all kinds, and itinerant dealers.

**Figure 6.3**  
**Distribution Network For Manchester Goods**

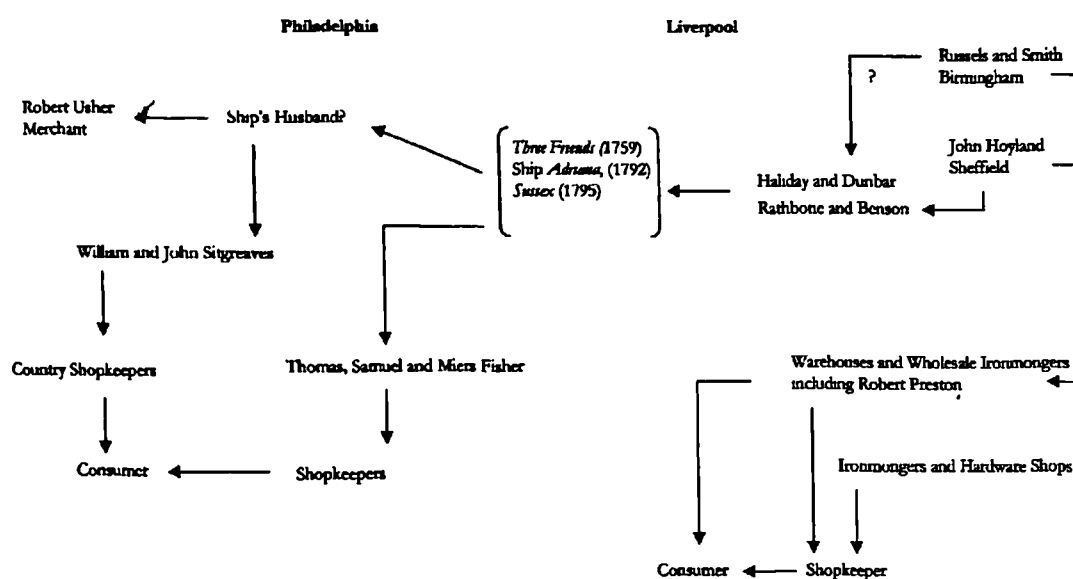


Source: Bills of Lading for the Adriana, July 1790, Folder Adriana, CWU; James, Benjamin and John Potter to Clow and Co., 21 August 1790, Folder 1785-1798, CWU; Myers, Watson and Co. Invoice to Clow and Co., 24 July 1790, Folder 1785-1798, CWU; Cornell to Clow and Co., 27 October 1784, Folder October-December 1784, SGC; List of letters to debtors, 10 January 1787, William and John Sitgreaves Letterbook 1783-1794; Ledger of Thomas, Samuel and Miers Fisher 1792-1797, ff. 62, 90 and *passim*, *Pennsylvania Packet and Daily Advertiser*, 1 October 1787; *Philadelphia Gazette and Universal Daily Advertiser*, 5 December 1796; Trade Directories for Liverpool and Philadelphia.

This multi-layered level of distribution meant that goods could be purchased in varying degrees of bulk or small amounts, for cash or on credit. The various levels of shop allowed both the wealthy and the poor, the urban dweller and the country farmer to purchase goods of varying quality and price to suit their own desires and pocket. The networks of goods functioned because of the complicated and multi-faceted distribution process, aided by the

equally good networks of people, which together generated sufficient profits to attract further investment to fuel the process. These networks both answered a demand and facilitated the distribution of those goods. As Doerflinger says, “The Industrial Revolution had not yet spread to the New World, but its twin brother, the Consumer Revolution, had.”<sup>867</sup>

**Figure 6.4**  
**Distribution Network For Hardware/Metalware**

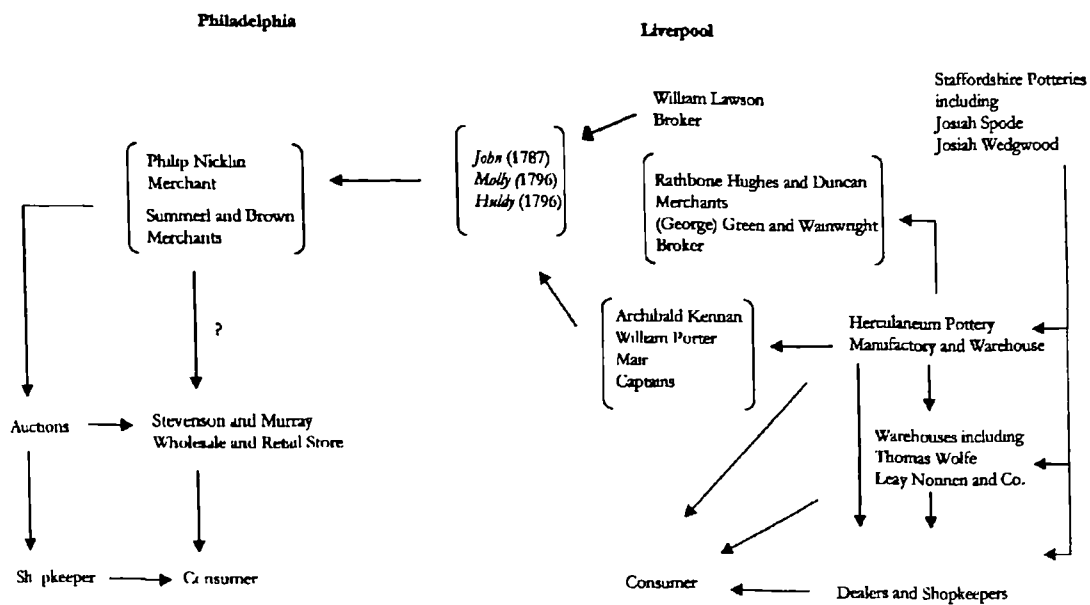


Source: Haliday and Dunbar Invoice to Usher, 10 September 1759, Invoice Book of Robert Usher 1759-1761, PHMC; Sitgreaves to Russels and Smith, 16 March 1784, William and John Sitgreaves Letterbook 1783-1794 and *passim*; Account of John Hoyland, Ledger of Thomas Samuel and Miers Fisher 1792-1797, f. 76; *Billinge's Liverpool Advertiser and Marine Intelligencer*, 2 May 1796; Trade Directories for Liverpool and Philadelphia.

<sup>867</sup> Doerflinger, “Farmers and Dry Goods”, p. 195.



**Figure 6.5**  
**Distribution Network For Earthenware**



Source: *Pennsylvania Packet and Daily Advertiser*, 20 October 1787; *Philadelphia Gazette and Universal Daily Advertiser*, 1 October 1796; *Billinge's Liverpool Advertiser and Marine Intelligencer*, 23 May 1796; *Billinge's Liverpool Advertiser and Marine Intelligencer*, 11 January 1796; *Williamson's Liverpool Advertiser*, 13 March 1766; *Williamson's Liverpool Advertiser*, 19 February 1787; Herculaneum Potteries Ledger 1806-1817, ff. 136, 143, 148, 195, 223, 226, 229, 238 and 338; Trade Directories for Liverpool and Philadelphia.

## CHAPTER SEVEN

### CONTROL

*“I scarcely know any business [branch of trade] which you cou’d go into with a prospect of making a profit adequate to the risk.”<sup>868</sup>*

The word control has many different meanings. These include power, command, sway, regulation and influence. This chapter will consider the concept of control as exercised by traders within our trans-Atlantic community. The way in which different traders could command their own lives, let alone other factors, depended on their place in the status hierarchy. Being low down the socio economic scale may have meant that a trader could not command or regulate the wider trading community, but that did not mean that he or she did not exert any influence over, or feel obligation towards, other members of that community. This chapter will first consider what is meant by control in this context and the factors over which a trader may have wished to exert that power, regulation or influence. These ideas will then be illustrated through the use of case studies, before finally going on to consider how successful these people were and what control may have meant to each of them. The use of this concept facilitates the consideration of how traders throughout the social scale took charge of their own lives, and those of others, and provides some insight into the personal lives of eighteenth century traders.

#### **CONTROL OVER WHAT BY WHOM?**

The first task is to clarify what is meant by control in this discussion. The *OED* gives the following definition: “The fact of controlling, or of checking and directing action; the function or power of directing and regulating; domination, command, sway.”<sup>869</sup> However, this does not allow for all the nuances of business life, and so many other terms could be added; for example, manipulation, influence, restraint, obligation, choice – even survival. The place of a trader within the community hierarchy would often determine what form or level of control he or she was able to exert – and often indeed whether there was any choice at all

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<sup>868</sup> John to James Perhouse, 26 February 1802. John Perhouse Journal 1800-1838.

<sup>869</sup> *OED*.

in the actions taken. For example, for a trader at the bottom of the status scale, control over their own daily life, of survival until the next meal, may have been the main consideration. Just the risk of being in trade as opposed to having paid employment (supposing that person had a choice) may have been challenging enough. Certainly most traders wanted to reduce or manage their risk to the best of their ability. A further consideration would have been the management of reputation, in order that people would do business with a trader in the first place. It was also vital in gaining access to credit. Once a trader had established a going concern, he or she might try to exert influence over others, either on a one to one level – for example by taking a debtor to court, or by regulating the whole community – by joining chambers of commerce or becoming a council member. Occasionally the choices made had nothing to do with trade itself, but more to do with life-style or political belief.<sup>870</sup> The ability to exert power or influence at these different levels would have depended not only on the status of the trader, but on his or her place within the life cycle and available networks as discussed in chapter four. Furthermore, the freedom to make choices, to regulate their own lives differed for men and women. They had different access to the formal political system, to social or non governmental organisations, to credit, and (if women) to legal recognition as a separate entity depending on their stage in the life cycle.<sup>871</sup> These factors all affected the ability of women to direct their own trading opportunities to a greater extent than for men. This chapter is therefore concerned with the way in which traders at all levels took command, regulated, influenced and made choices concerning risk, reputation, credit and other traders.

### **Traders and Risk Management**

Trade has always been a volatile environment, but, as Hoppit suggests, the eighteenth-century scenario was especially so. The trading community experienced increasing opportunities, but also increasing risk at every level. For example, the high rate of bankruptcy “can be seen as an indicator of risk-taking that failed.”<sup>872</sup> For all traders, but especially those on the margin of economic viability, the reality of this was felt on a day-to-day basis. For example, Thomas Sadler of Liverpool was trying to keep body and soul

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<sup>870</sup> See the case study of Ralph Eddowes below, pp. 208-212.

<sup>871</sup> See chapter one, pp. 20-23.

together by combining baking with the trades of dealer and chapman, but his business failed in 1766.<sup>873</sup> Later in the century Samuel Hodgson, dealer and chapman of Oxford township, Pennsylvania, was perhaps a hinterland trader of the type discussed in chapter six. He had probably been on the margin both legally and financially for some time, and appeared to be in no hurry to face the bankruptcy proceedings against him in 1787.<sup>874</sup> Yet traders at every level took risks. John Perhouse in the quote at the beginning of the chapter was a successful merchant in Philadelphia advising his relatively wealthy brother in England about the dangers of trade. With unlimited liability, the more money you had to invest, the more money you had to lose. However, traders low in the hierarchy had less access than others to mechanisms that helped to reduce or manage risk. For example, exactly those traders who worked to a poor profit margin would have had less access to the extension of credit that would have allowed them to ride out hard times. They would not have had the efficient and extensive information networks available to elite overseas traders, or indeed a *range of* choices regarding commodity and region which would help to spread risk.<sup>875</sup> Street contact and the tavern rather than coffee-house and council gossip would have constituted the information networks of a huckster. However, trade was risky by its very nature, and whatever the status of the trader, re-assessments of information, costs, income and profit had to be made on a day to day basis.<sup>876</sup>

### **Reputation and Credit**

Chapter four discussed the various ways in which the written word, coffee-houses, trade associations and social clubs were forums for the exchange of gossip and social, commercial and political information.<sup>877</sup> These were all central to establishing a good reputation and the ability to destroy that of another. The centrality of reputation in access to credit has already been well established in this thesis. It is not therefore necessary to do more here than to re-iterate that without a good reputation, many doors, mostly to credit, were closed. Hudson

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<sup>872</sup> Hoppit, *Risk and Failure*, p. 53.

<sup>873</sup> *Williamson's Liverpool Advertiser*, 29 August 1766.

<sup>874</sup> *Pennsylvania Packet and Daily Advertiser*, 30 November 1787.

<sup>875</sup> Lesser traders may have used dual occupations as a way of spreading their risk, such as William Tominson who was a dealer in old ropes and victualler in Liverpool in 1805.

<sup>876</sup> See the discussion on information and transaction costs, chapter four, pp. 102-105.

<sup>877</sup> See pp. 112-124.

suggests that access to credit was an important source of control. The ability to call on large amounts of credit in times of financial crisis allowed merchants to weather financial storms that may have brought other, lesser traders, to failure and/or bankruptcy.<sup>878</sup> However, even lesser traders had many ways in which they dealt with or extended that credit.

For example, some traders took control of their situation by checking the action of others. In terms of credit this might have been by simply delaying payment, sometimes indefinitely. This was often a ploy, if indeed it was that, of country shopkeepers - no doubt because they were out of immediate reach of the merchants or other wholesalers in the city. William Sitgreaves of Philadelphia and many others like him had particular problems with 'country payments'. Sitgreaves imported a wide variety of consumer goods from Birmingham, Manchester and Leeds. He sold these not only to other traders in Philadelphia, but to various hinterland towns, including Reading, Doylestown, Middleton in Bucks Co., Duck Creek Crossroads, and Winchester. Middleton is to the West of Philadelphia, approximately eighty miles away on today's roads, so Sitgreaves had an extensive hinterland. Thirteen country customers received 'chase' letters from him in January 1787, presumably for payment of autumn 1786 goods. Some of the same people received a letter in July, October and November of the same year, although it is not possible to tell whether these were for the same outstanding accounts as in the January. Despite these problems, Sitgreaves continued to deal with many of these slow payers until at least 1793. For example, William Nelson of Drummore first received a letter requesting payments towards his account in July 1787, and then in October and November of the same year. Despite the fact that in 1792 Sitgreaves still had to chase him for payment, he was sent yet another letter in May 1793. Although it is possible that this was for the same account, it is unlikely. It is more probable that Sitgreaves continued to sell goods through him, as long as Nelson made some effort towards payment - however irregular that might be.<sup>879</sup> Certainly Sitgreaves did not have enough power to ensure that Nelson paid quickly or regularly. This 'deferred' payment is also seen amongst the country accounts of the wholesale grocers Mifflin and Massey. Gilbert and Hunt, merchants of Philadelphia, bought flour from Mifflin and Massey for cash (two days' credit). In contrast, Gabriel Davis of West Jersey paid only half of his bill immediately, a quarter six

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<sup>878</sup> Hudson, *Genesis*, pp. 30-36 and 50.

months later, and the last quarter at eleven months. Ann Suckness of Burlington purchased coffee from Mifflin and Massey at three months' credit, whilst Mary Dicas of Philadelphia had under two weeks to pay for her coffee. There was not even a significant difference in the amount owed by these women, both being around £10.<sup>880</sup> It would appear that country shopkeepers took advantage of the distance from their creditor, rather than that they were just given longer to pay. This could be seen as a method of taking control, even if it is a rather negative one. This ploy was not just the preserve of lesser traders. It was also used by American merchants during the American War of Independence. Many debts due to British merchants remained unpaid as late as 1795.<sup>881</sup>

### **The Actions of Others**

Elite traders were often able to extend a wide degree of control. This might include influence over those people they did business with - their personal networks, or indeed the regulation of the local or national community. This could be done by joining trade associations such as Chambers of Commerce, or over the whole town by becoming a member of the local council or Assembly. Others might exert influence at the national level by becoming Members of Parliament or of Senate or Congress. These traders had a far higher level of control.

However, most traders had to resort to more mundane ways of regulating the actions of others. Many Liverpool people, men and women alike, used the legal system in order to gain money owed to them. Chapter five discussed the use of the local Court of Passage. Both men and women of all status used this court as well in order to reclaim money or debts, particularly those of under £5.<sup>882</sup> There was also the Court of Chancery at Lancaster.<sup>883</sup> In

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<sup>879</sup> William and John Sitgreaves Letterbook 1783-1794, Lists of letters sent 10 January 1787, 11 July 1787, 8 October 1787, 5 November 1787, 7 March 1788, 8 March 1792 and 17 May 1793.

<sup>880</sup> Mifflin and Massey Ledger 1760-1763, ff. 43 and 45.

<sup>881</sup> See for example, the experience of Sparling and Bolden of Liverpool in Schofield, "The Virginia Trade".

There is a fuller discussion on the nature of control between the two ports in chapter eight, pp. 229-233.

<sup>882</sup> See pp. 162-168.

<sup>883</sup> The main Court of Chancery was held at London. Lancaster, being a Palatinate, was authorised to hold its own. This may have encouraged local people to use this court more than if they had had to travel to London. Pennsylvania did not have separate court of chancery, except for a brief period between 1720 and

1766, Sarah Rigby, the widow of an ironmonger, was challenging her husband's brother for her share in the business and three shares in the Sankey Navigation. She knew enough about business to want to inspect the books, accusing her husband's brother of fraud.<sup>884</sup> Others attempting to sort out their financial affairs were John Braithwaite, a brewer, and William Sherar, a bricklayer, both trying to sort out the quagmire of dissolved partnerships.<sup>885</sup> Although the Courts of Equity were notorious for lengthy court cases, it is evident that people of all social backgrounds were prepared to use them in order to regain control over their assets. Furthermore, the option of the debtors' prison was often used for the collection of debts both small and large.<sup>886</sup> There was therefore a variety of legal options open in order to take control over your debtor, to manage your affairs.

Traders at the bottom of the social scale sometimes took control out of the hands of others in a relatively subversive manner. Certainly, elite traders were not always able to regulate or direct the actions of lesser traders. For example, it was common for mariners to trade on their own account, either legally or illegally. Masters of ships were often allowed to have free freight for a small amount of goods on the ship they sailed, whilst others traded in the same way, but without permission.<sup>887</sup> The mariner Oliver Templeton made a secondary career out of selling goods and lending out money to people in Liverpool and Philadelphia in the 1760s. As the amounts for goods he sold were often quite small, 5 or 6s, it is quite possible that this was an 'illegal' trade.<sup>888</sup> This illegal trading (or so called by the courts and merchants) was a major concern for the Liverpool elite in 1804. The Liverpool Grand Jury enlisted the help of the American Chamber of Commerce and the West India Association in order to stamp out 'illegal trading'. The Jury complained that people selling door to door "at reduced prices describing them to be the adventures of seafaring men, but which in fact are stolen goods having now become a very serious and spreading Evil".<sup>889</sup> They went on to threaten all householders against purchasing the same. They would "punish with the utmost severity"

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1736. Sylvester Stevens and Donald H. Kent, *County Government and Archives in Pennsylvania* (Harrisburg: Pennsylvania Historical and Museum Commission, 1947).

<sup>884</sup> Pleadings of Sarah Rigby, PL86/03, PL6, PRO.

<sup>885</sup> Pleadings of John Braithwaite, PL68/929, PL6, PRO; Pleadings of William Sherar, PL68/935, PL6, PRO.

<sup>886</sup> See chapter five, pp. 163-166.

<sup>887</sup> Rediker, *Between the Devil*, pp. 131-133.

<sup>888</sup> Schedule of Oliver Templeton, 14 January 1766, Lancashire Insolvent Debtors, QJB/37/28, LRO.

<sup>889</sup> Minutes of the American Chamber of Commerce 1801-1908, p. 61.

those who received these 'stolen' goods, especially "Coffee, Indigo, Cloves, Pepper, Spiritous Liquors or any such like goods".<sup>890</sup> It is worth noting that these particular commodities were often quite expensive in relation to their weight, and so the local customs officials had a special interest in clamping down on this petty trading. It is not certain of course that the goods were indeed stolen, only that the customs, jury and merchants had an interest in reducing petty trading at any level. In Philadelphia too there were complaints about the many hucksters around. "It is a well known fact, that butcher's meat excepted, we have to purchase every thing brought to our tables of the huckster women, at an advance of from 50 to 100 per cent" - they were "wretches in Petticoats".<sup>891</sup> What is interesting about these 'petty traders' is not just that they took matters into their own hands: but that they were *out* of the control of the merchants and authorities, causing them much dismay.

Control therefore meant various things to different eighteenth-century traders, and was often dependent on that person's status. For lesser traders, 'control' may have been the choice between whether to work for someone else or set up in business, to trade illicitly without getting caught, whether to take the risk of going through the courts to recover trading debts - or simply the ability to survive financially in a highly unstable environment. For those traders with an established business control may have meant power over one employee rather than a trading empire. In the case of a married woman, control may have consisted of the ability to direct her own life; to trade *feme sole* without her husband securing all the profits from that trade. For a merchant, control may have meant more refined choices: whether to import or export, to concentrate on wet or dry goods, to work on commission or at your own risk, to influence others by joining trade associations or government. For those with enough money there may have been the ability to make a moral choice such as not engaging in the slave trade, or moving to another country.<sup>892</sup> One way in which we can examine these degrees of control is to look at the case studies of some contemporaries, in order to understand what control they had over risk, reputation, credit and other traders in the community.

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<sup>890</sup> Minutes of the American Chamber of Commerce 1801-1908, pp. 61-63.

<sup>891</sup> Letter to *Relf's Philadelphia Gazette and Daily Advertiser*, from an old citizen, 12 October 1805.

<sup>892</sup> See the case study of Ralph Eddowes below, pp. 208-212.



## CASE STUDIES

These case studies are helpful in considering how various methods of control were used in practice, especially in the long term. Unfortunately, as ever, the problem of extant sources presents certain restrictions on how much we can learn about lesser traders. There are very few extant records on women traders as such, precluding a detailed case study of any particular woman. However, in order to gain some perception of how women traders exerted a level of control, a collection of small vignettes has been gathered together in order to provide the first 'case study'. The further four case studies are reliant upon extant collections and are consequently concerned with merchants. A short concentration on these elite men is therefore unavoidable in order to understand different ways in which control was exercised or understood by contemporaries.

### Women Traders

Women traders appear in the trade directories, various different mercantile records, newspapers, debtor's lists and court records. Unfortunately, very rarely has an example of their own records survived. As we have already seen, besides a lack of formal involvement in government, other informal associations were also denied them.<sup>893</sup> However, this does not mean that they did not exert any influence or have command over their trading choices, just that these often took more subtle forms. In addition, control may sometimes have meant sheer survival, although this was no doubt true of many men also. Once in trade, women took the same risks as men; they therefore also had to manage them.

Mary Coates, a Philadelphia Quaker, and widow of Samuel, took over as the main shopkeeper following his death and ran the shop selling luxury goods for two decades until at least 1770.<sup>894</sup> She does not appear in the City of Philadelphia Tax List of 1769, or the Philadelphia Provincial Tax list of 1774, but this could be due to the way that tax was assessed rather than to pure poverty.<sup>895</sup> Wulf mentions her as a member of a "handful of elite

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<sup>893</sup> See chapters one, pp. 20-23 and five, pp. 117-124.

<sup>894</sup> Cleary, "She will be in the Shop", pp. 181-182; Snuff Sales, Samuel and Miers Fisher Ledger 1769-?, f. 140. The Philadelphia trade directories do not run at this early date.

<sup>895</sup> Wulf, "Assessing Gender", *passim*.

women shopkeepers” in the third quarter of the eighteenth century.<sup>896</sup> Coates used her friends and family members, such as sister-in law Elizabeth Paschall, in order to gain a secure trading relationship, and bought her snuff from her co-religionists the Fishers, perhaps in order to gain access to credit. She purchased bottles of snuff at two to three months credit, sometimes in very large quantities. In the Fisher’s snuff sales of January to May 1770, she was by far the largest purchaser, buying 170 bottles worth £27, 12s, 0d in January alone.<sup>897</sup> She also clubbed together with other females shopkeepers, including Paschall, in order to buy goods from vendue stores. Cleary states that Coates’ daughter took over the business from her. If her name was Margaret, then she was buying snuff from the Fishers in 1771. Mary had therefore successfully passed on the business to her daughter sometime in 1770-71 after two decades.<sup>898</sup> Mary was certainly in command of her business, as she managed to run it successfully for over twenty years. She used her familial and friendly networks in order to get credit and to make purchases, and no doubt to swap information and ideas.

Other women that purchased from the Fishers included Sarah Lloyd. Although she purchased far smaller amounts than Mary Coates, she purchased a wider variety of goods, including snuff, silk and callimanco.<sup>899</sup> Interestingly, she does appear in the Tax Lists of 1769 and 1774, paying £42 and £30 respectively. Another frequent purchaser was Ann Powell, who bought snuff, India chintz and other merchandise over the period 1769-1770.<sup>901</sup> For some reason she received (or took) longer credit, paying for her merchandise in around six months, and up to one year for snuff. Powell was apparently quite successful as she appears in the directories for 1785, 1791 and 1805, always at 15 South Third Street; a career of nearly forty years.

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<sup>896</sup> Wulf, *Not All Wives*, p. 146.

<sup>897</sup> Snuff Sales, Samuel & Miers Fishers Ledger, 1769-?, f. 140.

<sup>898</sup> Cleary, “She will be in the Shop”, pp. 181-182; Account of Margaret Coats & Compy, Samuel & Miers Fishers Ledgers, 1769-?, f. 170.

<sup>899</sup> Account of Sarah Lloyd, Samuel & Miers Fishers Ledgers, 1769-?, f. 148.

<sup>900</sup> City of Philadelphia Tax List 1769; Philadelphia Provincial Tax List 1774. Although she was not assessed for horses, cattle or acres, in either year, she was assessed for three servants in 1769.

<sup>901</sup> Account of Ann Powell, Samuel & Miers Fishers Ledgers, 1769-?, f. 16.  
Snuff Sales, Samuel & Miers Fishers Ledgers, 1769-?, f. 140.

Some women took the risk of importing on their own account. Rebecca Jones imported on ships managed by the Fishers, including the *Silvina*, the *Grange* (from Liverpool) and the *Pigou* (London) in 1792. She also imported on the *Pigou* again in 1793, and the *Manchester*, another ship from Liverpool, in 1794. However, the Fishers did perform some services for her. They arranged a draft for her in favour of a Philip Cramond, and paid her import duties directly to the collector. Although she did import on her own account for a while, from 1795 onwards she purchased items directly from them instead.<sup>902</sup> There is a Rebecca Jones in the directories in 1785, 1791 and 1805, as gentlewoman, widow and gentlewoman respectively. A Rebecca Jones was known to Philadelphia Quaker circles, so perhaps she was helped through the initial period of her widowhood in this manner.<sup>903</sup> She may have called on a sense of obligation for the Fishers to help a fellow Friend and widow, by extending credit through difficult times. However, in return, she may have come under social pressure to 'retire' from trade. As she is listed as a gentlewoman in 1785 and 1805, trade may not have been deemed suitable for a woman of her station. She may also have remarried and retired or disappeared from trade records.

In Liverpool too, women traded directly with merchants. Ann Davison provided items for the *Kitty* in 1779, part owned by the merchant David Tuohy, whilst other women provided victualls for the *Ingram*, also owned by him.<sup>904</sup> Ann Davison was presumably a formal ships' victualler (as opposed to selling ready made food) as she is listed in the 1796 directory at 1 Maghull Street as a victualler, and therefore was trading for at least seventeen years.<sup>905</sup> Some women apparently managed the business on behalf of their children - usually a son. In 1766 and 1774, Elizabeth Fleetwood was listed as a broker. In 1774 she is noted as importing goods from Drogheda.<sup>906</sup> In 1787 she is listed at the same address as she was in 1774, High Street, but now as a milliner along with her sister Mary, and a ship broker called William Fleetwood is listed at High Street in 1787. It is possible that Elizabeth continued the brokerage business until her son came of age, at which time social convention forced her to

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<sup>902</sup> Account of Rebecca Jones, Ledger of Thomas, Samuel and Miers Fisher, 1792-1797, f. 46.

<sup>903</sup> Rebecca Jones is mentioned as dining at the house of Thomas Fisher in 1802. Pim Nevins, *Journal of A Visit to America 1802-1803*, 12<sup>th</sup> of ninth month, 1802; Samuel Coates Receipt Book 1803-1830, 12 March 1804 and 13 September 1806.

<sup>904</sup> Tuohy account with Ann Davison, p. 74, David Tuohy Accounts, 380 Tuo 3/9, DTP; Tuohy Ships Papers - Ingram, 380 Tuo 4/10, DTP. See the discussion on David Tuohy below, pp. 212-215.

<sup>905</sup> See the discussion on the changing nature of the term victualler, chapter three, pp. 77-79.

<sup>906</sup> *Williamson's Liverpool Advertiser*, 20 May 1774.

allow him to take over the business, while she concentrated on the millinery trade. Mary and Elizabeth may have used the proceeds of a sale of property in Birkenhead, which amounted to £8,030 in 1781, to start up their millinery shop, and to set up William in business.<sup>907</sup> Mary Wetherherd of Liverpool, mentioned in chapter three, also kept her brokerage business going until her sons came of age.<sup>908</sup>

Less successful was Hannah Jacobs of Philadelphia, who had been trading with the Fishers before 1769. Her outstanding balance of £9, 6s, 0d was left unpaid until 1773. The amount was then transferred to another account on the note of Israel Jacobs. It is possible that this is the same Israel Jacobs that appears in the directory for 1791 at 5 North Second Street as a shopkeeper. Perhaps her son had come of age, or another family member was coerced into paying, or felt obliged to pay, the debt. Either way, for some reason, Hannah did not fulfil her contract herself. Payment was apparently beyond her control, and may have meant that she lost her reputation. Unfortunately Hannah is not mentioned in the directories or the tax records used in this study.

Margaret Moulder is a good example of a woman using different strategies to get by. She is also one of the few women to have left behind a ledger of her own. Margaret was possibly widowed before 1783, when two widows named Moulder appear in the Tax Lists for that year under Dock Ward.<sup>909</sup> This is confirmed by the address she gave in the front of her ledger, 24 Pear Street, which was just West of Dock Creek and in Dock Ward. In fact she remained at this address until at least 1805, when she was listed as a boarding-house keeper. Her ledger is listed as that of a grocer by the HSP, and there are certainly a wide variety of entries for goods such as flour, pork, corn, salt, brandy, candles, nails, flax seed, cyder, bread and various other foods.<sup>910</sup> She also arranged carting either for the goods she sold, or those of others. Unfortunately her books are not very well drawn up, and it is difficult to assess not only who is a creditor or debtor, but whether the open accounts are truly unpaid or not drawn up completely. She certainly had lots of contacts outside the city, even bringing in

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<sup>907</sup> Arkle, "Early Coffee Houses", p. 5. The author could not ascertain whether William was in fact a relation, or if so, whose son he might have been.

<sup>908</sup> See p. 73.

<sup>909</sup> *Philadelphia Federal Tax List for 1783*.

<sup>910</sup> Account of William Ford, Margaret Moulder Ledger 1794-1799, f. 1.

flour from the hinterland herself.<sup>911</sup> It is also likely that she continued the boarding-house throughout this period, the two businesses together making a credible living for her in widowhood.

Women, therefore, used a variety of familial and friendly networks in order to increase their trading potential, in much the same way as men. Credit, although more limited to female traders, was available, at least in small amounts, should they want it. Although they were denied access to, and therefore influence through, formal and informal male 'clubs', the example of Mary Coates above, and the evidence Cleary uses would suggest that shops themselves became a vital meeting place for women in which to exchange information and conduct trade.<sup>912</sup> One point that should be made about these examples of women traders, is that many of them come from Philadelphia records, despite the lack of evidence of women traders in that city.<sup>913</sup> This could be due to a simple matter of survival of course. However, it is noticeable that many of the accounts of women appear in the books of Quaker merchants. These include the Fishers and Thomas Cope. It could be that the less diverse trading structure in Philadelphia, compared with Liverpool, meant that merchants tended to deal directly with a lot more women, or it could be that Quaker sympathies encouraged trading with women. Compared to the high percentage of female *accounts* in the books of Thomas Cope, it is noticeable that there are very few women in the *correspondence* of non-Quakers such as Andrew Clow discussed below.<sup>914</sup> A much broader search for individual merchants' papers would be required to develop this point further.

### Ralph Eddowes

Ralph Eddowes was a Quaker who emigrated from Cheshire to Philadelphia in 1794.<sup>915</sup> He arrived after a tortuous journey with his wife and nine children.<sup>916</sup> He seemed surprised to

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<sup>911</sup> Account of John Wall, Margaret Moulder Ledger 1794-1799, f. 20.

<sup>912</sup> Cleary, "She will be in the Shop", *passim*.

<sup>913</sup> See chapter three, pp. 62-63.

<sup>914</sup> Women accounted for around 23.5 per cent of accounts in Cope's Ledger. This does not allow for the size of account or partnerships. This difference could also be partly due to the fact that correspondence tends to deal with long distance trade, where women are not encountered as often. T. P. Cope and Sons Ledger 29 June 1803 - 23 March 1810, *passim*. See the discussion on Clow below, pp. 219-223.

<sup>915</sup> Eddowes to Roscoe, not dated (around summer 1803), 920 ROS 1339; Eddowes to Roscoe, 3 November 1794, 920 ROS 1329, RP.

find the prices very high, which meant that he had to consider the countryside beyond Philadelphia as a final destination; nor had he anticipated the weather being thirteen below freezing even in their lodging room.<sup>917</sup> Another thing to surprise him was the amount of clothing women wore despite the cold weather. “The ladies ... generally clothe very little warmer than English women in June. If this be their winter dress it quite alarms me to think what their summer undress must be” he wrote.<sup>918</sup>

Back in Liverpool he had left behind many well-connected ‘friends’, in both the usual and the Quaker sense of the word. These included the attorney, philanthropist, and Member of Parliament, William Roscoe, and the Quaker merchant William Rathbone. Eddowes therefore had much support on his old home ground, which he used extensively for credit, trade connections, legal advice and friendship alike. In contrast, he found that despite the general expectation of mutual help from other ‘friends’, this was not always the case. He was disappointed with the lack of encouragement he received from the renowned Philadelphia Quaker merchant family, the Fishers. He had “Chiefly relied” on their assistance on arrival but concluded that they were “not such men as Rathbone and Benson”.<sup>919</sup> They had not lived up to perceived obligations. Part of the reason for their lack of assistance may have been due to the fact that Eddowes had not yet built up a reputation in his adopted city. Eddowes’ early letters certainly reflect this concern. He wrote back to Roscoe in Liverpool, that being a stranger, he could not afford to have bad credit in Philadelphia as it would ruin him.<sup>20</sup> He slowly built up a small merchant business, beginning by trading in bills and small commissions.<sup>921</sup> By the autumn arrivals of 1796 he was importing lead, sheet iron, wine bottles, cast steel and knives on the ships *Wilmington* and *Rebecca* from Liverpool.<sup>922</sup> He also had a variety of other items for sale such as earthenware, hosiery and leather.<sup>923</sup> The continuing need for a good reputation was a constant concern however. As late as 1802, he

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<sup>916</sup> Eddowes to Roscoe, 4 February 1795, 920 ROS 1331; Eddowes to Roscoe, 7 December 1804, 920 ROS 1342, RP.

<sup>917</sup> Eddowes to Roscoe, 3 November 1794, 920 ROS 1329; Eddowes to Roscoe, 4 February 1795, 920 ROS 1331 RP.

<sup>918</sup> Eddowes to Roscoe, 7 December 1804, 920 ROS 1342, RP.

<sup>919</sup> Eddowes to Roscoe, 3 November 1794, 920 ROS 1329, RP.

<sup>920</sup> Eddowes to Roscoe, 10 November 1794, 920 ROS 1330, RP. Notice that the terms credit and reputation are almost interchangeable, and the double meaning of the term ‘credit’.

<sup>921</sup> Eddowes to Roscoe, 3 November 1794, 920 ROS 1329; 10 November 1794, 920 ROS 1331, RP.

<sup>922</sup> *Philadelphia Gazette and Universal Daily Advertiser*, 17 October 1796 and 23 December 1796.

<sup>923</sup> *Philadelphia Gazette and Universal Daily Advertiser*, 23 December 1796.

was still anxious on this subject. Thanking Roscoe for further help, he commented that “the safe and seasonable arrival of my goods has so established my character for punctuality as it is probable will double my orders for the next season – [whereas] the consequence of a disappointment might have been the loss of everything.”<sup>924</sup>

Eddowes also bought a farm which he worked at the same time as carrying on the mercantile business, going into Philadelphia daily.<sup>925</sup> As early as 1796 he had finished his first harvest, and found that the weather meant that *he* was now in a considerable state of ‘undress’. He appeared almost surprised at himself this time, wearing only a straw hat, checked shirt, cotton trousers, shoes, and gloves only to protect his hands. He appeared to be happy, and glad to live in a place where the climate smiled upon the productions of the earth and his family.<sup>926</sup> When he had arrived with his nine children in 1794, the eldest was not yet fourteen, and yet all were still alive.<sup>927</sup>

He was able to live a peaceable life, and although he considered he would not leave his children rich, he could follow his religious persuasion without offence to anyone. Whereas in England he had been denied basic civil liberties such as voting or public office due to his religious persuasion, he was not deprived of these rights in America.<sup>928</sup> Even the Quaker society was better off in America according to Eddowes! His friend Rathbone in Liverpool was expelled from the society in 1805 for having written a tract criticising the society in Ireland.<sup>2</sup> Eddowes commented that he was “more surprized that he has not long since disowned them ... He has exposed their folly and bigotry and of course they will never forgive him”.<sup>930</sup> In contrast, he was proud that although the society in Philadelphia did not attract crowds, they had regular attendants and produced their own catechisms, some of which he sent to Roscoe and Rathbone in Liverpool.

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<sup>924</sup> Eddowes to Roscoe, 21 May 1802, 920 ROS 1337, RP.

<sup>925</sup> John to James Perhouse, 18 June 1806, John Perhouse Journal 1800-1838.

<sup>926</sup> Eddowes to Roscoe, 11 July 1796, 920 ROS 1334, RP.

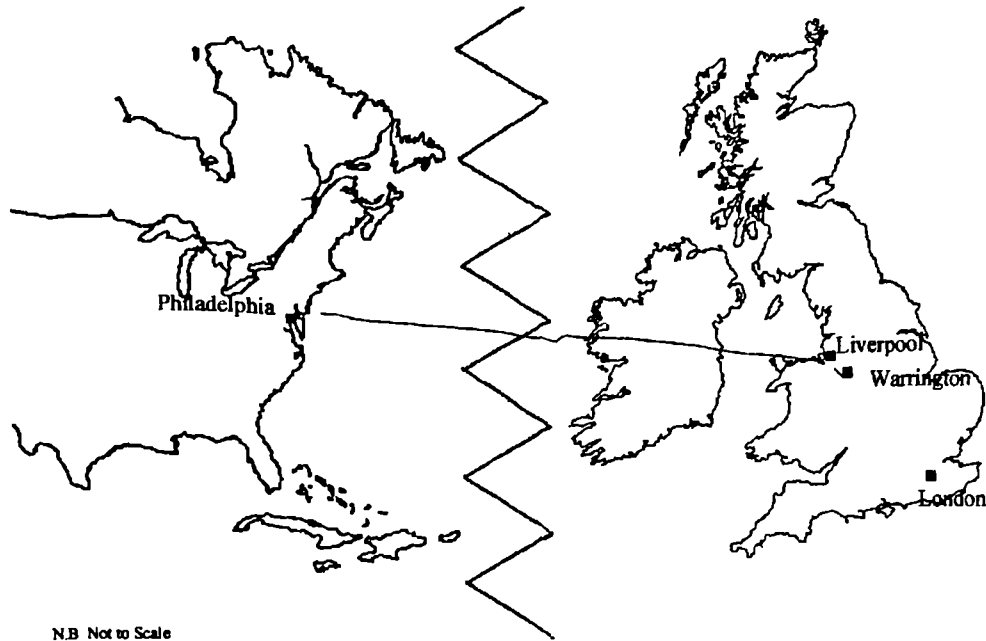
<sup>927</sup> Eddowes to Roscoe, 7 December 1804, 920 ROS 1342, RP.

<sup>928</sup> Eddowes to Roscoe, 11 July 1796, 920 ROS 1334, RP.

<sup>929</sup> William Rathbone, *A Narrative of Events That Have Lately Taken Place in Ireland Among the Society Called Quakers, With Corresponding Documents and Occasional Observations* (Liverpool: Printed by M’Creery, 1804); *A Memoir of the Proceedings of the Society Called Quakers, Belonging to the Monthly Meeting of Hardshaw, in Lancashire* (Liverpool: Printed by M’Creery, 1805), p. iv.

Figure 7.1

Trading Networks of Ralph Eddowes



Source: Letters from Ralph Eddowes to William Roscoe, RP, *passim*.

With regard to politics, Eddowes was in no doubt about the state of England, where there were “monstrous forms of monarchical, aristocratical and ecclesiastical power with all their various engines of oppression, party prejudice and spite”.<sup>931</sup> On Roscoe’s election to Parliament in 1807, he wrote that although delighted for his friend, he felt that Roscoe would find a sad discrepancy between the *theory* of the British Constitution and its *practice*.<sup>932</sup> In contrast, the ‘warm’ domestic American politics amazed him. He could not understand what they argued about when they were all so attached to the constitution!<sup>933</sup> He was also to complain about those that broke the trade embargoes against England in the early nineteenth century.<sup>934</sup> “Shame on Massachusetts where the Revolution was born and nursed!” he cried.<sup>935</sup> However, all in all, Eddowes stuck by his early conviction of the correctness of American politics and felt strongly that all countries should look there for guidance.<sup>936</sup>

<sup>930</sup> Eddowes to Roscoe, 23 May 1805, 920 ROS 1343, RP.

<sup>931</sup> Eddowes to Roscoe, 11 July 1796, 920 ROS 1334, RP.

<sup>932</sup> Eddowes to Roscoe, 24 April 1807, 920 ROS 1327, RP.

<sup>933</sup> Eddowes to Roscoe, 4 February 1795, 920 ROS 1331, RP.

<sup>934</sup> See Daniels, “American Cotton Trade”.

<sup>935</sup> Eddowes to Roscoe, 1 September 1808, 920 ROS 1349, RP.

<sup>936</sup> Eddowes to Roscoe, 4 December 1801, 920 ROS 1336, RP.



Eddowes appeared content with his life, and, for him, control was more about the health of himself and his family, and the freedom to make religious and political choices. Although his letters refer to trade and credit arrangements, his main concerns appear to be less monetary and more spiritual. This is reflected in the few correspondents that he had at the trans-Atlantic level (see Figure 7.1). However, he did successfully manage the different strands of his life and to build up a good reputation. In fact he provided a suitable epitaph for himself when he stated that “For my own part I still continue to do a little in the threefold character of farmer, Merchant & Divine”.<sup>937</sup>

### **David Tuohy**

David Tuohy appears to have settled in Liverpool as a merchant around 1771, although he had been married to someone from the city since around 1768.<sup>938</sup> Originally from Ireland, he spent fourteen “tedious” years as a Captain plying the ‘African’ trade.<sup>939</sup> These two factors influenced his choice of trading activity once he settled in Liverpool. He used his knowledge and familial contacts in order to import beef, butter and tallow from Ireland.<sup>940</sup> In return he exported salt, beer and cheese.<sup>941</sup> He was aware of his inexperience in this latter trade; I am a “young mercnt in the salt way” he admitted to a contact in Ireland.<sup>942</sup> Although he traded with Ireland on commission, he used his extensive experience in the African trade in order to risk business on his own account.<sup>943</sup> He had an interest in the snow *Etty*, which was sailing to Old Calabar in 1772.<sup>944</sup> By November 1773, he was mainly concentrating on ships to Africa and exporting all kinds of merchandise. He apparently had some success, and made out “pretty handsome” on several voyages to Guinea.<sup>945</sup> He certainly used his extensive knowledge of the African trade in order to give detailed instructions to his Captains. In 1767 he gave a letter of authority to William Speers, master of the *Ranger* on a voyage to Africa

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<sup>937</sup> Eddowes to Roscoe, 11 April 1811, 920 ROS, 1350, RP.

<sup>938</sup> Tuohy to Stephen Ingan, 28 August 1771, Letters from David Tuohy, 380 Tuo 2/1, DTP; Tuohy to Richard Annesley Simpson, 4 November 1773, Letters from David Tuohy, 380 Tuo 2/2, DTP.

<sup>939</sup> Tuohy to Chris Sullivan, 7 April 1772?, Letters from David Tuohy, 380 Tuo 2/1, DTP.

<sup>940</sup> Tuohy to Stephen Ingan, 28 August 1771, Letters from David Tuohy, 380 Tuo 2/1, DTP.

<sup>941</sup> Tuohy to Arthur King, 10 November 1775, Letters from David Tuohy, 380 Tuo 2/2, DTP.

<sup>942</sup> Tuohy to Robert Cushin, 5 September 1772, Letters from David Tuohy, 380 Tuo 2/1, DTP.

<sup>943</sup> Tuohy to Richard Simpson, April 1772?, Letters from David Tuohy, 380 Tuo 2/1, DTP.

<sup>944</sup> Tuohy to Chris Sullivan, not dated, Letters from David Tuohy, 380 Tuo 2/1, DTP.

<sup>945</sup> Tuohy to Richard Annesley Simpson, 4 November 1773, Letters from David Tuohy, 380 Tuo 2/2, DTP.

and America. He told him to buy “good merchantable slaves” and the exact numbers: fifty men, twelve men boys, twelve boys, twelve women, seven women girls and seven girls – one hundred in all.<sup>946</sup> In the same letter he also gave Speers details concerning the care of the slaves, not to sell to friends under price, wages, and prices of the merchandise being exported.

Less legal methods of trade are hinted at too. In 1775, Tuohy wrote to James O’Brien; “You may judge from my long silence that the scheme with which you were so kind as to communicate to me will not answer as I see the officers here are so very knowing that they have a sharp instrument for putting into the [bungs?] of beef casks”.<sup>947</sup> Apart from not being able to evade the regulations of the customs officers, Tuohy, like many other merchants, was also having problems due to the impending conflict with America. “Most of the Ships being laid up as they come in owing to these american affairs” he complained.<sup>948</sup> This included ships trading to Africa – because the main cargo of arms and gunpowder was then prohibited.<sup>949</sup> Although Tuohy did not involve himself much with the American mainland trade, the problems continued to affect him. In 1781, William Summers of Charleston wrote to him regarding the problems caused by the conflict. Summers complained that he could only “command” six miles into the country, thereby inhibiting the flow of goods into the hinterland.<sup>50</sup> Other people outside his influence were his Irish contacts. They were extremely slow to send back the certificates of cargo which would have excused him payment of duties. In one case this was as much as £8.<sup>951</sup> As many of his sales of butter from Ireland to individual merchants amounted to less than £10 in 1775, £8 was a significant amount in this context.<sup>952</sup> However, by 1789 he was not short of cash. The bank balance of Tuohy, Ingram and Co. as at 31 December 1789 was £619, 16s, 0d.<sup>953</sup> His chasing for £8 was most likely due to the fact that Tuohy, like any good businessman, hounded all his debtors until they paid. He was certainly making a profit from an early date. His share of the profits

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<sup>946</sup> Letter of Authority to William Speers, 1767, 380 TUO 4/2, Tuohy Ships Papers – Ranger, DTP.

<sup>947</sup> Tuohy to James O’Brien, 10 September 1775, Letters from David Tuohy, 380 TUO 2/4, DTP.

<sup>948</sup> Tuohy to James O’Brien, 10 September 1775, Letters from David Tuohy, 380 TUO 2/4, DTP.

<sup>949</sup> Tuohy to Messrs Ryan and Bcgone, 5 October 1775, Letters from David Tuohy, 380 TUO 2/4, DTP.

<sup>950</sup> William Summers to Tuohy, 27 December 1781, 380 TUO 1/59, Letters to David Tuohy, DTP.

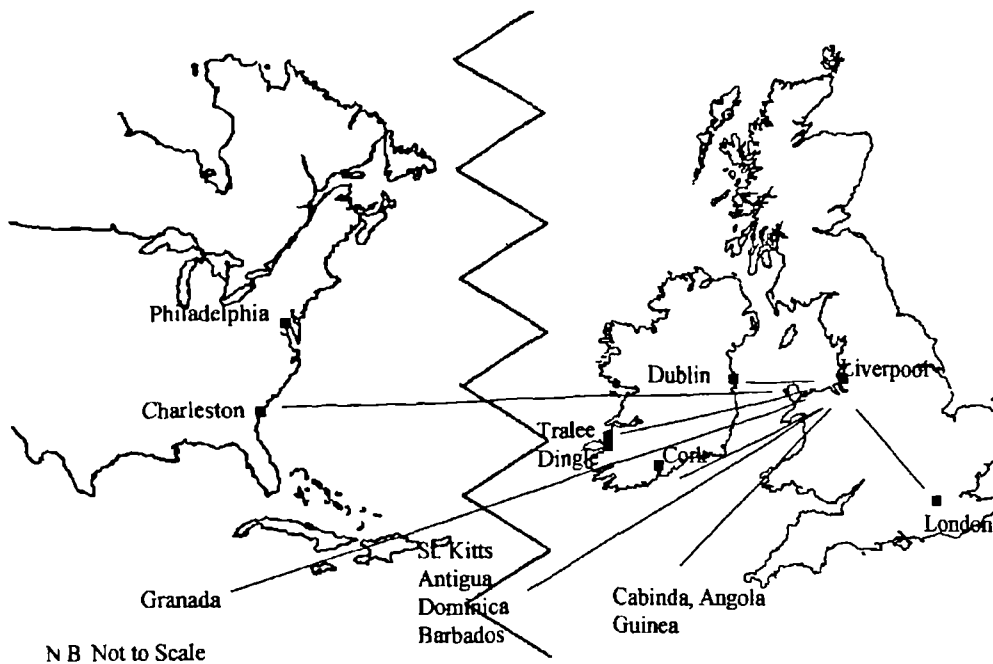
<sup>951</sup> Tuohy to Stephen Fagan, 25 February 1776, Letters from David Tuohy, 380 TUO 2/5, DTP.

<sup>952</sup> Tuohy to Den[?], McCarthy, Alex & Co., 4? February 1774, Letters from David Tuohy, 380 TUO 2/5, DTP.

<sup>953</sup> Balance Book of Arthur Heywood and Sons, as at 31 December 1789, f. 30, AHA.

from the ship *Ranger* in June 1772 were £703, 4s, 1/4d. He was also owed his 1/8<sup>th</sup> share of the *Sally*, worth another £476, 11s, 4 1/4d.<sup>954</sup> Furthermore, he had 1/16<sup>th</sup> share each in the *Robert* and the *Kitty*. He did not let his cash stand idle however. He lent out £510 at mortgage on various properties in Liverpool, and various ordinary loans (presumably at interest) including one amount of £400 to a Mr John Dobson.<sup>955</sup>

**Figure 7.2**  
**Trading Networks of David Tuohy**



Source: Tuohy Ships Papers – *Ranger*; Letters to David Tuohy, *passim*; Letters from David Tuohy, *passim*.

Events did not always turn out to Tuohy's advantage. One collaboration with Francis Ingram, amongst others, was the *Dick*, which was lost in the Benin River in 1789. He also suffered his share of the loss of the *Ingram*, a former American prize. He was lucky to have sold his shares in the *Blayds* in 1788, as this too eventually foundered in 1794. Tuohy was also a part owner of the *Elliot*, again along with Francis Ingram, and other merchants of some note such as Benjamin Heywood, William Denison and Thomas Parke. He owned a

<sup>954</sup> Tuohy account with James Clemens, June 1772, David Tuohy Accounts, 380 Tuo 3/6, DTP.

<sup>955</sup> "A State of my Estate as it Stands this day", 23 June 1772, David Tuohy Accounts, 380 Tuo 3/8, DTP.

few shares in the *Mary* for some time in 1785, again with the same group of merchants.<sup>956</sup> The fact that Tuohy continued to own shares in different ships along with the same merchants would indicate that he became a trusted member of this group. As these included merchants of some repute, it would appear that Tuohy successfully managed his career from master mariner to merchant within a relatively short time, despite not exerting influence via associational or governmental activity.<sup>957</sup> He had ‘managed’ his reputation. Many of his contacts, highlighted in Figure 7.2, may have been fostered during his time as a captain of course, but these merchants no doubt found his long-term first-hand experience of the African trade very useful in return.

Despite his long and complicated involvement in the Liverpool merchant community, David Tuohy only appears in the 1787 trade directory. In 1796 and 1805 there is only one entry under that surname, that of Ann and Mary Tuohy. As this name is not common in Liverpool it is possible that these are either his wife and daughter, or two daughters (it was not possible to confirm this from his personal papers). As they were acting as tea dealers and drapers, and supplying ships, it is possible that they managed to continue in business by taking advantage of David Tuohy’s contacts in the same way as a son or junior partner would have done.<sup>958</sup>

### **William Rathbone IV**

William Rathbone IV took over the family merchant business in 1789 at the age of thirty-two. He was a well respected member of the Quaker community. He acted as a trustee of the meeting house from 1777, and served on the committee which built a new meeting house in 1791.<sup>5</sup> In 1786, he married Hannah Reynolds, a daughter of one of the proprietors of the famous Coalbrookdale ironworks.<sup>960</sup> This fortuitous marriage gave him important connections, and access to familial Quaker credit networks. Rathbone was also involved in

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<sup>956</sup> Craig and Jarvis, *Liverpool Registry*, pp. 5, 112, 84, 9 and 18.

<sup>957</sup> See the discussion in Hancock, *Citizens*, pp. 11-13 and 40-46, regarding the use of terms such as group, or associates, and the flexible nature of these types of arrangements.

<sup>958</sup> Bailey’s for 1787, Gore’s for 1796 and 1805. They provided £23, 17s, 5d of slops to Thomas Leyland in 1797; Leyland Ship Book - Earl of Liverpool, AE52/2, LB.

<sup>959</sup> The original meeting house had been in Hackins Hey, but the new meeting house was built in Hunter Street. Lucie Nottingham, *Rathbone Brothers: From Merchant to Banker, 1742-1792* (London: Rathbone Bros PLC, 1992), pp. 5 and 16. See Sheila Marriner, *Rathbones of Liverpool, 1845-75* (Liverpool: Liverpool University Press, 1961) for the family’s progress in the later nineteenth century.

various business partnerships. His sister had married a staunch Quaker from Kendal, Robert Benson, in 1781, and by 1790 the two men were in partnership. A former apprentice, James Cropper was also a partner briefly in 1795, after which the partnership was dissolved due to Benson's illness. Rathbone then went into partnership with William Hughes and a Unitarian William Duncan in 1796. He used this opportunity to become a sleeping partner however, and invested the largest amount of capital in return for 5 per cent interest, whilst still lending his prestigious name to the firm.<sup>961</sup> In his latter years his concerns were more about religion than trade. He was friends with Ralph Eddowes and wrote to him often regarding religious and political matters.<sup>962</sup>

Rathbone is listed in the Liverpool trade directories between 1766 and 1805 as a merchant and consistently traded with America, including Philadelphia, from at least 1774.<sup>963</sup> The firm originally concentrated on timber, but the newspapers show that he imported many different items from Philadelphia, including flour, wheat, rice, tar and barrel staves, as well as acting as shipping agents for other merchants.<sup>964</sup> Although he did not appear to own shares in any ships, it is possible that his firm had up to twenty-five ships consigned to it at any one time.<sup>5</sup> These included the *Manchester*, part owned at one time by Andrew Clow of Philadelphia, discussed below.<sup>966</sup> If one took these listings at face value it would appear that Rathbone's house was a major importer and exporter. In fact, the majority of the time he acted only as the shipping agent, arranging freight for other merchants and selling a few goods on commission.

For example, in 1790, Rathbone and Benson were the shipping agents for the *Adriana*, also part owned by Clow, the cargo of which consisted of the ubiquitous, and unhelpful term, 'merchandise'. Presumably this comprised Manchester, Birmingham and Sheffield goods, as

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<sup>960</sup> Nottingham, *Rathbone Brothers*, p. 15.

<sup>961</sup> Nottingham, *Rathbone Brothers*, pp. 23-25.

<sup>962</sup> William Rathbone IV Letterbook, pp. 277, 278 and 271, Rathbone Papers, R.P.II.1.168, WRP, *passim*.

<sup>963</sup> *Gore's Directories* for 1766, 1774, 1796 and 1805, *Bailey's Directory for 1787*.

<sup>964</sup> *Williamson's Liverpool Advertiser*, 23 September 1774.

<sup>965</sup> No Rathbone is listed in the Liverpool Ship Registry between 1786 and 1808. Craig and Jarvis, *Liverpool Registry*; Nottingham, *Rathbone Brothers*, p. 20.

<sup>966</sup> *Williamson's Liverpool Advertiser*, 23 September 1774; *Billinge's Liverpool Advertiser and Marine Intelligencer*, 25 April 1796.

did so many ships arriving in Philadelphia from Liverpool.<sup>967</sup> However, Rathbone and Benson were only one of twenty Liverpool exporters, and Clow was only one of the fifty-five merchants in Philadelphia to which the goods were consigned.<sup>968</sup> A return trip, with merchants in Philadelphia exporting to Liverpool tells much the same story. Whilst Rathbone managed the shipping and advertising of the *Adriana* for Clow in 1793, he acted only as the agent. The *Adriana* arrived in Liverpool with flour, barrel staves, pig iron and rice, and was consigned via Rathbone and Benson. However, Rathbone was working on commission of 4 per cent, and only purchased a total of just over £33 worth of goods, out of the total of over £3,583, less than 1 per cent. The rest of the cargo was purchased by fifty-three different merchants in Liverpool.<sup>969</sup> Therefore, although Rathbone was handling the shipping and freight arrangements in Liverpool, he did not influence the choice of goods being imported and exported on the ships he managed. Neither was it at his firm's risk. Goods exported to Philadelphia were often shipped at the risk of the importing merchant in Philadelphia, including Clow himself.<sup>970</sup> Rathbone sometimes bought some of the flour and sometimes not, mostly content with just the commission on the sales.<sup>971</sup> He was therefore not a risk taker, and was not in control of the goods on the ships he managed either. However, this did not mean that he had no control at all because he did exert influence and power in other, more subtle ways.

For example, he and many of his business acquaintances were original members of the Liverpool American Chamber of Commerce, set up in 1801. His sometime partners, James Cropper and William Duncan, were even on the first committee.<sup>972</sup> This worked as a pressure group along with the Council, other chambers of commerce, the Dock Committee and Members of Parliament to influence decisions which were of concern to American traders. For example, they colluded with the Baltic and West India committees to gain

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<sup>967</sup> See adverts by merchants for imports on the *Diana*, *Philadelphia Gazette and Universal Daily Advertiser*, October to December 1796, and the *Rose and Fair Lady*, *Relf's Philadelphia Gazette and Daily Advertiser*, October to December 1805.

<sup>968</sup> Bills of Lading for the *Adriana* January 1790, Folder *Adriana*, Andrew Clow and Co., CWU. The Fishers also received many goods from England that were shipped by Rathbone and Benson. Ledger of Thomas, Samuel & Miers Fisher, 1792-1796, 0677(2). William and John Sitgreaves also received goods from Manchester that were shipped by Rathbone. William and John Sitgreaves Letterbook 1783-1794, f. 210.

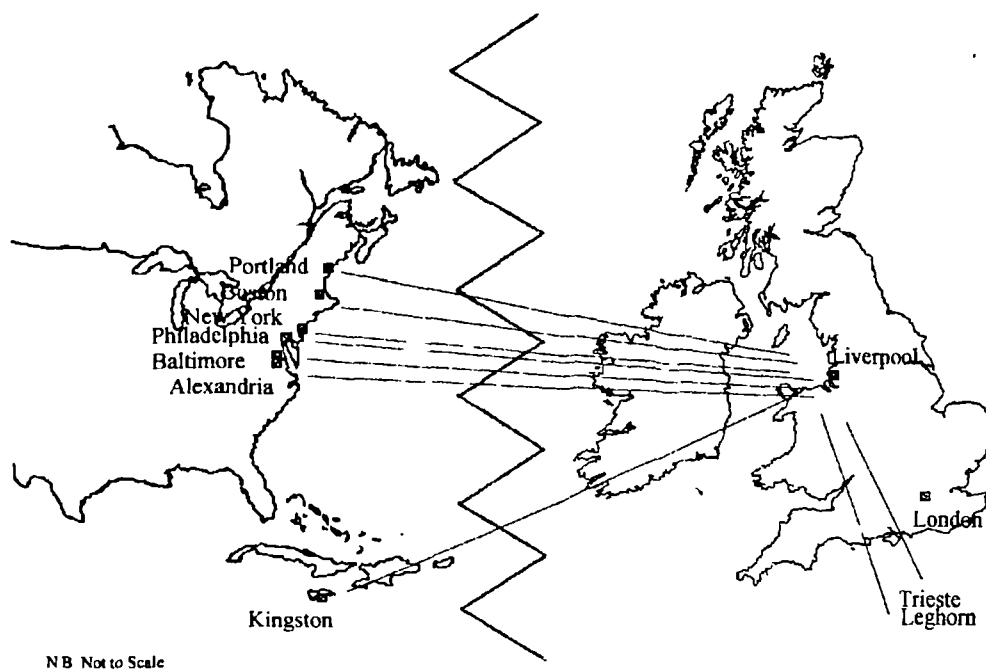
<sup>969</sup> Sales off the *Adriana* for 1793, 18 February 1794. Folder *Business Correspondence*, Box 12, CWU.

<sup>970</sup> Bills of Lading for the *Adriana* January 1790, Folder *Adriana*, CWU.

<sup>971</sup> Sales off the *Adriana*, 29 November 1790, Folder *Adriana*, CWU.

permission for ships to be entered at the Customs House on holy days; they wrote to Rufus King, the minister for the U.S.A. in London in order to obtain their bounties on imported wheat; and worked with the local magistrates in an effort to check the prevalence of pilfering and the subsequent petty trading in stolen goods.<sup>973</sup> Rathbone also gave evidence before a Committee of the House of Lords in London in opposition to the Orders In Council of 1806. These forbade neutral ships from trading with French ports during the Napoleonic wars. Obviously this hurt good relations with the United States, a factor harmful to a merchant involved in the American trade such as himself.<sup>974</sup> He therefore protected his interests by exerting pressure in these indirect, subtle ways.

**Figure 7.3**  
**Trading Networks of William Rathbone IV**



Source: Letterbooks of William Rathbone IV, 1801-? and 1805-1808, *passim*. Note: This does not include his more personal correspondence.

<sup>972</sup> Minutes of the American Chamber of Commerce 1801-1908, pp. 1 and 10.

<sup>973</sup> Minutes of the American Chamber of Commerce 1801-1908, pp. 16, 22-25 and 61-68, and see chapter six, pp. 180-181.

Rathbone also backed various other people in their quest for success. He wrote a letter of recommendation for his cousin Thomas Rutter who sailed to Boston in 1804, hoping to settle in America. Rathbone even asked his friend Thomas Walker of New York to give Rutter money should he fall sick or disaster strike. Furthermore, he asked his friend Ralph Eddowes to help out another young man, John Bispham. He asked him to help him if possible, and also to keep him “from the contagion of hurtful associates”.<sup>975</sup> Rathbone was prepared to defray his expenses up to £100 per annum for two years, and perhaps to even set him up in partnership eventually. He therefore used existing obligations in order to influence the success of other people’s ventures; he gave them access to his networks (see Figure 7.3) and dressed them in his reputation.<sup>976</sup>

Rathbone, therefore, seemed content to have a limited or subtle level of control. He chose to concentrate on relatively safe imports, working mainly on commission.<sup>977</sup> He used his many familial contacts for credit and working partnerships, as well as using various non-governmental associations to his advantage. His high level of influence is illustrated in his many contacts. If we also consider Hudson’s version of control, that of weathering financial storms there is no doubt that he was successful. He traded for over forty years without bankruptcy within a highly volatile trading environment.

### **Andrew Clow**

Andrew Clow was a different case again. He was ambitious, tireless in his pursuit of profit, a ‘control freak’. Clow appeared to be from England originally, but his ‘house’ was an established presence in Philadelphia by 1784, with extensive mercantile connections in Nova Scotia, New York, Charleston, Jamaica, Cadiz and of course, England. In 1784, Clow was busy in England drumming up new business in Manchester and London, although he was already shipping merchandise to Philadelphia through his agent William Rathbone in

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<sup>974</sup> Nottingham, *Rathbone Brothers*, p. 17. His efforts came to nothing of course, because war was declared with Great Britain in 1812. Daniels, “American Cotton Trade”, p. 278.

<sup>975</sup> William Rathbone IV Letterbook, pp. 277, 278 and 271, R.P.II.1.168, WRP.

<sup>976</sup> North, “Transaction Costs”, p. 562.

<sup>977</sup> Unfortunately no account books of Rathbone’s business have survived from this period, and it is therefore only presumed that this was representative of all of his business dealings. As the newspapers show that he dealt mainly with America however, there is no reason to think otherwise.



Liverpool.<sup>978</sup> He was also dealing in a wide variety of goods, including, amongst various textiles and clothing, wine, raisins, hams, metalware and wheat.<sup>979</sup> In fact, over the next nine years Clow visited England every year in order to direct purchases himself and foster good relations with present and future trading acquaintances. He travelled extensively, visiting Manchester, Birmingham, Glasgow, Edinburgh, Paisley, around Yorkshire and London.<sup>980</sup> His efforts proved beneficial. He made successful links with Watson, Myers and Co., and James, Benjamin and John Potter, both of Manchester, who provided his Philadelphia house with textiles of all kinds for many years.<sup>981</sup> Other connections were made in London for the export of silk.<sup>982</sup> The fact that Clow dealt directly with his suppliers allowed him to choose exactly what goods were sent to him, and importantly, the quality of them. Liverpool merchants could easily have provided him with the same goods, but he apparently gained cost benefits as well as control over choice of goods.<sup>983</sup> In fact, Clow ‘puffed’ that he had been brought up in the manufacturing line, and so was acquainted with the principal manufacturers in England. He boasted that this meant that he could acquire and sell goods on terms better than many.<sup>984</sup>

Clow used Rathbone in Liverpool as the shipping agent for his goods on various ships, directing his suppliers to forward his merchandise through them. In sharp contrast to his other dealings, where he spread risk, he dealt exclusively with Rathbone in this regard, and even had goods such as satines and taffeties shipped from London to Liverpool “to care of Messrs Rathbone & Benson” before trans-shipment to Philadelphia.<sup>985</sup> In the early years Clow had imported on other people’s ships, such as the Liverpool ship, the *Grange* and the *Harmony* and *Pigon* (London).<sup>986</sup> However, he found the idea of paying others for freight

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<sup>978</sup> Folder January to September 1784, *passim*, Andrew Clow and Co., SGC.

<sup>979</sup> *Pennsylvania Packet*, 19 October 1787, HSP; Gallagher to Clow, 17 October 1785; Lithgow and Folder 1785-1798, CWU.

<sup>980</sup> Clow to Cay, 2 May 1786, Folder January to June 1786, SGC. Clow is an excellent example of Americans visiting England in order to co-ordinate demand. Morgan, “Business Networks”, pp. 41-46.

<sup>981</sup> Watson Myers and Co. to Clow, 24 July 1790; Potters to Clow, 21 August 1790, Folder 1785-1798, CWU.

<sup>982</sup> Thomas and Stephen Wilson to Clow, 20 February 1790, Folder 1785-1798, CWU.

<sup>983</sup> Other merchants without these connections often had trouble procuring the exact quality, description or quantity of goods that they ordered. See Daniel Clark Letter and Invoice Book 1759-1763, *passim*.

<sup>984</sup> Lithgow and Harrison to Clow, 11 February 1785, Folder 1785-1798, CWU.

<sup>985</sup> Wallis Cook and Hammond to Clow, 2 July 1791, Folder 1785-1798, CWU. See the discussion on the spreading of risk in the trans-Atlantic trade in chapter six, pp. 176-180.

<sup>986</sup> *Pennsylvania Packet and Daily Advertiser*, 19 October 1787.

uneconomic, and by 1790 was (part?) owner in two ships involved in the Liverpool trade, the *Adriana* and the *Manchester*, whilst still using Rathbone's firm in Liverpool.<sup>987</sup> The Clow 'team' all appeared very excited by the prospect of further success. His then partner, David Cay, wrote to Clow, again in England, that Captain Robertson "will watch the winds night and day ... and is fired with emulation."<sup>988</sup> Cay also smugly told Clow that although their rival, William Cramond, was soon to put a ship in the Liverpool trade - he had "been beforehand in getting the promises of everybody."<sup>989</sup> Rathbone also urged them to get their promises for the *Adriana* from everyone in November 1790, advising them that a new American ship, the *Atlantic*, was quick and intended for a constant trader.<sup>990</sup> At the same time Clow's 'house' was writing to Rathbone and Benson that they were thinking of replacing the *Adriana*, "as it seems to be a material point to have fine Ships, we must not be behind our competitors in that respect".<sup>991</sup> Here we get a real sense of the urgency, minute arrangements and competition inherent in trans Atlantic shipping at this time, and also an understanding of the emerging importance of image of the firm as a whole, as well as of safe delivery of goods, even at this early date.

By 1793, the success of Clow's house meant that they could indeed invest in a new ship, and the new *Adriana* was underwritten for the value of £5,000.<sup>992</sup> His networks were now such that the freight lists of the *Adriana*'s journeys between Liverpool and Philadelphia read like a who's who of the mercantile community of both cities.<sup>993</sup> His success was also reflected in the money that went through the partnership's bank account - \$62,123.57 in 1791 alone.<sup>994</sup>

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<sup>98</sup> I have been unable to determine what proportion of each ship Clow owned. It was usual for merchants to spread the risk of an 'adventure' or journey, by co-owning ships, sometimes, but not always in multipliers of 64ths. The 'rule' of 64ths only became law with Lord Liverpool's Act of 1768. Rupert C. Jarvis, "Fractional Shareholding in British Merchant Ships with Special Reference to the 64ths", *MM*, 45 (1959), 301-319.

<sup>988</sup> Cay to Clow, 19 June 1789, Folder Admin 1789-1790, CWU.

<sup>989</sup> Cay to Clow, 3 July 1790, Folder Admin 1789-1790, CWU.

<sup>990</sup> Rathbone and Benson to Clow, 6 November 1790, Folder Admin 1789-1790, CWU.

<sup>991</sup> Clow and Co. to Rathbone and Benson, 2 November 1790, Folder Admin 1789-1790, CWU.

<sup>992</sup> Clement to Clow, 26 February 1793, Folder *Adriana*, CWU.

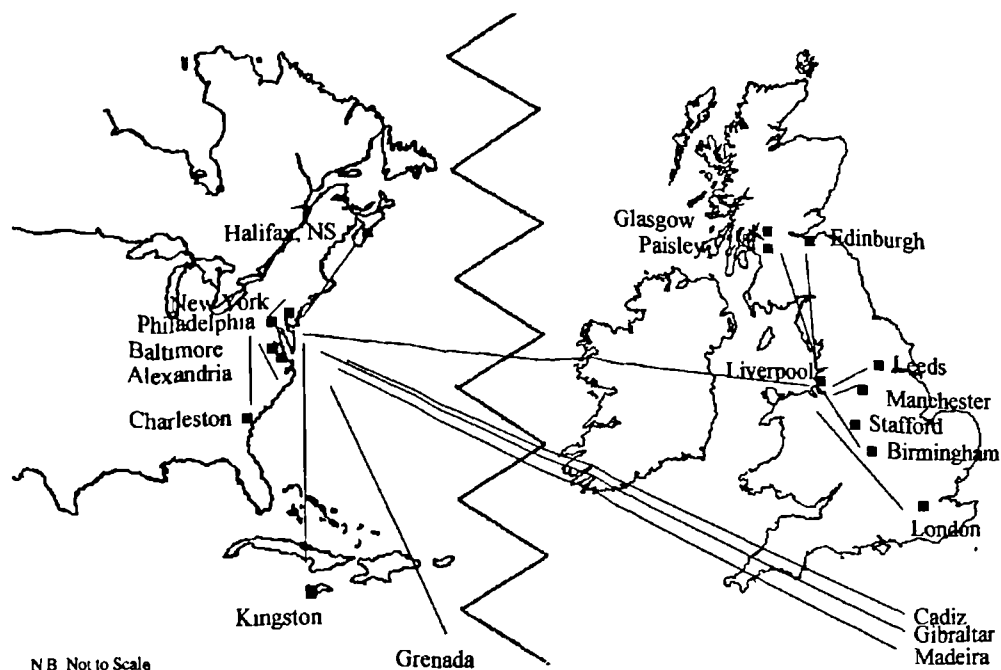
<sup>993</sup> Freight List of the *Adriana*, 29 August 1793, Folder *Adriana*, and Sales of Sundries off the *Adriana*, 29 November 1790, Folder *Adriana*, CWU.

<sup>994</sup> Bank of North America Personal Ledgers, 1791. See the discussion re banks and banking in chapter five, pp. 145-152.

Further money went through the accounts of Peter Clement, their insurance agent in London, and Rathbone and Benson in Liverpool.<sup>995</sup>

**Figure 7.4**

**Trading Networks of Andrew Clow**



Source: Folder Correspondence 1785-1798, *passim*, Box 60D, CWU; Folders October-December 1784; January June 1786 and May-June 1788, *passim*, Business Correspondence A-G, *passim*, Box 11, CWU.

Clow only had two real weaknesses. One was his partnership with David Cay, a former bankrupt and apparently relatively inept businessman. 'The reason for this lapse in good management was possibly due to a family obligation, via Cay's sister.'<sup>996</sup> He surely must have had reservations about the partnership, as he often wrote to Cay chiding him on some course of action or other.<sup>997</sup> The other weakness was his own body. Despite all the machinations of Clow and his 'team', by autumn 1793, both he and Cay were dead from the

<sup>995</sup> Account Current with Peter Clement, 1 July-3 December 1790, Folder 1784-1790, SGC; account with Rathbone and Benson, February 1793-September 1794, Folder Adriana, CWU.

<sup>996</sup> Clow to Cay, 2 May 1786, Folder January-June 1786, SGC. Unfortunately I have no information about their ages, and so cannot estimate where they were in their life cycle. It would appear that neither were married however.

yellow fever epidemic of that year. For Clow, control was certainly a day-to-day affair – of daily direction of the business and his business acquaintances including his partner, and command of the business as a whole. Although not a member of an association or government, Clow, like Rathbone, was also able to ride out the financial crises of Liverpool and England generally in the early 1790s, and also the bankruptcies of the late 1780s in Philadelphia.

## CONCLUSION

Despite the difficulties inherent in the sources, using them in an indirect manner to study traders at all levels has demonstrated that there were many degrees of control and a variety of means of exercising it. For some, petty or even perhaps illegal trading was sometimes an option for some extra income, and for others a necessity in order to survive. Still more traders and shopkeepers used the ‘negative’ policy (from the creditor’s perspective at least) of slow or non payment, especially those out of the immediate grasp of their creditor. Traders at all levels of society found themselves in the courts, both local and regional. This might be as a result of their own actions, or because someone else was directing their actions. These case studies highlight the different ways in which people took control of their lives and their business, in a period when the two were not very often separable. For women such as Margaret Moulder, as no doubt for many men, this often meant taking a variety of expediences to promote survival. Other women used familial and friendly networks and obligation in much the same way as men in order to promote their business. The four men discussed had different priorities in their lives. Ralph Eddowes had relatively little control commercially. For him, the freedom to make religious and political choices was more important than worldly pursuits, and he was happy to be farmer and merchant of no great note. Tuohy managed to save enough money and reputation from his first career as a mariner in order to pursue a more settled and prosperous life. He used his knowledge as a former sea captain in order to develop control. Rathbone was also very settled. He took control by reducing risk taking activities. These included making an advantageous marriage, specialising as an agent, and becoming an influential member of business groups such as the

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<sup>997</sup> Clow chastised Cay for discussing business plans with New England merchants thereby giving away a possible advantage. Clow to Cay, 14 April 1788. Folder March-April 1788, SGC.

American Chamber of Commerce. For Clow, control was a goal to be pursued at the cost of a steady life, and apparently a family one. He spent much time travelling from one side of the Atlantic to the other. For him control was a way of life, directing his own operation personally, and taking risks such as shipowning in order to gain even more control through the vertical integration of his business.<sup>998</sup>

We can see that control meant different things not only according to a person's place on the social ladder, but also according to his or her personal values. Control may have meant avoiding or using the law, small claims court or bankruptcy, making the most of available credit (inside or outside family and religious networks), reducing risk, or conversely, taking risks. A variety of skills might be put to use, such as specialist knowledge, specialising in some area of function, travelling and personal connections. The degree or nature of control was often determined by the networks available to the trader, especially those providing credit, and often but not always, access to formal and informal institutions. That such a simple word might mean so many different things within one section of the community highlights the diversity of that community and the highly volatile and fast moving nature of the port economy. It also stresses the all-encompassing nature of the trading community. Those within it were all trying to achieve the same thing – enough profit to continue. It was only the ways in which this was achieved and the trader's relative success that differed.

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<sup>998</sup> Hancock discusses the use of 'backward integration' in *Citizens*, chapters five, six and seven. See also Ville, "Expansion and Development". See the discussion on 'vertical integration' in chapter six, pp. 158-161.

## **CHAPTER EIGHT**

### **ONE MERCANTILE COMMUNITY**

*“this country is infinitely more connected with the port of Liverpool than London”<sup>99</sup>*

This chapter will revisit and summarise the themes that have been recurrent in this thesis: diversity, risk and risk management, the link between reputation and credit, and the world of goods. It will also further develop the theme of control in order to consider the relationship between the two cities in a wider trading context. It will finally argue that the evidence presented in this thesis demonstrates that despite the differences between the two ports, it is truer to speak of two inter dependent cities, rather than two competing ones. This thesis will conclude that John Perhouse, in the quote above, was not wrong to stress the important links between the cities of Philadelphia and Liverpool.

#### **DIVERSITY**

Diversity has been present in various ways throughout this thesis, both within the trading communities themselves, in gender experience, and in differences between the two cities. Furthermore the ways in which networks were formed, credit relationships extended and goods distributed were multifarious. This thesis has consistently taken the trading community to be more than just elite merchants, the importance of traders throughout the social scale has been stressed. However, the terms assigned to traders as understood by historians and contemporaries are not identical. Furthermore, the terms ascribed to traders by contemporaries could change their meaning over time, and as individuals pursued careers that could both move them up and down the status ladder. The diverse members of the trading community were numerous and included men and women from a wide variety of socio-economic groups. This was very important; the top stratum of merchants did not run the trans Atlantic trade as an elite, apart and separate. They were only one link in a complicated chain of lesser merchants, factors, brokers, dealers, wholesalers, grocers, specialist shopkeepers, other shopkeepers and itinerant dealers.

Although the numbers involved in trade in both Liverpool and Philadelphia were similar, the nature of trade and credit (and to a lesser degree social and legal factors) meant that the structure of the two trading communities differed. Philadelphia's relative youth as a city, bulky export commodities, and a more polarised distribution of wealth, meant that the American city had a much smaller middleman sector than Liverpool. In contrast, Liverpool was an older town with a well developed, extensive, and diverse hinterland, which had evolved a far more stratified trading community. Even the ownership of shipping was more diverse in Liverpool. This different context goes a long way in explaining why far more women worked as traders in Liverpool, and in a wider variety of roles.

Diversity was also present in the way traders used their networks of people, in the way in which capital and credit was extended and used, and in the physical ways in which goods were distributed across the ocean, around each region and throughout each city. The experience of various traders, and the ways in which they governed their lives also differed according to their opportunities, means, control strategies and personalities. However, despite the social, legal and religious differences between the two cities, the way in which traders functioned and worked together was much the same. The methods traders used to reduce risk, to 'network', access capital and credit, and take control over their own lives, if not those of others, were diverse, but not different on either side of the Atlantic. Furthermore, although women often found it more difficult to get into trade in the first place; once there, they functioned in the same way as men.

## **RISK AND RISK MANAGEMENT**

All traders, men and women alike, took risks just by being in trade. In order to reduce this risk, traders worked with people they knew or trusted, or had reason to trust. Various media were used in order to gain information and develop relationships, to 'network'. Newspapers were especially important in an increasingly impersonal environment. Information about shipping, imports and exports, about the successes and failures of others and political information were vital to traders at all levels. The written word allowed traders, and especially those trading at the regional or trans-Atlantic level, to communicate with one

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<sup>999</sup> John Perhouse to James Perhouse, 4 April 1806, John Perhouse Journal 1800-1838.

another, give instructions and the latest information, to gossip and to introduce new people to the network. The spoken word was central to forging local relationships, especially existing ones. This was true whether this concerned an elite merchant exerting influence over the town council in order to force decisions to his best advantage; or a huckster in a tavern, sharing a beer and making a deal for some apples she hoped to sell before they went rotten. Religion and family were still important sources of credit, information and potential business partners. However, in an increasingly impersonal and modern world, friendships and reliable information, knowledge and reputation, and a more reliable legal framework were becoming more important to business decisions. The way in which people used these networks was basically the same, whatever their socio economic status. It was only the scale that differed. All traders shared the common commercial goal of making money, but were equally susceptible to failure. This could mean insolvency or bankruptcy in a situation where, however reliable your initial information, markets changed and war and credit crises were ever present. The ability to foresee potential disaster, knowledge about when to buy or sell, when to extend or obtain credit, were all vital. The scale mattered not. A merchant whose ship was lost in a storm was just as likely to be ruined, as was a small shopkeeper by a spoiled barrel of sugar. Sometimes a trader just had to be in the right place at the right time, or simply to be lucky!

## **CREDIT AND REPUTATION**

Credit and reputation were so inter linked as to be indistinguishable. One was reliant on the other. A trader could not get credit without a good reputation, whilst the ability to command large credit suggested a good reputation. Furthermore, faith or trust was not only required in each individual, but in the credit market generally.

Traders used a variety of means to gain capital and credit. Attorneys and brokers, banks and merchant houses, family and friends were all in turn intermediaries bringing together both long and short term capital and credit. The ability to collect together small and large investments with small and large requirements meant that the capital and credit market was one functioning system. There was no separation between the two. Profit from trade could become the mortgage for a new warehouse, whilst the interest on a widow's investments



might become the capital to start up a small shop, which would eventually become short-term credit to an itinerant dealer. The ability to gain access to this credit market was dependant on establishing a good reputation. This could be done in a number of ways. A face to face relationship might instil enough trust for a consumer to gain \$1 credit for some tobacco, or a £250 investment from an elite merchant on an adventure from Liverpool to Philadelphia. In long distance networks, letters of introduction, the advance of monies using a bill of exchange, or existing friends and family were vital in accessing credit. To be recommended by another, already well established trader, or using an amenable uncle often gave traders a first chance, and contacts such as these might be used more when a trader was trying to establish a business. It was then up to the new contact to prove him or herself, or incur the wrath of both referee and new contacts. A person's reputation, having taken years to establish, could be ruined very easily. The same gossip in taverns and letters, and information in newspapers, could just as easily bring a trader down as build him or her up. A reputation was fragile, and was guarded with care.

## **THE WORLD OF GOODS**

The eighteenth century Atlantic provided a forum, or market, in which these networks of people and credit functioned. Networks of people and credit made the world 'smaller'. Pennsylvania wheat and timber, along with New England rum, Carolina rice and tobacco, West India sugar and other commodities were shipped through Philadelphia to Liverpool and its hinterland. In return, 'Liverpool' coal and salt, Cheshire cheese, Manchester cottons, Yorkshire woollens, Staffordshire pottery, Birmingham metalwares, China tea and Arabian coffee were exported through Liverpool to Philadelphia and its hinterland. As Shammas stressed, it was not just the production of goods that was important, but the distribution of produce. The same goods were available in Chester County, Pennsylvania, and in Chester, Cheshire. Sophisticated consumers developed on both sides of the Atlantic who wanted and desired these goods from all around the world. They were increasingly required to be of a particular colour, quantity, grade or quality, from a particular region or of a special flavour. These goods were distributed through a long chain of people, in which hucksters and itinerant dealers were just as important as tobacconists, grocers and merchants. The mechanisms for this distribution were complicated but efficient, and allowed everyone from

English royalty to Liverpool Irish dock-labourers, from Virginia planters to German-Philadelphia shoemakers to be part of the rising consumer society. This was made possible because the wide variety of traders at all levels of society ensured that commodities were collected in the ports from the hinterland, shipped across the Atlantic, distributed via wholesalers and brokers, and then through a variety of grocers, shopkeepers, hucksters and higglers. The fact that this process included the breaking of bulk into ever smaller quantities, and the extension of credit in ever smaller amounts, meant that just about everyone, whatever their income, could involve themselves in this new consumer society to some extent. These same people all ate bread made from Pennsylvanian flour, drank New England Rum, flavoured their China tea with West Indian sugar, heated their food with 'Liverpool' coal and did so using items such as Staffordshire pottery and Sheffield cutlery, whilst wearing clothes made in Manchester. They were truly cosmopolitan consumers.

## CONTROL

The way in which traders used obligation, or exerted influence and control over their own lives, and sometimes that of others, highlights the personal aspect of many of the themes already discussed. The way in which people as diverse as Margaret Moulder and William Rathbone IV used their networks of people to reduce risk and establish reputations in order to access capital and credit demonstrated the diversity inherent in trade. However, the way in which these networks functioned was similar in each city and were often of a trans-Atlantic nature. This means that it is necessary to question previously held notions concerning the relative importance of, or control and influence extended over, the trading relationship between America and Britain; and specifically here, between Liverpool and Philadelphia. Having investigated the ways in which individuals took control in chapter seven, it is now appropriate to consider the relationship between the two cities.

Much of the existing literature indicates that both before and after the American War of Independence, the British had the advantage in trade – despite the somewhat dubious 'benefits' of the Navigation Acts.<sup>1000</sup> Certainly before the American War of Independence,

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<sup>1000</sup> Stanley Engerman, "Mercantilism and Overseas Trade, 1700-1800", in Floud and McCloskey, *The Economic History of Britain*, pp. 182-204, esp. pp. 199-203.

contemporaries assumed that Britain was in control and that America was the wayward child.<sup>1001</sup> Duvall argues that Philadelphia's pre-war relationship was one of political and commercial dependence.<sup>1002</sup> Doerflinger states that "the new nation remained a slave to her former master" because not enough manufactured goods were produced.<sup>1003</sup> This commercial advantage - or control, has mainly been posited in terms of credit and shipping. It has often been asserted that the British, or rather British elite merchants, were in control because they extended the necessary credit which facilitated trade. For example, Buck argues that extending credit allowed British merchants to keep a hold of the American trade until an American domestic credit market emerged.<sup>1004</sup> Indeed some inland manufacturers gave up to eighteen months credit for sales to North and South America during the period 1800-1820 as they began competing directly with merchants in ports for the trade with America.<sup>1005</sup> It is arguable that when these long credits were given to maintain control, they were a requirement rather than a free choice; to keep hold of their share of the market, British merchants were forced to extend credit. Trade with Britain continued to be attractive to the Americans because merchants in countries such as France wanted cash for their purchases, whereas British merchants continued to extend long credit.<sup>1006</sup> However, even if British merchants did give the necessary credit to oil the wheels of commerce, whether out of choice or necessity, that did not mean that they always got paid. Often merchants had to wait many years for payment, and sometimes received nothing at all. Many English merchants were affected badly, or indeed went bankrupt in the crash of the 1780s in Philadelphia.<sup>1007</sup> By sending too many goods and causing gluts, prices and commission fell, and if the goods had been sold directly to less well known or reputable merchants or shopkeepers, many would never have received any money at all. Philadelphian merchants may have been "undercapitalized provincials working on the outskirts of the Atlantic economy", but they had access to plenty of credit from Britain which they did not always pay back.<sup>1008</sup> Twelve

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<sup>1001</sup> Anon, *A Letter From a Merchant in London to his Nephew in North America, Relative to the Present Posture of Affairs in the Colonies* (London: Printed for J. Walter, 1766).

<sup>1002</sup> Duvall, *Philadelphia's Maritime Commerce*, p. 347.

<sup>1003</sup> Doerflinger, *Vigorous Spirit*, p. 329.

<sup>1004</sup> Buck, *The Development of the Organisation*, pp. 112-113.

<sup>1005</sup> Some even gave up to two years credit, with interest after one year. Hudson, *Genesis*, pp. 155-160 and 193.

<sup>1006</sup> Doerflinger, *Vigorous Spirit*, p. 173 and Morgan, "Business Networks", p. 53.

<sup>1007</sup> See the discussion above in chapter three, pp. 63-65.

<sup>1008</sup> Doerflinger, *Vigorous Spirit*, p. 140.

months' credit given did not always equal the time taken to pay.<sup>1009</sup> For example, Adam Smith assessed the returns from the colonies to be as little as one third of what was owed in 1772. In the same year the Declaration of Independence was signed, outstanding debts to Britain by the colonies stood at £2,958,390, Pennsylvania owing £137,671 alone.<sup>1010</sup> The legal wrangle over debts outstanding at the outbreak of war was never fully resolved. In 1795 the Jay Treaty arranged for the United States' government to pay \$600,000 to the British government in full payment for outstanding debts, which was to distribute the money as it saw fit. This was estimated to represent a payment of only 2s, 6d in the pound.<sup>1011</sup> Even if all the merchants who were owed money eventually received their dues, which was unlikely, it would have been far too late to save the businesses of many of them. British merchants did not really have the upper hand, and were not in control, if they were not always paid for the goods they sold on credit. That was one risk beyond the control of British merchants .

The fact that many bills remained unpaid with the onset of peace would suggest that American merchants were placed in an uncertain position. However, the re-commencement of trade was encouraged by several Orders In Council of the British government, which mitigated the effects of America no longer being constrained by, or receiving the advantages of, the mercantilist navigation acts. The orders encouraged the retention of Britain as the centre for American trade. They allowed American ships with American goods to enter British ports, and goods exported to America from Britain the same drawbacks, exemptions and bounties as those exported or imported from British colonies.<sup>1012</sup> This would suggest that America had a very strong trading position; the British had lost the colonies, and yet were still forced to trade on much the same terms as before.

The situation with shipping and freight also developed in the favour of the Americans after independence. Even before the war, Philadelphia may have owned 20 per cent of all colonial shipping. As the colonists as a whole owned one third of all the shipping of the British Empire, that was a substantial amount.<sup>1013</sup> In the early years following independence, British

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<sup>1009</sup> Anderson, "Money and the Structure of Credit", pp. 91-93.

<sup>1010</sup> Virginia had the largest single debt, which was £1,383,245, Sheridan, "The British Credit Crisis of 1772", pp. 162 and 167.

<sup>1011</sup> Schofield, "The Virginia Trade", p. 126.

<sup>1012</sup> Duvall, *Philadelphia's Maritime Commerce*, pp. 350-351.

<sup>1013</sup> McCusker, "Sources of Investment Capital", p. 147.

merchants continued to own around 70 per cent of the shipping into Philadelphia, whilst only 22 per cent was owned by that port. Certainly at one point Liverpool had a stronger hand than other ports in the British Isles trading with Philadelphia. In “contrast with prevailing patterns in Philadelphia’s trade with the British Isles, the *Grange* and most of the other carriers which sailed regularly between Philadelphia and Liverpool were owned by merchants in the latter city”.<sup>1014</sup> However, later in the century, and in the early nineteenth century, the situation changed. Following independence, American shipping became more important. In 1787, only 5 per cent of the number of ships, and 7 per cent of the tonnage entering the port of Liverpool was ‘plantation built’. By 1808 observers in Liverpool estimated that 90 per cent of the shipping involved in the American trade was built in the United States. In fact, Liverpool traders were so concerned that in 1810 they established the Shipowners Association to protect their interests.<sup>1015</sup> The Americans were displaying more initiative, both commercially and technically.<sup>1016</sup>

Merchants in Philadelphia were certainly very keen to re-start commerce with England as soon as hostilities ended. A sense of new-found confidence was combined with their initiative and drive. Indeed, by June 1783, merchants in Philadelphia were having to sell muslin at 60 per cent due to overstocking.<sup>1017</sup> Merchants such as William and John Sitgreaves sent many letters to England, including Liverpool and its hinterland, as early as March 1783. Moreover, these letters were not subservient. They stated their expectations as;

to have our goods shipped at 12 months Credit, for a Commission of 1 ½ perCent; to be allowed 5 perCent per Ann: Interest for whatever money we pay before that time; and if the Time of Payment should be prolonged, to allow you Interest at the same rate. We expect proper attention to be paid to

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<sup>1014</sup> Duvall, *Philadelphia's Maritime Commerce*, pp. 306, 256, 381-390 and 449.

<sup>1015</sup> Tolley notes that compulsory registration of shipping in 1786 put an end to joint trans-Atlantic ownership. Furthermore, American ports were developing their own facilities. Brian H. Tolley, *The American Trade of Liverpool in the Early Nineteenth Century and the War of 1812* (Unpublished MA thesis, University of Liverpool: 1967), pp. 90-91. The trend in the importance of American shipping continued until at least 1825. Neal, *Liverpool Shipping*, p. 72.

<sup>1016</sup> Neal, *Liverpool Shipping*, p. 61.

<sup>1017</sup> Sitgreaves to William Little, 4 June 1783, f. 19, William and John Sitgreaves Letterbook 1783-1794. The Treaty of Paris was not signed until 3 September, but trade had re-commenced some time before. A preliminary treaty had been signed 30 November 1782.

our Orders, and to have our Goods shipped as low as any Person in this place on the same terms.<sup>1018</sup>

Sitgreaves forcefully took control of the situation and successfully renewed his commissioning business with England. He and other Philadelphia merchants were explicit in what goods they ordered, and complained bitterly when they did not receive what they wanted. They would often return the goods rather than pay for what they had not requested.<sup>1019</sup> It would appear that after the American War of Independence, British merchants were no longer able to play the 'wise uncle'. They still had credit to offer, but for which they were not always paid. The activities of the Bank of North America, amongst others, would suggest that Americans were developing their own credit market on which to earn interest.<sup>1020</sup> Furthermore, the Americans were slowly but surely securing the freight market for the goods they bought on credit, and making progress, however slow, towards their own manufacturing industry. Perhaps a sense of nationhood gave them the confidence they needed in order to more fully control their own destiny. Although networks of people, goods and credit developed in much the same way on either side of the Atlantic during the period, the power relationship changed.

## THE LIVERPOOL-PHILADLEPHIA TRADING COMMUNITY

One of the main features of this thesis has been to stress the importance of lesser traders, especially women – those who do not usually feature in the history of trade and traders. In contrast to previous work, which has concentrated on the role of elite merchants, this study has demonstrated the importance of the whole trading community, in which trans-Atlantic merchants were only a small link in the chain. Diminishing their importance has highlighted both the differences and the similarities between the two larger communities. Furthermore, it has served to illustrate the way in which traders of all levels in both ports were vital components in trans Atlantic distribution. Lesser traders were essential in distributing the

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<sup>1018</sup> Sitgreaves to Thomas Powell, 24 September 1783, ff. 24-26, William and John Sitgreaves Letterbook 1783-1794.

<sup>1019</sup> See for example to correspondence between Daniel Clark of Philadelphia and William Neale of London, Daniel Clark Letter and Invoice Book 1759-1763.

<sup>1020</sup> See Wright, "Bank Ownership", *passim*, and David J. Cowen, "The First Bank of the United States and the Securities Market Crash of 1792", *JEH*, 60,4 (2000), 1041-1060.

goods that merchants imported or exported to both wealthy and poor consumers. Although there was diversity in the structure of the two trading communities, the way in which they functioned, both within each city and between them, was the same.

Networks of people and credit stretched across the Atlantic, which meant that the same goods were to be found in each city and their hinterlands. Trading practices and the work of each sector were very much the same – just on a different scale. The risk inherent in trade, the mobility of traders up and down the status scale, and the multifarious networks they used meant that traders at whatever level, and in whatever place, had a similar commercial mentality. This shared sense of entrepreneurship often came before differences in geography, religion, political beliefs or social status, and is why so many Philadelphian merchants were torn over decisions such as non-importation and independence.<sup>1021</sup> Lower down the scale, the considerations were much the same. A Pennsylvania country shopkeeper selling Manchester goods had to counter calls for ‘homespun’ in much the same way as did an elite merchant. At the same time newspapers in England called for trade rather than taxation with the colonies. Political allegiance often came second to financial expediency. Even though a mixture of political, economic and moral factors forced the War of Independence on this trans-Atlantic community, these differences were soon forgotten, and the business of trade resumed as soon as possible. Looking at the wider trading community has highlighted the differences in diversity, but also the similarities, between the two ports. For all these reasons I have used the term community to refer to the trading sectors of these two cities. I would also argue that Liverpool and Philadelphia should not be considered as opposing or competing ports, or as two separate communities. Rather they were part of one large inter dependent trading community, in which both played a very important part.

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<sup>1021</sup> In the short-term these boycotts helped to clear overstocked markets, but they injured trade in the long-term. Marc Egnal and Joseph A. Ernst, “An Economic Interpretation of the American Revolution”, *WAIQ*, 3rd Ser., 29.1 (1972), 3-32. pp. 21-24.

## **APPENDIX A**

### **SAMPLING THE SOURCES AND THE DATABASE**

This appendix details the sampling of the various sources used for this study, and any decisions made regarding the inputting and use of those sources in the database. The nature and history of the sources were discussed briefly in the introduction, and in the relevant chapters, and are not further examined here.

#### **CONSTRUCTION OF THE DATABASE**

Many, but not all of the sources were suitable for systematic computerisation. Those not suitable were letter books, account books, ledgers and other manuscripts, and are discussed below.<sup>1-2</sup> Where the source was suitable for entry in the database, a separate table was set up for each source. This allowed easy visual searching and familiarity with the entries in each table, and kept the database user-friendly by keeping relevant information together. Furthermore, the very amount of data together with their different content would have made a central table unmanageable. There is therefore one table for all the Liverpool trade directories, one for the Philadelphia trade directories, one for Philadelphia newspapers and one for English chancery records for example. This system also facilitated easy querying and sorting of key records. A few illustrative examples of queries are given at the end of this Appendix.<sup>1023</sup>

Central to the methodology was the desire to build up a time series analysis. Logistics therefore required the use of sampling. Key years were determined by the extant sources, especially the trade directories. Samples of other sources were in turn determined by these years in order to facilitate as much cross-referencing of individuals as possible. Although time precluded full use of the inter-relational functions of the database, it was still relatively easy to link individuals and families together from the various sources. This was an important part of the methodology of the study; that people who would have previously remained unseen were brought into focus. This was especially true in the case of lesser

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<sup>1022</sup> See pp. 239-241.

<sup>1023</sup> Space prohibits the reproduction of all the queries used throughout the thesis.



traders and women. It was possible to create small vignettes of individuals, providing a more personal perspective in addition to the quantitative analysis.<sup>1024</sup>

## TRADE DIRECTORIES

Samples of the trade directories were taken as follows: Liverpool: 1766, 1774, 1787, 1796 and 1805 and Philadelphia: 1785, 1791 and 1805. The decision to use these years was based on both extant copies of the trade directories and the desire to build a time series analysis. The name of every man and woman who qualified as a trader under the definition discussed in chapter one was entered.<sup>1025</sup> In the case of Liverpool, residence in the area and provision of computerised versions of the 1796 and 1805 directories allowed a computerised sample of the full directories for each of those years to be collected.<sup>1026</sup> Time limited the sampling possible on the Philadelphia directories, but all women were noted in addition to all traders. Therefore, many records were collected that are not directly related to this study, but will allow further analysis to be performed at a later date. However, it is worth re-iterating that this study included as traders only those persons considered as buyers and sellers rather than those performing a manufacturing role. For example, milliners were excluded because their role mostly comprised *making* garments and accessories rather than *selling* them. Hatters were excluded because it was considered that they *made* and sold hats. As the period progressed, many hatters may come to have only sold hats rather than making and selling them. This may also have been the case with other trades-people as specialisation increased. However, as is always the case, some compromise is inevitable. The main function of the research was the study of distributors and many more people who might have been included under another definition were excluded. For example, pawnbrokers were excluded because they were considered to be providing a financial rather than a distributive service. The use of a wider definition would have reduced the number of years that could be studied, and the sampling of those years. Furthermore, including an analysis of more sectors would have left

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<sup>1024</sup> It is not possible to say here how many vignettes could be constructed from the database, as much of it is still under-used, especially with regard to occupations other than traders. However, vignettes of five women were detailed in chapter three; Isabell Pratt (p. 73), Mary Blackley and Ann and Mary Tuohy (pp. 76-77), and Elizabeth Hankey (p. 90), and eight more in chapter seven as case studies, pp. 204-208.

<sup>1025</sup> See pp. 25-26.

<sup>1026</sup> My thanks must be extended to Mr Paul Laxton of the Department of Geography, University of Liverpool, for the use of his computerised versions of the 1796 and 1805 Liverpool trade directories.

less space for detailed analysis on those sectors which *are* included. It should be remembered the inclusion of all 'traders' as defined in this study has meant a far wider analysis of the distribution process than is normally given, and has facilitated a detailed discussion of women in the formal economy.<sup>1027</sup>

The format of the directories was very simple, listing name, occupation and address or addresses. The fields of entry followed this pattern. Every effort was made to keep the entries as near as possible to their original format, but some compromises were made in order to facilitate the sorting and querying of the data. For example a Tea Dealer was entered as Dealer Tea, and a Coal Dealer as Dealer Coal, in order that all 'dealers' would be listed together in an alphabetical sort query – but no other changes were made. Similarly, when entering addresses, 24 South Second Street would have been entered as Second Street South, 24. A sort of this type showed that there were many household brokers in Stanley Street, Liverpool, as discussed in chapter three.<sup>1028</sup>

It was mentioned in chapter three that the directories included many double entries, and also people who were entered only under partnerships.<sup>1029</sup> This was accounted for by a number of processes. First, everyone entered under a partnership was entered separately. For example, the merchant house Greene and Greetham was entered twice, as Greene and Greetham and as Greetham and Greene. The merchant partnership of John and Joseph Fletcher was also entered under each name. Mary and Ann Tuohy, tea dealers, were likewise entered twice, once under each name. This allowed a count of *individuals* rather than *firms* involved in each sector, and also allowed a trace to be kept of who worked with whom and the tracing of a particular person should an alphabetical search be performed. This led to the duplication of some names, in addition to those already entered twice in the original directory; for example, as both a banker and a merchant. There were also many entries in the case of Liverpool for offices or places that were not individuals, such as weighing machines.

A solution was found to these various problems by adding an extra column in the table for gender. This distinguished between male and female, official or office space and duplicate

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<sup>1027</sup> Doerflinger in *Vigorous Spirit* and Hancock in *Citizens* deal only with the merchant elite.

<sup>1028</sup> See pp. 72-74.

entries (M = male, F = female, O = official, D = duplicate). Where a person was listed as a merchant and an insurance agent separately, a decision was made as to his primary function, an 'M' entered for male by the primary entry, and a 'D' for duplicate by any others (see Figure A.1). Where a person was listed with a dual occupation the first listed was taken to be the primary occupation. When queries to count sectors were performed they always included a function to only pick up 'M' or 'F' entries. In this way, individuals were only counted once for quantitative analysis, but their various entries were kept for the discussion of networks and duality of function. The total numbers of persons listed for each year, after making for these allowances was as follows: For Liverpool: 1,115 (1766), 2,534 (1774), 3,178 (1787), 9,009 (1796) and 8,760 (1805). For Philadelphia: 1,779 (1785), 2,025 (1791) and 4,113 (1805). Due to the changing of addresses, occupations, surnames in the case of women, and the size of the database, it has not been possible to estimate how many separate persons were included over the whole period of study. Many merchants and other prominent people were entered in many or all of the directories, but many more were only entered once or twice.

The actual counting and categorisation of the various sectors of traders was done using a separate classification table (see Figure A.2). This pulled together the original entry, a standardised format and the eventual sector in which the individual would be counted. For example, a 'dealer in furs' and a 'dealer fur' would both be counted as a fur dealer in the standardised format and then broadly categorised as a dealer. A list of the categories, and those trades included within them are at Appendix B.

## NEWSPAPERS

Following on from the requirement for as much cross-referencing of individuals as possible, the newspapers were sampled in the same years as the trade directories where possible. For most of the period weekly editions were published. There were no extant Philadelphia newspapers for 1766 and so 1767 was used instead.

For Liverpool, every extant copy of one of the town's newspapers for each of the sample years was scanned and relevant information computerised. Occasionally a reference found in

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<sup>1029</sup> See pp. 55-60.

another source was followed up and therefore other years were consulted as and when appropriate. In Philadelphia, limited time precluded such a full sampling. Where the newspapers were smaller, every copy was accessed. Therefore for 1767 and 1774 all the extant copies were scanned. In 1787, 1796 and 1805 only the months October to December were used. However, this still represented a 25 per cent sample and covered one of the busiest times - the fall shipping arrivals and their aftermath. Even this shorter period of sampling enabled a linkage between many ships and their 'husbands' in both ports and still illuminated the main traders involved in the Liverpool-Philadelphia trade. The CD Rom edition of the Pennsylvania Gazette was also searched by a variety of queries, such as 'grocer' or 'Stamp Act' which provided interesting qualitative material in addition. In total, 1,546 entries were made from the Liverpool newspapers, and 953 from the Philadelphia newspapers.

Fields in the newspaper tables were: the name, type and size of vessel if given, the master, husband or owner, the date of arrival or clearance, the last or next port, tonnage and commodities (where available), mentions of bankruptcies and other failures, new businesses or dissolved partnerships, adverts by dealers of all kinds including auctions, and other social information that appeared of relevance. See Figure A.3 which shows a query listing for all entries of the vessel *Pennsylvania Packet*.

## **COURT RECORDS**

For both cities, there were extant court records regarding insolvency. In the case of Liverpool the 'debtor's lists', consistently listed the address and often the occupation of the debtor.<sup>1030</sup> This facilitated an analysis of Liverpool debtors and all extant records of Liverpool debtors (114 lists) were entered on to the database. In the case of Philadelphia, there were many thousands of 'debtor's lists', but the address and occupation was rarely given. This precluded a meaningful analysis by occupation or location. A sample of thirty-six interesting or illustrative examples were computerised, but it was not possible to take a statistical sample. Fields of entry were: the name and gender of both the defendant and

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<sup>1030</sup> See chapter five for a discussion on how these lists came into existence, pp. 164-166.

plaintiff, the occupation and address of each where given, the amount of the debt, and any other items of interest, such as why the debt existed (often for goods sold and delivered).

In Liverpool the Court of Passage dealt with small debts, of which extant records are available between 1760 1764. The records were not very detailed and do not include the addresses or occupations of the protagonists. However, some idea of who used the Court was given. 137 illustrative records were taken and entered in a miscellaneous file.

Lancashire, being a County Palatinate, had its own Court of Chancery held at Lancaster through which men and women could pursue their equity cases.<sup>1031</sup> Extant records are available for many years of the period of this study. The years 1766, 1777, 1783, 1796 and 1805 were accessed (1777 and 1783 being the nearest extant years sampled in other records). A record was made of the forty Liverpool cases. The fields entry were: the name, gender, address and occupation of the plaintiff and defendant and nature of the case. Where appropriate a text file was also made of the details of the case.

With regard to Philadelphia, the extant sources for the Court of Common Pleas, where 'equity' and small debt cases were heard were not suitable for use in this study. There was not time in either case to sample bankruptcy records. Instances of these were taken only from listings in the newspapers.

## **BANK RECORDS**

The records of three different banks were sampled: Arthur Heywood and Sons and Thomas Leyland's, both of Liverpool, and the Bank of North America in Philadelphia. A variety of records for Heywood's was sampled but only two were suitable for entry on to the database. These were a ledger covering the period 1788-1797 and a balance book dated 31 December 1789. A 20 per cent sample of both records was taken. With reference to Leyland's bank, a variety of records were used, but again, only two were suitable for computerisation. These were the balance books for 1807 and 1812. All records were recorded for 1807, and all female records for 1812. A count of only the number of male accounts was taken for 1812.

The records taken from the Liverpool banks amounted to 537. Regarding the records of the Bank of North America, a 10 per cent sample of the personal ledgers for 1791 was taken, and any other accounts of interest were also noted for illustrative purposes. The sample entries were given different reference numbers so that the sample alone could be used for the statistical analysis in chapter four. The number of Bank of North America records taken in total amounted to 255. The ledgers of Arthur Heywood and Sons and the Bank of North America facilitated the qualitative and quantitative analysis of account holding and use in chapter four. The records for Leyland's only listed daily balances and were not therefore suitable for qualitative analysis. Fields of entry were: folio, name, gender, account frequency, account type, my observations, and balance where given.

## **TAX LISTS**

These were only available for Philadelphia. Samples were taken from the city of Philadelphia tax list for 1769, the Philadelphia provincial tax list for 1774 and the Philadelphia federal tax of 1783. These samples amounted to 1,514 records. Fields of entry were: ward, name, occupation, category of property to be taxed, tax payable and gender.

## **LETTER-BOOKS, ACCOUNT-BOOKS, LEDGERS AND OTHER MANUSCRIPTS**

Records from these types of records were not usually computerised. However, many of the names were entered onto a miscellaneous database file, along with the manuscript reference, so that individual appearances in disparate sources could be linked. Furthermore, where there were records of a listing or repetitive nature, these *were* entered. This was often to gain a list of trading names rather than quantitative information. These included the Herculaneum Pottery ledgers (Liverpool), the ledgers of Case and Shuttleworth (Liverpool) and a number of bills of lading in the accounts of Andrew Clow and Co. (Philadelphia). The number of records collected in this manner amounted to 403 for Liverpool and 274 in the case of Philadelphia.

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<sup>1031</sup> Some people still took their cases to the Court of Chancery in London.

EXAMPLES

Figure A.1  
Layout of Table for the Philadelphia Trade Directories

REF	DATE	SURNAME	FIRST	OCCUPATION	ADDRESS	COMMENT	GENDER
4450	1805	Guier	Hannah	Widow	Passyunk, 56		F
6362	1805	Guier	William	Merchant	High Street, 199		M
6365	1805	Guier	John	Merchant Wine	Ninth Street North, 19		M
6363	1805	Guier and Diehl	n/g	Merchants Wine	High Street, 199	see W'm Guier	D
6360	1805	Guieri and Bion	n/g	Merchants	Front Street South, 271		M
996	1785	Guiry	William	Shopkeeper	Second St b Race and		M
2226	1791	Guiry	Rachel	Nurse	Plumb St, 20, Swark		F
4451	1805	Gumminger	Miss	Flour and Seed Store	Third Street North, 171		F
6366	1805	Gumpert	Abraham	Shopkeeper	Second Street North, 171		M
992	1785	Gunckle	Michael	Grocer	Fourth and Race St		M
3213	1791	Gunckle	Michael	Grocer	High St, 227		M

Sorted alphabetically, the careers of individuals are easily spotted. Note that in 1805 William Guier is listed on his own and in partnership with Diehl. The partnership has been denoted as the secondary or duplicate entry (D). Michael Gunckle moved location but was a grocer in both 1785 and 1791.

**Figure A.2**  
**Table used to Standardise and Classify Occupations: Liverpool Trade Directories**

ID	Occupation	Standardised Occupation	Standard Classification	Other/Notes
2059	Stationer	Stationer	Shopkeeper	
884	Druggist and Colourman	Druggist	Shopkeeper	
885	Druggist Engraver and copper plate	Druggist	Shopkeeper	
886	Druggist Etc	Druggist	Shopkeeper	
887	Druggists	Druggist	Shopkeeper	
2091	Store Keeper	Store Keeper	Shopkeeper	
2020	Slopwoman	Slopseller	Shopkeeper	
1972	Shopkeeper and Smith	Shopkeeper	Shopkeeper	
1973	Shopkeeper and Victualler	Shopkeeper	Shopkeeper	
1974	Shopwoman	Shopkeeper	Shopkeeper	
2013	Slop and Toy Shop	Slop and Toy Shop	Shopkeeper	
2014	Slopkeeper	Slopseller	Shopkeeper	
2015	Slopman	Slopseller	Shopkeeper	
2016	Slopseller	Slopseller	Shopkeeper	

Sorted alphabetically by broad classification, this table shows the original entry, the standardised form and the eventual category for a portion of the shopkeepers. The occupation listed first was taken to be the primary occupation and the individual was counted in that category.



**Figure A.3**  
**Query Showing All the References from the Philadelphia Newspapers Taken Regarding the Vessel Pennsylvania Packet**

Source	Date	Vessel	Vessel	Master	From	To	Surname	Fir
Pennsylvania Journal and Weekly Advertiser	20/07/1774	Pennsylvania Packet ship		Osborne, P	Ferrol	Philadelphia		
Pennsylvania Journal and Weekly Advertiser	27/07/1774	Pennsylvania Packet ship		Osborne, Peter	Philadelphia	Liverpool	Fisher	Jost
Pennsylvania Journal and Weekly Advertiser	03/08/1774	Pennsylvania Packet ship		Osborne, P	Philadelphia	Liverpool		
Pennsylvania Journal and Weekly Advertiser	10/08/1774	Pennsylvania Packet ship		Osborne, P	Philadelphia	Liverpool		
Pennsylvania Journal and Weekly Advertiser	14/12/1774	Pennsylvania Packet ship		Osborne, P	Liverpool	Philadelphia		

(remainder of query)

**Other Information**

entered in  
 "HAVING a great part of her cargo ready to go on board, will sail with all convenient expedition. For freight or passage apply to JOSHUA FISH  
 outwards  
 cleared  
 entered in

As this vessel had the same master all year, it is likely that Joshua Fisher and Sons also 'husbanded' all these journeys. Note that the vessel had come from Ferrol (North West Spain) in July, and was advertised a week later as leaving for Liverpool. It had cleared by 10 August, a quick turnaround, and had returned by December, just before the Delaware would have frozen over.

**APPENDIX B**  
**CATEGORIES INCLUDED IN TRADING SECTORS**

This appendix contains a list of all sub-categories included in each trading sector. The sector in which a trader was included was taken to be the first or only occupation listed in the directory entries. The categories were the same for Philadelphia and Liverpool and for men and women. For a fuller discussion of this process see Appendix A.

**Broker**

Any commodity broker, broker for the flats, commission broker, exchange broker, household broker, insurance broker, mercantile broker, ship broker, stock broker.

**Dealer**

Any commodity dealer, corn seller, dry salter, flourman or flourseller, glassman, lime seller, meal man, meal seller, milkman/woman, pork seller, ship dealer, trader, tripe seller, victualler.

**Factor**

Any commodity factor, commission factor.

**Grocer**

All grocers and greengrocers except wholesale grocers.

**Itinerant Dealer**

Huckster, itinerant dealer, mug man, newsman or carrier, pedlar, ragman, tinker, travelling stationer.

**Merchant**

Any commodity merchant, commission merchant.

**Specialist Shopkeeper**

Draper, haberdasher, hosier, mercer.

**Shopkeeper (other)**

Any store or shopkeeper including huckster shop, bookseller, chandler, cheesemonger, corn chandler, druggist, fishmonger, flour shop, fruiterer, hardwareman, ironmonger, music seller, paper seller, printseller, ship chandler, slopseller, stationer, tobacconist, toyman, wine seller.

**Wholesalers, Warehouse-Keepers and Auctioneers**

Appraiser, auctioneer, clothier, repositories, vaults, vendue cryer or holder, warehousemen, warehouses and wholesalers of any commodity,

APPENDIX C

VESSELS INVOLVED IN THE LIVERPOOL/PHILADELPHIA TRADE BY YEAR AND VESSEL 1766-1805

YEAR	LIVERPOOL HUSBAND	VESSEL <sup>1032</sup>	VESSEL	PHILADELPHIA HUSBAND
TYPE				
1766	Benson and Postlethwaite	Admiral Hawke		
1766	Pringle, Hugh	Belfast Packet	Ship	
1766	Benson and Postlethwaite	Boyne	Ship	
1766	Pearson, Allan	Duke of York	Ship	
1766		Friends Goodwill		
1766	Dawson, Francis	Jenny	Brig	
1766	Haliday and Dunbar	John and Mary		
1766	Roberts, John	Lark		
1766		May / Mary?		
1766	Haliday and Dunbar	Nancy	Brig	
1766	Gowdon, George/Pearson, Allan	Phyllis	Ship	Mease and Miller
1766	Earle, William	Stanley		
1766	Haliday and Dunbar	Tryhena	Brig	Rhea, John and David
1767		Betty	Brig	

<sup>1032</sup> Note that some vessels that went via other ports will have been missed and full samples of the Philadelphia newspapers were only taken in 1767 and 1774.

1767		Boscowen	Brig	Caldwell, William and Andrew
1767		Elizabeth and Mary	Brig	Alexander, James
1767	Brown and Birch	Favourite	Brig	
1767	Roberts, John and Co	Friendship	Ship	
1767		Glory	Ship	
1767		Hope	Snow	Mease and Miller
1767		John	Ship	
1767	Benson and Postlethwaite	Jupiter	Brig	
1767		King George	Ship	
1767		Newry	Ship	Pringle, John
1767		Rachel	Brig	
1767		Sally	Snow	
1774	Coor, Henry	Albion	Ship	
1774		Betty	Ship	Barclay and Mitchell
1774	Stokes, Joseph	Boston Packet	Brig	
1774	Wallace, William	Dickenson (and Lisbon and Snow Cadiz)	and Snow	
1774	Kennion, John	Elizabeth	Ship	
1774	Pearson and Baillie	Goodwill	Snow	
1774	Case, Thomas and Clayton	Hope	Ship	M'Clennachan, Blair
1774	Haliday and Bamber	Juliana	Ship	

1774	Rawlinsons and Chorley	Lydia	Ship	Warder, Jeremiah and Sons
1774	Wallace, William	Nesbit		
1774		Patty and Peggy	Snow	Dunca, William
1774	Rathbone, William	Pennsylvania Packet	Ship	Fisher, Joshua
1774		Pennsylvania Packet (and Leghom)		
1774		Rebecca		
1774	Case, Thomas and Clayton	Recovery	Brig	
1774	Houghton, Thomas	Sam	Snow	
1774	Gore, William and Co/Hugh Pringle	Speedwell	Ship	Barclay and Mitchell
1774	France, James	Suffolk	Brig	
1787		Bee (and Dominica)		
1787	Warbrick and Holt	Belfast	Ship	
1787	Tarleton's and Backhouse	Bridget	Ship	
1787		Brothers	Brig	
1787		Cyrus	Ship	Bell, Carson and Pringle
1787	Wallace, William and Co	Dash		
1787		Dove	Brig	Fisher, Thomas, Samuel and Miers
1787	Kennion, Peter	Grange	Ship	Warder, Parker and Co/Clow?
1787	Birch, John	Hall	Ship	Stewart and Nesbitt
1787	Wallace, William and Co	Hamburgh	Ship	

1787	Jackson, John ?	John	Brig	Morgan, Benjamin
1787		Kitty (and Jamaica)		
1787	Backhouse, John, Thomas and Co	Marlbro	Ship	
1787		Mary		
1787		Patty and Hetty		
1787	Ewing, William	Polly and Hetty	Brig	Mackie, Thomas and Co
1787	Sparling, John	Sparling	Ship	
1787	Warbrick and Holt	Stanley		
1787	Birch and Leay	Success	Ship	Knox and Henderson
1787	Jackson, John	Thetis	Brig	
1796	Green, George and Son	Abigail (Gifford)	Brig	
1796	Lowther and McIver	Abigail (Penkham)	Brig	
1796	Lodge, John and Adam	Adrastus	Ship	Sonntagg, William L
1796	McIver, Iver and Peter	Alexander Hamilton		
1796	McIver, Iver and Peter	Alexander Hamilton (and New Ship York)		
1796	Brown, J	Boston		
1796	Lowther and McVicar	Caroline	Ship	Fisher, Thomas, Samuel and Miers?
1796	Rathbone, Benson and Co	Catharine		
1796	Corrie, Gladstone and Bradshaw	Charles	Snow	
1796	Ewart and Rutson	Columbus		

1796	Brown, John & Samuel/Anderson, Child Commerce & Child		Ship
1796	Wainwright, Howard and Co	Connecticut	Ship
1796		Delaware	Ship
1796		Diana	Ship
1796		Dolphin	
1796		Dominick Terry	Ship
1796	Rathbone, Benson and Co	Edward	Ship
1796	Green, George and Son	Fabius	Ship
1796	Lawson, William	Favourite	Ship
1796	Lodge, John and Adam	Friendship	Brig
1796	Rathbone, Benson and Co	General Washington	
1796	Lodge, John and Adam	George	Ship
1796		Grace	
1796	Humble, Hurry and Holland	Hamburgh Packet	
1796	Lawson, William	Huldy	
1796	Hughes and Duncan	Industry	Ship
1796		Joanna	
1796	Rathbone, Benson and Co	John	
1796		John and Elizabeth	Ship
1796	McIver, Iver and Peter	Leeds Paquet	Ship



1805		Betsey	Ship	Warder, John and Sons
1805	Lees, William	Bristol Packet	Ship	
1805	Barclay, Salkeld and Co	Brothers	Ship	
1805		Charles	Ship	
1805	Brown, Samuel	Charlotte	Ship	
1805	Edgar, Corrie, Son and Co	Cleopatra (and Lazaretto)	Ship	Carrell, E?
1805		Eliza		
1805	Boult, Francis	Fair Lady		Graham, William?
1805	Rich, Stone, Blaney	Fame	Brig	
1805		Favourite	Brig	Lauderbrun, Frederick
1805		Favourite	Ship	Flintham, William
1805	Hobsons and Boulton	George and Mary		
1805	Walker, Francis	Golden Age		Gardiner, John jun and Co?
1805	Barclay, Salkeld and Co	Hampshire (and New Orleans)		
1805		<i>Hannah</i>		
1805	Hurry and Jones	Harriet	Ship	Burke, Thomas/Caldwell, James
1805	Barber, William and Co	Hercules	Ship	
1805		Independence		
1805	Richardson, John and Co	John and Alice	Ship	Wotherspoon, Thomas
1805	Barber, William and Co	Laura		
1805	Rathbone, Hughes and Duncan	Liverpool	Ship	Morton and Wilson

1805		<i>Louisiana (Bravour)</i>		Ship	Becks and Harvey/Hawkins, H?
1805	Green and Wainwright	Louisiana (M Miner)		Brig	Hawkins H?
1805	Lees, William/Barber, William and Co	Maria		Ship	Gardiner, John jun and Co
1805		Mayville			
1805	Tayleur and Park	Newton		Brig	
1805	Lees, William	Piscataqua			
1805		Postlethwaite			
1805	Green and Wainwright	Prosperity			
1805	Rathbone, Hughes and Duncan	Rebecca		Ship	
1805	Barber, William and Co	Roebuck		Ship	
1805	Richardson, John and Co	Rosanna		Brig	Hawkins H?
1805	Binns, Abraham and Co	Rose		Ship	Barker and Annesley
1805	Barclay, Salkeld and Co	Sally		Ship	
1805	Barber, William and Co	Samaritan		Ship	Gardiner, John jun and Co
1805	Green and Wainwright	South Carolina			
1805		Xenophon		Ship	Warder, John and Sons

Source: Newspapers for Liverpool and Philadelphia.

1805		Louisiana (Bravour)	Ship	Becks and Harvey/Hawkins, H?
1805	Green and Wainwright	Louisiana (M Miner)	Brig	Hawkins H?
1805	Lees, William/Barber, William and Co	Maria	Ship	Gardiner, John jun and Co
1805		Mayville		
1805	Tayleur and Park	Newton	Brig	
1805	Lees, William	Piscataqua		
1805		Postlethwaite		
1805	Green and Wainwright	Prosperity		
1805	Rathbone, Hughes and Duncan	Rebecca	Ship	
1805	Barber, William and Co	Roebuck	Ship	
1805	Richardson, John and Co	Rosanna	Brig	Hawkins II?
1805	Binns, Abraham and Co	Rose	Ship	Barker and Annesley
1805	Barclay, Salkeld and Co	Sally	Ship	
1805	Barber, William and Co	Samaritan	Ship	Gardiner, John jun and Co
1805	Green and Wainwright	South Carolina		
1805		Xenophon	Ship	Warder, John and Sons

Source: Newspapers for Liverpool and Philadelphia.

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