

“One price only and that the lowest”: Ryan Brothers’ Retail Operations in Trinity, 1906-1930

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Volume 26, numéro 2, fall 2011

URI : https://id.erudit.org/iderudit/nflds26_2art01

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Éditeur(s)

Faculty of Arts, Memorial University

ISSN

0823-1737 (imprimé)

1715-1430 (numérique)

[Découvrir la revue](#)

Citer cet article

Cheeseman, J. (2011). “One price only and that the lowest”:: Ryan Brothers’ Retail Operations in Trinity, 1906-1930. *Newfoundland Studies*, 26(2), 139–173.

“One price only and that the lowest”: Ryan Brothers’ Retail Operations in Trinity, 1906-1930

JOHN CHEESEMAN

IN RECENT DECADES, in an effort to understand and frequently challenge prevailing views of mercantile supremacy in rural Newfoundland, historians have explored how merchants interacted with their clientele, especially fishermen, under the exchange system called truck. The belief that merchants held power in an unequal relationship, keeping fishermen deep in thrall and stifling economic development, had a long history, but, notwithstanding that every good story needs a villain,¹ it came under increasing criticism. One example, Gerald Sider’s *Culture and Class in Anthropology and History: A Newfoundland Illustration*, was a catalyst of sorts. His assertion that merchant capital hindered Newfoundland’s economic development through the truck system and reinterpretation of cultural practices spurred responding reviews and research that challenged his views and prompted closer examination of mercantile operations.² Among the more notable, Rosemary Ommer used ledgers from a mid-nineteenth-century maritime Canadian firm and, coupled with research on price structures for goods in two early twentieth-century Newfoundland firms, concluded that the presence of truck inhibited local “final demand linkages,” so that fishermen were exploited and used an informal economy alongside the more formal structure. David MacDonald’s study of a mid-nineteenth-century firm on Newfoundland’s south coast concluded that charges levelled against merchants lacked empirical evidence, that attempts to control fishermen through credit were problematic, and that what was called the supply system was productive and a means of investing in the fishery. Sean Cadigan’s work has included studying agency, that is, whether fishermen were able to profit from their labour and how, in 1930s Labrador, one merchant tried to keep fishermen satisfied

in order to keep their business. David Bradley's study of Bonavista merchant James Ryan's relations with clients (mainly fishermen) in the late nineteenth century also produced evidence that fishermen exercised agency and relations with merchants were less unequal than portrayed.³ Truck and credit vis-à-vis fishermen as producers and merchants as fish traders are, therefore, prominent in the historiography.

This paper takes a different approach. Historians have noted the vast amount of documents a business could produce, and while Armstrong and Jones largely dismissed the use of journals, ledgers and other business documents because they don't explain the *why* of business operations, Ommer has defended using them and Bradley also suggested further study with these documents, but preferred to pursue "more interesting" ledger entries. Therefore, in-depth analysis using these business documents remains elusive.⁴ However, day and shop books, cash books and journals, petty ledgers, personal and business correspondence and their marginalia, generated by Ryan Brothers in early twentieth-century Trinity, Trinity Bay, provide a rich trove of insight into their retail operations. Fishermen formed the largest single client base in rural Newfoundland but if James Ryan, who co-owned Ryan Brothers, had "only two avenues for profit: exporting fish to foreign markets and selling goods in the various communities,"⁵ the latter deserves greater attention. Consumer history is a relatively recent field and historians such as David Monod, studying Canadian merchants in a similar time frame to this paper, have noted that "Because retailing has attracted so little attention from social, cultural and business historians, it offers enormous opportunities for inquiry broad and narrow." Carla Wheaton's study of St. John's department stores covers the same period and although many trends uncovered in this research were paralleled in her thesis, rural retail practice was beyond the scope of her study.⁶ British and North American retail historiography, referenced throughout this paper, confirms Ryan Brothers were exposed no less than their urban peers to a wide range of influences originating outside Newfoundland, including advertising, increased cash selling, appeals to women through various methods, and offering cheap but quality goods while competing with neighbouring merchants and mail-order firms. They used these techniques widely because their attention to the everyday role as sellers to all classes of customers was vital to their success; the documents help tell that story.

IN THE BEGINNING

James Ryan and his brother Daniel already had extensive operations throughout Bonavista Bay and into Labrador when they eyed Trinity in the early 1900s. The reason is unclear but Daniel, operating at King's Cove, was acquiring a fleet of schooners⁷ and Trinity had an excellent harbour. Their

Labrador operation was also a reason, as many fishermen they did business with there travelled semi-annually from Trinity and Conception bays. Space was available: the extensive Lester-Garland premises, in use since the late eighteenth century, were almost completely vacant since the last tenant, Robert Bremner, declared bankruptcy in 1900.⁸

In early March 1906 the Ryans offered \$6,100, including a \$200 deposit, to the Garland heirs in England through Gordon Winter, the latter's St. John's lawyer, an offer accepted the next day.⁹ James promptly dispatched his youngest brother, Edmund, who had been overseeing Labrador operations, to Trinity to hire labourers and supervise repairs. Among the wide range of buildings and swaths of land was the shop/office, conspicuous by its large size: three floors plus an attic, cellar, and distinctive mansard or "Dutch barn" roof. A counting house may have been on the site since the 1760s but the shop interior of the building — now a provincial historic site — is typical of the mid-nineteenth century: a large, high-ceilinged single room fronted by large windows, with counters on the other three sides fronting floor-to-ceiling shelves.¹⁰

The first known transactions date from late May; staples comprised most early purchases, which four labourers — Joseph Gover, Peter Taverner, John Thorne, and Levi Locke — bought on credit. In late August a scale was bought at Royal Stores in St. John's for \$3, and in September two women, names unrecorded, cleaned the shop and office for \$3.76. Shop goods valued at \$2,000 were insured and stationery was brought from St. John's. The first shop merchandise, mostly clothing, was sold. Six local fishermen, one owning an enterprise, sold their catches but only a couple bought goods, preferring cash or cheques totalling just over \$1,335.¹¹ Ryan Brothers was open for business.

THE ORIGIN OF GOODS

Ryan Brothers instantly billed themselves as exporters of fish and importers of goods. Until the early twentieth century, most Newfoundland imports came from Great Britain, with the United States and Canada holding most of the remainder.¹² However, local merchants increasingly looked westward. The *Trade Review*, following the release of a spring 1905 report on Newfoundland's trade relations, opined that "despite our loyalty to the Mother Country, and our strong sentiments of patriotism and devotion to the throne, our material interests are heading us in another direction, and we are slowly but surely being westernized."¹³ Buyers, returning from purchasing expeditions in Britain, now stopped at New York or Boston to inspect American goods. Several reasons explain the shift. American attitudes towards consumers compared favourably to British,¹⁴ and transporting goods to Newfoundland was easier for merchants needing quick inventory turn-overs. Railing against inadequate steamer connections between Newfoundland and

Britain was common in the early 1900s,¹⁵ although the number of ships named in Ryan Brothers' duty books indicates an easing situation. With goods crossing the Cabot Strait and loaded on a cross-island train linking to branch lines and bay boats, North America held greater appeal.¹⁶

The outpost retailer's awareness of North American goods also came from the high number of travelling salesmen, or drummers, in Newfoundland by the early 1900s. The *Trade Review* warned St. John's merchants that if they didn't want to see business usurped by foreigners, they had better pick up the pace.¹⁷ Generally speaking, they did so. Drummers from St. John's regularly visited Ryan Brothers with product samples, especially after the railway to Bonavista opened in November 1911. Trinity's newspaper, the *Enterprise*, insisted a traveller could tell what kind of community he had come to by the types of advertisements in the local paper; commercial travellers could also rent the Anglican Parish Hall for one dollar a day.¹⁸

By about 1906, the U.S. and Canada led clearly in Newfoundland imports of bulk commodities, skewing overall trade figures somewhat. Canada held strong advantages in coal, flour, butter, cheese, fresh meat, oats, peas, apples, potatoes, and some types of lumber and leather. The United States led overwhelmingly in sugar, tobacco, edged hardware, typewriters, sewing and knitting machines, most lumber, some dried and preserved fruits, rubberwear, and medicines. Ceylon led in tea, Holland in beans (both through Britain), the British West Indies in molasses, and Spain in salt (see Tables 1 and 2).¹⁹

Britain still held command in the export to Newfoundland of household goods: textiles, clothing, kitchenware, and some foodstuffs (including, curiously, some citrus fruits, rice, and produce such as onions).²⁰ Ryan Brothers changed suppliers frequently, but when a customer purchased these items, usually they were buying British (Tables 1 and 2). The big three generally led their respective fields, with World War I boosting American and Canadian trade advantages to Britain's eventual detriment beginning in the 1920s. Ryan Brothers placed orders with only five pre-war British suppliers, adding two more by 1925; Butler Brothers, the huge American wholesale supplier, also vanished as Ryan Brothers now imported directly from American manufacturers or St. John's wholesalers.²¹

The other major source for goods was St. John's, where wholesalers and manufacturers usually acted as North American manufacturers' agents or brokers, with exclusive distribution rights to products, especially brand-name items. Ryan Brothers also bought most food products in St. John's. In 1911, they dealt with 67 city firms; purchases ranged from thousands of dollars for coal and food from Harvey and Co., to a \$5.46 ship's bogie from Gear and Co. The largest supplier of all was the Colonial Cordage Company for rope and twine. George Knowling and Sons, Hearn and Co., Job's, Royal Stores, and Bishop and Sons also supplied large quantities of retail goods. The Newfoundland Boot and Shoe Company, Newfoundland Clothing Company, and the Penitentiary's broom department received

regular orders, while fruits and other delicacies came from large suppliers and specialty firms such as Edwin Murray, Horwood's, or Wood's. Imperial Tobacco was the sole source for chewing and pipe tobacco, with several brand names available, including Mayo's, Caribou, and the provocatively named Home Rule (cigarettes appeared in 1911).²² Ryan Brothers' reliance on St. John's did not slacken: the store did business with 63 St. John's companies in 1929. Some still supplied thousands of dollars of goods but firms better known to later generations, such as Ayre and Sons, Gerald S. Doyle, Purity Factories, Harris and Hiscock, and Parker and Monroe, now filled larger orders. Stephenville Creamery sent 10 shipments of butter totaling \$1,152.27 and in a sure sign of changing times, Ryan Brothers purchased \$6,564.19 of products from Imperial Oil.²³

They also purchased local products. Knitted goods came from King's Cove and Bonavista; blacksmiths made jiggers and hooks and repaired schooners; coopers supplied barrels built with local wood; fishermen and others knit twine.²⁴ Lumber in bulk was treated as a barter good, except when bought with cash from other merchant/suppliers, and local food was on the menu in Trinity's shops: G.W. Gent, who opened in 1913, ordered regularly from Bonavista butcher James Crawley for several years. A letter in the *Enterprise* written by "Fresh Meat Eater" praised "Mrs. E.C.H. for providing meat to the local market." Eggs, berries, turnips, potatoes, and other locally grown crops were also on hand, usually by the barrel.²⁵

Table 1. Samples of Products, Suppliers, and Country of Origin at Ryan Brothers, 1911 and 1912

<i>United States</i>		
Supplier	City	Goods
Butler Brothers	New York	clothing/accessories, hardware/housewares, suspensors, cologne, accordions, auto goggles
Robinson Export Company	Boston and St. John's	Wand, Pennock, and Washburn blankets, Jim Dandy and Red Rover axes
United States Leather Co.	New York	leather
T.M. Sinclair Co.	Cedar Rapids, Iowa	beef

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<i>Canada</i>		
Supplier	City	Goods
Eastern Hat and Cap Mfg. Co.	Truro, N.S.	hats
J.F. Creaser Ltd.	La Have, N.S.	oiled clothes
Webster Smith and Co.	Halifax	kitchenwares
Sherwin-Williams Paints	Montreal	paints
Gault Bros.	Montreal	knitted shirts, drawers, women's vests
Dominion Flour Mills	Montreal	flour
Father Morrissey Medicine Co.	Chatham, N.B.	patent medicines, e.g., exzema salve, dyspepsia tablets, lung tonic, "vitalizer"

<i>United Kingdom</i>		
Supplier	City	Goods
Cook Son and Co.	London	men's boater hats, golf caps, hard felt hats
Sparrow, Hardwick and Co.	Manchester	ladies' skirts, tablecloths/dia- pers, towels, paletots
J. And W. Campbell	Glasgow	cloth
Thomas Oram and Co.	Manchester	quilted blankets, counterpanes, cloth
Scholefield, Goodman and Sons	Birmingham	hardware incl. camp ovens, locks, scythes, buckets, frying pans; playing cards
Hogarth and Company	London	syrups, vinegar, Taylor's solu- ble cocoa (Ryan Brothers ad- vertised this at their entrance)
G.W. Goodwin and Son	Manchester	Royal Pale Scotia and Ryan's Shamrock soaps
Samuel McLardy	Manchester	pipes, pipe holders

Source: Ryan Brothers Invoice Book, 1913, THSA.

Table 2. Number of Suppliers by Country of Origin, Ryan Brothers, 1911-1913

Year	Great Britain	United States	Canada
1911	21	3	7
1912	24	4	5
1913	23	4	2

Source: Ryan Brothers Invoice Book 1913, THSA.

All this purchasing created a surprisingly diverse range of items.²⁶ The 1912 inventory counted hundreds of pairs of braces, gents' double linen collars, ladies' boxed corsets and wool hose, and everything else from aprons and egg beaters to hat flowers, purses, room paper, and over a thousand pairs of boots and shoes, plus collar studs and cuff links right down to, literally, brass tacks. Several thousand yards of an incredible array of fabrics filled eight pages.²⁷ Altogether, about 360 types of goods — of varying sizes, brands, and colours — were available, although clothing was mainly subdued: white, grey (light or dark), navy, black, or tweed were usual choices for shirts, jackets, dresses, and blouses. Ties, handkerchiefs, and scarves were generally brighter, and draperies could be more colourful. British firm Leopold Frank's flannelettes came in pink and dark red and Marshal and Alston's suitings included purple and green, but colours were curtailed by the war, as letters beginning in late 1915 show: "we can only execute this [order] indifferently"; "pink we must omit"; "fancy flannelette plaids are now impossible to procure as tartans are prohibited by the Government owing to quantity of dye required." Rylands & Sons could supply men's and women's leather goods but not carpet slippers, while Aspen Villa's wallpaper department could only fill an order at "revised prices." Trinity merchant Lockyer Brothers assured customers that British paint supplies were good except for some special colours, because zinc and lead were unavailable.²⁸ By 1916, the main new item in British invoices was patriotic fervour as German items were replaced by those from Britain and Japan. Sparrow, Hardwick and Co. trumpeted wool and cotton and dyed cotton goods "All made in the United Kingdom," while Faudel's in London headlined a 1917 invoice announcing British haberdasheries and light housewares, American petticoats, and Japanese combinations.

Most item ranges by 1917 dwindled noticeably. The Kaufman Rubber Company in the newly named Kitchener, Ontario ("Berlin" was x'ed out on letterheads and receipts), stated raw material delays and difficulty getting "girl help." A single shipment of 226 pounds of Taylor Bros. cocoa arrived from James Epps of London, England, in June 1916, but substitutions were more common and orders smaller. In 1918, most British invoices were only a single page; some companies disappeared altogether. The major beneficiary was the United States: Butler Brothers' invoices listed many more regular products but also reflected the growing technological age

as flashlights, batteries, alarm clocks, pocket ammeters, and more types of tools appeared.²⁹

The early twentieth century, however, remained the era of bulk goods because the revolution in pre-packaged goods and specialty products remained relatively recent;³⁰ historians have also noted that diets did not change much, even in Great Britain, until just before World War I.³¹ Staples, also called provisions, included flour, molasses, sugar, meat, tea, and oats. Storage and handling at Ryan Brothers' stores still determined selection. Today, "shop" and "store" are interchangeable terms, but for Ryan Brothers there was a difference. Bulk staples and other large-volume items, such as coal, pork, and flour, were "stored" and sold from stores, including one curiously named Jerusalem, while people "shopped" in the shop for most other items, including dry, pre-packaged, and smaller goods. Few perishables were available: condensed milk came in tins because fresh could not be stored, while biscuits came in packages, not barrels.³² In 1905, the *Trade Review* noted sugar "is now consumed at least on state occasions, in the home of the humblest man" and was replacing "the good, honest" molasses, a sign of better times,³³ but Ryan Brothers' inventories indicate demand for both lasted many years. Both tea and coffee were available, and the *Trade Review* noted that the best coffee brands "are sent to tempt us, but it appears to be no go, we shall stick to our first love — tea."³⁴

THE EMPLOYEES

With a few early exceptions, Ryan Brothers employed local residents, helping maintain Trinity's status as a mercantile centre. Local history credits them with giving Trinity a much-needed boost during a long period of decline, and the 32 and 30 shop and office clerks in the 1911 and 1921 censuses were outnumbered only by fishery workers.³⁵ The era of hiring British men as clerks was declared over,³⁶ and some Trinity residents already had experience working in St. John's as drapers.

Little is directly known about shop life at Ryan Brothers, but like much in early twentieth-century retailing, the job was changing. It was no longer widely seen as a vocation, apprenticeships were less important, and when young single women began to work behind the counters, this male-dominated field was now regarded as requiring little skill or effort, cheapening its appeal.³⁷ A merchant also wanted a "man with connections," so he would know and, at least in St. John's, capture outport trade. A good appearance and pleasing manners counted more than ever. "The old times, in which a clerk could lean over the counter and ask a young lady how her ma was, are gone forever. Every customer is treated with a studied politeness and the more urbane and Chesterfieldian a clerk is, the better the manager likes it." Dawdling and rushing clerks were equally unappreciated.³⁸

Shopkeeping remained Dickensian in some respects, however. Long hours restocking or cleaning the shop after it had closed for the day were normal.³⁹ Writing in

the St. John's *Daily News* at Christmas 1910, "Fair Play" commented that if the Daughters of the Empire, as reported, were looking for a cause to support, they needed to look no further than their own "mothers and sisters" working in retail shops. They started at 8:30 a.m. each day, were sometimes not allowed to sit down, and did not get off work until about 11:30 p.m. "as they have the wreckage to clear away after the mobs quit the counters."⁴⁰ Rules in James Ryan's King's Cove business diary for 14 January 1909 addressed lighting fires before 11 a.m., dusting desks, fixing lamps (mandatory), and "also that office hands stick to their work in the office and keep clear of the shop."⁴¹ Trinity's business hours are undetermined but the King's Cove shop opened at 9 a.m. six days a week, except on days when there were special early morning masses (the Ryans and some staff were devout Catholics). It closed around 6 p.m., although hours were probably extended if trade demanded.⁴² The business was closed Sundays, all major holidays including certain Catholic feast days, and sometimes the day following inventory (at Trinity, generally late January⁴³). Ryan Brothers also closed four days in September 1917 when James Ryan died and for two days in October 1919, when May, Edmund's first wife, died.

Generally, pay was steady if unspectacular and most wages returned to the employer as employees purchased on credit, including "luxury" items like books or food sauces. Depending on the season or economic outlook, employees could form a significant portion of regular business but yielded the field in peak periods.⁴⁴

Table 3. Ryan Brothers Employee Wages, Employment Dates, and Balances, 1911, 1913, and 1929

1911			
Name	Employment Term	Amount Paid	Balance Owing? Yes/No
Hugh Lilly (office)	1 July - 31 Dec.	\$129.33	No
Patrick Walsh (room clerk)	All year	\$467.20	Yes (to him) \$44.20
Noah Ryall (Room Clerk)	31 May - 14 Dec.	\$129.33	No
Gertrude Thorne	All year	\$96	No
Gilbert Stone	May-Dec.	\$83.33	No
James A. MacKenzie	May-Dec.	\$183.33	
Henry G. Jones	May-31 Oct.	\$33.33	No
Thomas Jenkins	All year	\$314.47	No

<i>1913</i>			
Walter White (manager)	All year	\$540	Yes (to him) \$5.46
Hugh Lilly	All year	\$570	No
A.G. Stone	Jan.	\$34.07	No
Henry Burnell	2 Sept.-31 Dec.	\$194.34	Yes \$14.34
Walter Miller	Jan.-20 May	\$54.16	No
Mary Tibbs	Mar.-Sept.	\$56	No
Blanche House	23 Sept.-31 Dec.	\$29.33	No
James Meaney (storekeeper)	All year	\$443.71	Yes (to him) \$43.71
William E. McGrath	All year	\$681.32	Yes \$5.46

<i>1929</i>		
Walter White	All year	\$777.05
William E. McGrath	All year	\$910.65
James Meaney	All year	\$795.76
Elijah Batson	All year	\$810.05
A.L. Goldsworthy	All year	\$661.86
Levi Fifield	All year	\$282.18
Mary Brown	1 Jan.-28 Feb.	\$33.31
William Sullivan	All year	\$682.19
Gladys Hiscock	All year (?)	\$145.95
Victoria Kelly	11 Apr.-17 Sept.	\$39.90

Source: Ryan Brothers General Ledgers, 1911, 1913, 1929, THSA.

As with other Ryan firms, some staff worked year-round while others were hired as needed, but how they were hired is unknown. One applicant, 16-year-old Meta Loder of Ireland's Eye, wrote a letter asking "if you want another girl would you give me the first chance?" Her letter suggests shop work appealed, possibly to escape a tiny fishing community.⁴⁵ However, unlike at the Ryans' other properties, other Bonavista firms, and elsewhere,⁴⁶ there is no evidence employees were required to sleep in the shop to prevent theft or control employees' lives: if shoplifting and theft were problems, instances did not make it to court: local records are silent on the topic.⁴⁷

WOMEN AND THEIR ROLES

After Gertrude Thorne began working at Ryan Brothers in October 1906, a nearly unbroken line of female shop assistants worked at the Trinity shop until shortly before Ryan Brothers closed in 1952.⁴⁸ Female shopkeepers were not novel: Mary Ash was a Trinity shopkeeper as early as 1809, and in 1908 several women operated shops around Trinity Bight.⁴⁹ But as shop assistants, they were viewed by male colleagues as cheap, unskilled labour and a cause, if not symptom, of shop work's evaporating prestige. They supposedly lacked business sense, were relegated to handling women's or pre-packaged goods, and while younger women did it only as a temporary if respectable form of earning money, older women were drawn to shop work because they lacked suitable alternative employment, especially anything requiring formal training.⁵⁰ One historian has noted that in St. John's in the 1920s and 1930s, shop work was one of the few options attractive to both working and middle-class women, and in a mercantile centre like Trinity this work was available for some women.⁵¹ There is no direct evidence on how female employees were treated at Ryan Brothers, but other sources may confirm some attitudes. Women were paid considerably less than men (Table 3) even though they occasionally outsold them, and graffiti on the shop walls, including employee names, indicates physical separation of men and women, possibly due to goods placement.

Women were also employed because keeping female shoppers satisfied was paramount for retailers. The stereotypical image of men hanging around the stove in the general store could be bad for business. One retail publication from 1913 advised: "Do not permit men and boys to lounge in the store ... housewives hate to walk into a store that is crowded with lodgers who stare at her blankly as she makes her purchases."⁵² *Trinity Enterprise* ads relentlessly promoted household goods, clothing, and draperies partly because women's domestic roles were widely recognized and promoted.⁵³ An *Enterprise* letter writer bemoaned how easy modern women had it: "The women do not slave till midnight. They use the best perfumed soaps, and for the birch sawdust strewn over their kitchen floor in winter, and the blue sand in summer, they have fine carpets and linoleums."⁵⁴

Enticements were real, but whether women or men did more buying, and who made purchasing decisions, is somewhat difficult to discern. In 1899, the *Trade Review* noted that outport men working on the new street railway in St. John's tended not to spend much of their monthly earnings, opting instead to bring their money home to consult "the mistress." It also suggested many schooner men reported cash stolen from their boats while in St. John's to hide their own profligacy from wrathful wives.⁵⁵ Evidence suggests women were usually shop customers, but men concentrated on bulk items from the store. "Per daughter" or "per wife" alongside male account holder names in shop books is common, with women's names rare in store books. Notes to Ryan Brothers indicate some women may indeed have had their budgets controlled (sociologist Marilyn Porter has noted that management does not

imply control),⁵⁶ but caution is required: some women wrote the notes themselves and charged purchases to the man's account: "Please Mr. Ryan will you let Mrs. Thomas Butter have a barrel of flour on her son account Alfred Nurse, she is sick and not able to come herself from Robin Hood"; "Please let my wife take up 4 dollars in your shop on my count. From her hudsman [*sic*] Ruben Hookey" (21 June 1909); "Mr. Ryan will you please let me have 60 cents in the shop half gl oil. Mrs. George Piddle." Winnie Day's note, "Will you please let me have two dollars worth of goods and charge it on John's account," compares with E. Hiscock's "Mr. ryan: Will you please let me have a barrel of flour. Arthur told me before he went away charge it to him he did not have time to get before he went away."

Not all transactions involving women were goods-related. On 30 October 1909, Robert Fowlow, a planter (i.e., someone who employed and supplied other fishermen), sent his wife to collect cash owed: "Dear Sirs: please send by bearer my wife (30 dollars) thirty dollars to pay a boy's wages and you will oblige (signed) Robert Fowlow. And pay the fish making twenty (20) cents per qtl to her also." Calculations on the letter indicate 127½ quintals of fish made, meaning Mrs. Fowlow was to collect \$25.50, a not inconsiderable sum. Mrs. Fowlow earlier that year had authorized a man shipping with Robert that summer to make purchases on Robert's account, suggesting that she was involved in — or at least knew — her husband's business.⁵⁷

CASH VERSUS CREDIT

Of all the problems retailers faced, credit was probably the most vexing. In Newfoundland, the system of exchange of fish for goods has been a matter of debate.⁵⁸ Ryan Brothers' documents, however, use advance, barter, or credit to describe non-cash exchanges, and the word 'supply' to describe the system was in general use. For consistency, credit will be used in this paper unless otherwise noted.

Credit existed partly for reasons beyond a shopkeeper's control: customers wanted it and some needed it, creating a certain bleak pragmatism among merchants;⁵⁹ not extending credit meant losing business to those who did. James Ryan tolerated high credit balances to encourage good relations and productivity; in Trinity, Daniel Ryan occasionally issued instructions to cut off credit to Labrador fishermen who "owe us too much already."⁶⁰ An emerging middle class, however, saw paying for accumulated purchases in one transaction as a status symbol, as the accounts of several prominent Trinity residents show.⁶¹ Merchants recognized "the dangers of extended or indiscriminate credit" but "most trade manuals and journals nevertheless openly recommended its adoption.... This, not cash trading, was the basis of much retailing."⁶² Credit increased costs, causing a merchant "to carry large working capital reserves to avoid having to buy his stock on credit, a practice which entailed the loss of discounts offered by suppliers for cash transactions and

which subsequently forced up his own prices or reduced his profit margins.”⁶³ Expensive bookkeeping methods and the threat of loss from bad debts compounded problems. Newfoundland merchants would probably have gotten rid of credit altogether if they could,⁶⁴ and in 1916 Butler Brothers sent Ryan Brothers a free book that counselled weaning as many people off credit as possible.⁶⁵ Ryan Brothers frequently demanded cash for outstanding accounts if fish was not available. Many fishermen responded with relaxed attitudes; reasons for not paying usually consisted of ignorance (real or feigned) of outstanding balances, or special circumstances (injury, inability to ship fish before ice appeared in the bays, having to leave to seek work, or poverty).⁶⁶ In 1908, Job King of Catalina was insulted that Ryan Brothers demand he pay in fish or cash, saying that if the price was right, he’d let them have the former. Richard Penney of Little Bay mocked them for demanding he pay an “insubstantial” \$12 balance, which he did in cash, saying that if he had known about it, he’d have given them a few quintals of fish (Penney then requested cheaper salt because he could get it at a reduced rate from a local vessel).⁶⁷ Coupled with the women’s letters above and the use of credit by a wide range of customers, the ability to purchase for future payment was common.

The reasons credit persisted are varied. Hiller called it “traditional, familiar, entrenched,” suggesting it represented a fishery that was part of the past, meaning exploitation and backwardness. Familiarity appears highly plausible but another reason, suggested by Pierson, is a deep conservatism.⁶⁸ Contemporary observers commented regularly on this attitude when discussing credit’s alternative: cash. As a means of exchange, cash has suffered from a lack of systematic research into its presence. The impression also exists that until at least World War II and Confederation, cash, especially as it came to people through government social programs, did not challenge truck as a means of exchange. Other historians, however, such as Reeves, have asserted that cash put truck under strain in the early twentieth century.⁶⁹ Determining just how much cash was in Newfoundland in the early 1900s is difficult, but Newfoundlanders enjoyed more opportunities to earn it than probably ever before and its presence was obvious. If the country had been cash poor, it was now cash hungry. Strong fish prices, mining, sawmilling, the new paper mill at Grand Falls, tourism, and railway work all contributed, as did travel from Newfoundland communities, where expenses were few, to Cape Breton’s mines and to the United States.⁷⁰ Remittances, tracked through postal money orders from the United States and Canada, reveal considerable “transfer payments” into Newfoundland.⁷¹ Thomas Jones of Carbonear told Ryan Brothers he was going away because there was “nothing to earn here ... cannot live without money. Doctor, priest and all want money but Tom got no money so I must go,”⁷² and his plaint hints that at least some cash was now necessary. The *Trade Review* firmly believed cash was widespread, and bankers and merchants were convinced there was more gold squirrelled away in outport homes than any comparable jurisdiction in the world.⁷³

Another overlooked feature of Newfoundland's history is what effect banks may have had. The Newfoundland Savings Bank had several rural branches⁷⁴ until the early 1900s but they were too few and far between to be viable for most potential depositors. Despite arriving in early 1895, Canadian banks did not venture outside St. John's for about 14 years, except for a Bank of Nova Scotia branch in Harbour Grace that opened in February 1895 and a Bank of Montreal branch established in Curling in 1902. The banks arrived after the 1894 crash that resulted in financial loss for many Newfoundlanders.⁷⁵ The *Trade Review* referred to the crash frequently, saying it had changed the country so that a tiny group of men could no longer hold its finances to their whims; the field was much wider for any enterprising young businessman to start up.⁷⁶ Canadian banks were touted as immune to failure and another reason Newfoundland was beginning to truly prosper, a perspective bankers themselves shared: "The island was never so prosperous as at the present time," owing to their presence, the Royal Bank's Edson Pease told a Canadian House of Commons committee in 1913.⁷⁷

The crash, however, had reportedly put many Newfoundlanders on edge, leaving a psychological scar as they returned to trusting "the till in the box," a sock, or mattress instead of a bank. C. Sidney Frost, managing the Bank of Nova Scotia's Fogo branch in the early 1920s, noted withdrawals were infrequent and only for dire emergencies; people hid from their neighbours any suggestion they had a bank account and even refused to enter the bank while another customer was inside.⁷⁸ Ignorance may have been a factor as well. The Savings Bank's chairman boasted of more branches in 1913 but complained that many people still thought banks physically held the cash deposited, and the apparently insecure physical appearance of new branches on Bell Island and in Grand Falls was scaring potential depositors away.⁷⁹

More cash also created immediate problems for rural merchants. Increased cash selling required cash on hand and it was not always readily available. In early 1910 Commercial Stores manager Henry Burnell, aided by the *Enterprise*, took up Trinity's cause. Burnell wrote that Trinity needed a bank because many sharemen were paid on cheques or drafts issued by St. John's firms drawn on city banks. When the shareman entered a Trinity shop, the only method to transfer the cheque or draft to cash was to buy goods and take the balance in specie, straining the merchant's cash reserves.⁸⁰ The plea was answered when the Royal Bank of Canada opened in Trinity in November 1911, and Ryan Brothers made extensive use of it immediately.⁸¹ In 1912, they made 50 cash deposits totalling \$37,307.83. The retail portion of total cash intake for 1913 and 1914 is shown in Table 5. The *Trade Review* declared that a fisherman would try not returning to credit once he had gotten the habit of paying for his goods with cash,⁸² but Ryan Brothers' ledgers between 1910 and 1929 show account holders used various means to balance their accounts (Table 4).

Table 4. Methods of Credit Payment and Balances, 1910, 1911, 1913, and 1929

Year	Number Using Fish or Mostly Fish and Oil	Fish, Cash, and/or Other Means Combined	Cash Only	Other Means Not Incl. Fish	Balance to Following Year
1910	30 (18.2%)	18 (10.9%)	10 (6%)	54 (32.7%)	53 (32%)
1911	82 (38.1%)	14 (7%)	20 (9%)	43 (20%)	46 (21%)
1913	66 (26.6%)	26 (10.5%)	34 (13.7%)	51 (20.6%)	71 (28.6%)
1929	49 (19%)	36 (14%)	25 (10%)	66 (26%)	82 (31.7%)

Note: Percentages in brackets are rounded off and may not add up to 100 per cent.

Source: Ryan Brothers General Ledgers, 1910, 1911, 1913, 1929, THSA.

Table 4 covers English Harbour to Hickman's Harbour. Fishermen appear in column 2 or 3 based on a fish-to-cash ratio of at least 3:1, a higher ratio placing a fisherman in the former, although some column 2 accounts included small amounts of cash or other payment. Many account holders who used cash only (column 4) had balances around \$10 or less and some were transferred from petty ledgers;⁸³ accounts with less than a dollar owing usually had the balance abated. Most account holders in column 5 were tradesmen, labourers, or merchants.

More than two-thirds of all accounts were settled each year and most balances owing belonged to fishermen south of New Bonaventure. Curiously, general ledger accounts recorded few residents in communities near Trinity in 1913 trading fish and/or oil, despite the high number of fishermen in these communities: only one of 18 accounts in Port Rexton, two of 34 in Trinity East, and three of 18 in Trinity contained these commodities, some quite small. Few contain third-party payment,⁸⁴ and most customers appear to have easily covered debts at least partially with cash, cheques, or bank drafts.

Fishing accounts also tended to cluster within communities. In 1929, about half were inactive or small (less than \$20) but nearly half the balances owing derived from Dunfield (23), Ireland's Eye (all 10 ledger accounts), and Little Harbour (seven). For all the outstanding balances, between 1907 and 1930 Ryan Brothers sued local debtors only 17 times, winning nearly all. Other local retailers also sued (Commercial Stores brought nine cases to court on 23 May 1914). While most defendants were fishermen, Mrs. William Morris, a housewife, had her \$25.33 debt settled out of court on 6 August 1926. Shoemaker Jesse Christian was brought to court twice within a three-month period in 1913, by Ryan Brothers to collect \$15.84 and by Joseph Morris and Sons to recover \$29.50.⁸⁵ Ryan Brothers also kept running accounts for non-fishermen, apparently based on secure, ongoing relation-

ships. Cooper William Watts Sr. of Trinity East owed \$7.33 on \$123.20 worth of merchandise supplied to the Ryans in 1910; in 1929, another Trinity East cooper, Arthur Watts, carried a balance forward of \$4.55 on \$117.19, labourer Hubert Peddle of Lockston \$8.23 on \$168.68, and Eriksen's, another Trinity merchant, 90 cents on \$92.51.

The amount of merchandise purchased, including goods notes, seems also to have been determined by distance: the farther away a customer lived, the more likely he or she purchased merchandise on account. Some fishermen did business when Ryan Brothers sent fish-collecting schooners to outlying communities, but the pattern is similar: some took cash, others took mostly staples. Ryan Brothers, however, always accommodated cash customers. Among their first customers in 1906, John Clifford of Trinity took cash 3 October for his fish and then promised to buy provisions, and a cheque for \$66.91 was made out on 6 November for John Vivian, who was not a fisherman. It was noted that he "Promised to take goods at first — but demanded the cash afterwards."⁸⁶ Noah Miller of New Bonaventure, in a 1910 letter authorizing Garret Bailey to pick up some items on Miller's account, noted: "Should a schooner come along I will send some fish and oil if not I will settle with money." Levi Prince sent a cheque for \$234 in July 1926, asking "will you kindly change same and pay the bill I owe you and forward the balance to me." John Fry of Henry in Southern Bay sent sheep meat in 1929 and noted: "I don't want any goods, you can send the money and oblige."⁸⁷

CASH BOOKS AND PURCHASE PATTERNS

Among the many types of documents Ryan Brothers produced, several clearly expose the daily rhythms of the firm's retail life. Cash books reveal shop employees and cash sales, store cash books record provision sales, quantity, price, and customers, and advance/day books and petty ledgers reveal daily credit purchases (who, what, and how much).⁸⁸ They also help challenge the notion that fishermen bought only staples.⁸⁹ Credit sales required the customer's name but employees recorded shop cash sales only by amount on individual sales cards, with daily amounts transferred to a log, then compiled into weekly amounts and, with store and petty ledger sales, transferred to a cash journal.⁹⁰

Various events affected daily shop sales — "Put up shop stove today Oct 3rd /11" made for only three cash sales that day — but weather was a recurring reason. Stormy days on some occasions meant "no cash sales." Christmas Eve 1925 was so stormy the window shutters remained up all day. Local merchant G. W. Gent lost \$1 on 21 January 1915 and recorded in red ink that it was a very icy and slippery day.⁹¹ Overall, cash business was as fast or slow on a Tuesday as a Saturday. For instance, on Tuesday, 5 December 1911, the shop took in \$68.18 scattered over 19 transactions, but next day 82 transactions brought in \$322.09. Saturday, 13 January 1912,

saw five transactions totalling a mere \$9.80 but the following Monday the shop took in \$96.89. On 19 February three transactions totalled a paltry \$4.21 and the shop did not break \$100 in daily cash sales until 27 April. Several years later, in mid-November 1918, a probable burst of victory euphoria accounted for shop cash sales of \$406.70, a remarkable \$943.37, and \$455.72 for 11, 13, and 14 November, respectively.⁹²

Table 5. Annual Shop, Store, and Petty Ledger Cash Amounts, 1910-1914

Year	Shop	Store	Petty Ledger
1910	11,509.74	5,710.55	1,569.53
1911	17,116.70	6,523.60	1,383.23
1912	17,109.99	10,152.24	1,283.61
1913	18,442.17	9,981.66	2,668.46
1914	17,004.03	9,859.13	2,618.24

Source: Ryan Brothers Cash Book, 1908-15, THSA

To understand cash versus credit sales, several periods of varying lengths between 1909 and 1925 were chosen, as shown in Table 6. Cash amounts for all periods were available and advance/day books were used for credit calculations, except 1914, for which a journal was used but in which shop and store goods were not separated. Advance/day book prices were untallied and several purchases listed no prices whatsoever, suggesting openness to negotiation. Fortunately, day books identified shop goods by price/inventory codes. Some goods, such as sugar, butter, and twine, sold from shop and store, but coded amounts, usually small, counted as shop goods. Coded gun shot and powder seemed to be shop goods, although Ryan Brothers maintained a separate powder house. Coded firewood, however, is considered a store good because it seems more plausible that such a bulk item was sold out of the store as opposed to the shop, while coal, not coded, is excluded.

Several patterns emerge. The 1912 day book lists no credit transactions for 14-21 November or for 23 November, but cash sales also tumbled those dates (the petty ledger recorded one large intake of \$139.20 on 20 November). Credit sales for 1914 increased substantially when Conception Bay/Labrador customers bought supplies, from late May to mid-June, including several firms each buying hundreds of dollars of goods. The 1924 records show sluggish sales everywhere, suggesting recessionary effects, but Labrador fishermen had also disappeared from the books: the 1929 general ledger records none and a 1931 Batteau ledger lists fewer island-based fishermen than in earlier, especially pre-war, Trinity books. Only three company schooners remained from a pre-war high of 12, meaning fewer crewmen and sharemen.

Table 6. Shop and Store Cash and Credit Sales, Selected Periods, 1909-1925

Period	Shop Cash	Shop Credit	Store Cash	Store Credit
19 Mar.-2Apr. 1909	\$219.34	\$323.13	\$167.10	\$324.85
4-30 Nov. 1912	\$2,576.84	\$374.24	\$2,158.49	\$1,033.13
1-30 Apr. 1914	\$1,042.11	\$1,101.20	\$834.82	Included in shop credit
1-31 May 1914	\$1,522.47	\$3,903.56	\$960.22	Included in shop credit
1-30 June 1914	\$1,756.16	\$10,480.30	\$875.32	Included in shop credit
1-31 July 1918	\$1,857.89	\$1,212.80	\$1,736.73	n.a.
1-30 Nov. 1918	\$10,919.13	\$852.68	\$3,763.53	n.a.
15 Nov.-23 Dec. 1924	\$4,456.30	\$95.19	\$2,782.58	n.a.
1-31 Mar. 1925	\$982.87	\$241.83	\$637.51	\$632.19
1-30 Apr. 1925	\$1,026.83	\$647.27	\$942.99	\$1,176.12

n.a. = not available

Sources: Ryan Brothers Advance/Day Books 1909, 1912-15, 1924-25, Shop Day Book 1917-19, Cash Book 1908-15, Store Cash Books 1912-14, 1917-19, THSA; Office Journal A 1914, Cash Book 1921-26, MHA.

Shop cash sales continued to outstrip store cash sales well into the 1920s, sometimes by very wide amounts. The shop beat the store every month in 1924 (\$23,032.21 to \$14,133.62) and in 1925 it sold \$19,705.99 of goods to the store's \$12,924.05, although strong shop sales did not appear until November. The shop's 1926 total was \$16,784.58 and that of the store \$11,144.53.⁹³ Finally, all transaction types depended on customer traffic but generally kept pace with each other, although more costly bulk goods and runs on particular commodities like salt accounted for most store sales some days, which may help explain why store credit totals were greater than those of the shop.

THE COMPETITION

Besides cash or credit dealings, retailers competed in pricing, inventory, and other areas as consumers became increasingly educated about goods, prices, and even display.⁹⁴ Wheaton noted St. John's retailers used ads to educate and compete for customers, and the techniques were also used in Trinity, where *Enterprise* publisher Fred Brady found willing advertisers.⁹⁵ The *Daily News* favoured the *Enterprise*'s 1910 Christmas issue, saying: "A feature that commends itself is the advertising patronage extended by the businessmen of Trinity and neighbourhood."⁹⁶

Advertising was considered obligatory if a merchant wanted to be seen as modern and progressive, and many did.⁹⁷ A photograph of Ryan Brothers taken around 1907 shows windows blocked with merchandise and staff posed with items in front of the shop; framing the entrance, a banner proclaims their motto — "One Price Only and That the Lowest" — and placards advertise women's clothing and Taylor Bros. Instant Cocoa. A similarly composed Commercial Stores postcard from the same period thanks customers for their patronage: all windows display merchandise and staff hold slogan-bearing signs.

Ryan Brothers' local newspaper advertisements were something they did nowhere else, although in 1909, James Ryan began advertising his three companies in the *Trade Review*, a rare example of an outport firm advertising in St. John's.⁹⁸ The Ryans had also previously used other means: a handbill from King's Cove in "the first year of the New Century" advertised "Ryan's Royal Port Emporium," stressed buying all goods to sell at "Spot Cash" at "lowest margin of profit consistent with quality," and "prompt attention, fair and square dealings, and aim to give general satisfaction to all, high and low, rich and poor." They also promised longevity as opposed to "summer competition."⁹⁹

However, three major firms offered stiff competition in Trinity.¹⁰⁰ Commercial Stores, in the former Commercial School on High Street and with waterside premises, was started in 1904 by E.G. Grant, a former agent for Job Brothers at Blanc Sablon and elected MHA for Trinity in 1909. A Trinity native, Henry J. Burnell, was manager, having learned retailing as a draper with Shirran and Pippy in St. John's. The *Enterprise* described Commercial Stores as "a large purchaser of local products and at certain seasons exports and sells to local consumers large quantities of eggs, fresh meats, berries, etc."

Lockyer Brothers, whose motto was "Headquarters for Everything," started in May 1897. William had owned his own business in St. John's but then opened two locations in Trinity, one managed by James, also a draper. "The opening up of his business as the 'Bargain House' was the dawning of the era of lower retail prices and a nearer approach to the prices prevailing in St. John's and from the start, a brisk trade was done for cash and trade." Lockyer Brothers used Robert Bremner's former schooner *Dart* in their Labrador operations and seemed to have a close relationship with Brady.

The oldest firm was Joseph Morris and Sons. Joseph had started in the Labrador fishery and was later joined by sons Orlando, Stephen, and Frederick, surviving “the memorable bank crash and other and more recent reversals incidental to a supplying house, which speaks volumes for the grit and acumen of those in charge,” but losing several schooners had curtailed the firm’s Labrador involvement.¹⁰¹

St. John’s firms were nearby: Alan Goodridge and Sons had branches in New Pelican and Heart’s Content in 1912, while Marshall Brothers set up shop in Trinity East in 1910 under long-time agent Alonzo Fowlow.¹⁰² Goodridge advertised regularly, but city firms also challenged Trinity merchants with mail-order services, some advertising special products such as motor engines, musical instruments, or books. Others, like P.F. Collins “the Mail Order Man,” tinsmith William J. Clouston, and Jackman the Tailor regularly targeted outport customers. Clouston promised the Bright Acorn Stove “sent to Trinity or Bonavista,” freight paid by them, for \$19. Jackman addressed “the People of Trinity District,” asserting that “Shopping by mail is now a recognized feature of modern life”; the district’s mail and transportation infrastructure “practically enables buyers to have their goods selected from large stocks and delivered at their homes within a couple of days.”¹⁰³ Collins and Jackman targeted female customers, Collins promising that “D. & A. Corsets improve any Woman’s Figure,” and Jackman announcing he had established a “First Class Dress and Costume-Making Department” to circumvent delays when he forwarded outport orders to St. John’s dressmakers.¹⁰⁴

Direct advertising was a fixture in patent medicines and other products. Greene and Co. spoke “To the People of Trinity” about Reliable Fruit Syrups, assuring buyers that “They contain no glucose.” A Standard Manufacturing ad listed brand-name products and stated, “If your own particular shop cannot supply you with these goods, see that it obtains them for you and take no substitute.”¹⁰⁵ Advertising help from manufacturers was common. Devoe Paints supplied copy for Commercial Stores; Imperial Tobacco, notorious for controlling product ads, aided G.W. Gent, as did North Sydney-based tinsmiths Thompson and Sutherland, who advertised him as their Trinity agent.¹⁰⁶

Ryan Brothers’ earliest surviving ads, from the spring of 1909, concentrated on staples and fishing supplies, “still selling at lowest cash prices,”¹⁰⁷ while Commercial Stores and Lockyer Brothers usually used brasher and more garish ads. Commercial Stores, in April 1909, stated how April 1904 “had found us busy establishing a business with one great aim — SUCCESS. Since then no less than THREE others have opened — two here and one at Trinity East. These new openings have of course produced a keen competition but we have fought on bravely with the motto of — ‘NEVER SAY DIE,’ and the result IS — SUCCESS.” Sales had increased 80 per cent since they opened, even if fish prices had been down in the fall of 1908 and in March 1909 all their staff had been quarantined during a smallpox outbreak. In July, Commercial Stores boosted both their business and the *Enterprise*, claiming “We believe everything to be an investment, not an expense, and so long as the

ENTERPRISE takes an interest in TRINITY, so will we take an interest in the ENTERPRISE,” promptly running an ad for “cream soda, ginger and root beer in 5c bottles.”¹⁰⁸ Commercial Stores also showed intentions of competing with Ryan Brothers in fish purchasing, albeit with a caveat. On 14 August they advertised a schooner loading at their wharf, and “We intend to buy all the codfish we can get,” offering “as good a price as anyone and CASH IF YOU WANT IT,” but only if the seller had “liberty to sell where you like MIND.”¹⁰⁹ A week later their ad read: “there will be no humbug about the payment — the CASH IS YOURS if you want it. If not, our stocks consists [*sic*] of the BEST and the LOWEST price available.”¹¹⁰

Lockyer Brothers’ full-page ads 20 November and 4 December apologized for being short a saleslady, “which is rather awkward at this time of the season,” but another was in place promising to do her best for former customers. The ad asked for a trial “and satisfaction will be guaranteed.” Commercial Stores played on the themes necessary for retailing success and announced proudly that to keep up with the crowds, they were keeping up to date in merchandising, manners, and book-keeping, the latter to the point where “mistakes are now few and far between”! They could look up an entry “in less time than it takes to write it,” but implored customers to keep their own records straight.

Ryan Brothers stepped into the ring on 4 September 1909, publishing a poem concentrating on price and quality they claimed was recited by women coming to Trinity on the south side and Trinity East ferries. They also highlighted their unique ability to import large amounts of new, fashionable goods, trumpeting on 7 May 1910 to “THE PUBLIC GENERALLY and our Lady Customers in particular that our NEW SPRING’S GOODS — direct from the English and American markets — are now arrived and being opened.” A few weeks later they announced: “Direct from Spain per our schooner ‘Virginia’ 50 Boxes CHOICE BLUE RAISINS. Good Quality and Selling Cheap” alongside oranges, onions, cheese, hams, “and seeded raisins and cleaned currants.”¹¹¹

One of the more interesting gimmicks occurred on 9 March 1912, when Commercial Stores announced that “Thomas Northover’s Harp has been discovered and through the kindness of the ENTERPRISE has been placed in our store window.” People perhaps “had seen and heard it in younger days.” The harp drew attention to 35 cent packages of tea; a lucky number in one package, when drawn, won a teapot displayed next to the harp.¹¹² Ryan Brothers countered with the appeal of imports on 27 April: “NEW GOODS DIRECT FROM THE ENGLISH MARKET,” with textiles and clothing ranging from tapestry covers and Smyrna rugs to quilts, assorted brand-name peaked caps, clothing, accessories, undergarments, and “NEW WALLPAPERS.” However, even counting the occasional attention-grabbing ad (‘HAMS!HAMS!HAMS!’ read the banner on 10 April 1914), Ryan Brothers ads remained relatively subdued, costing \$7.50 for six months and by 1910 frequently taking at least half the *Enterprise*’s first page.

PRICING AND QUALITY

Ryan Brothers strove to provide well-priced goods.¹¹³ Their motto, “One Price Only and That the Lowest,” remained so until around 1916, when it changed to “The Cheapest Prices in Town.” The prices may very well have been. In December 1912, King’s Cove manager J.G. Hart reported that many Stock Cove and Knight’s Cove residents returning from a visit to Ryan Brothers “give wonderful accounts here of your cheap prices, ours are fine enough, but yours if correctly quoted are give away ones.” Researched records do not indicate discontent even when, by 1919, inventory prices were about 250 per cent higher than they had been in 1912.¹¹⁴

Prices at Ryan Brothers varied, and goods were cheaper if the customer paid cash. In October 1912, fishermen returning from Labrador paid up to \$7.40 on credit for each of four brands of flour, including Windsor, generally the most expensive and popular brand. However, local fisherman Peter Pitcher of Old Bonaventure bought three barrels of Strength brand at \$6.50 each on credit on 8 November, while fisherman Aaron Seviour of British Harbour paid \$6.20 cash three days earlier for Windsor. On 10 December, Ryan employee Noah Ryall and labourer Hubert Peddle both paid \$6.35 on credit for Strength but Eb Smith of Hodge’s Cove paid cash for two barrels of Windsor at \$6.20 each. In November, Prairie Blossom brand arrived from Dominion Flour Mills; Ryan Brothers bought it for \$5.30 and sold it for \$5.70 cash, but William Vatcher bought it on credit for \$7 on 23 November, Peter Leonard, on credit, for \$6.40 four days later (both men were from British Harbour), while sailmaker Patrick Eagen paid \$6.30 on credit on 14 December. However, Leonard paid only \$6.20 cash for Windsor the same day he bought the Prairie Blossom. Similarly, on 30 November, Aaron Vokey of Pope’s Harbour paid \$6.30 credit for Strength and \$5.70 cash for Prairie Blossom. He also bought eight gallons of molasses for 46 cents credit each but only 36 cents cash for the same amount, both usual prices that time of year. Finally, *Dora E.* crewman Richard Pelly from Hant’s Harbour paid \$7 credit for both Windsor and Prairie Blossom on 30 November.

Similar fluctuations were seen in products like meat, butter, oats, and fishing necessities such as cutch (used for darkening rope and netting) or rope. Emmanuel Miller of New Bonaventure paid 25 cents/lb. for 25 pounds of boneless beef on 9 April 1913 (“will pay spring’s fish”), but his neighbours and several other fishermen paid 12 cents cash. Patrick and James Power of Conception Bay paid 10 cents/lb. credit for 30 pounds of cutch, but three local fishermen paid seven cents cash. On 8 April, labourer Ambrose Bailey bought a 10-pound tub of creamery butter for \$1.80 credit, the same price charged to fisherman Ambrose Stone (“per order of son, will pay early in May”). Cash prices remained lower than credit even during summer and fall increases, regardless of customer (some of these men had no fish in their 1913 accounts).¹¹⁵

Comparing shop items is more complex simply because of highly intricate inventory/price codes. Dress goods sold for several prices in 1918, but the uncoded 1917 year-end inventory listed 33 different prices. Oiled clothes inventoried as jackets (\$1.58) and pants (\$1.45), but in May 1918 Ryan Brothers sold suits ranging from \$4.20, to local resident Hubert Peddle Jr., to \$5 double-oiled, to two Conception Bay sharemen headed to Labrador, while Ernest Spurrell got his double-oiled suit for \$4.25 on 3 June. Similar ranges were observed in tea, tobacco, and sugar. Imperial tobacco sold for five different prices per pound (\$1.10 to \$1.30) to eight different men in mid-June, with labourer John Thorne paying the lowest, and Nicholas Butt of the *Dora E.* the highest. In three consecutive transactions on 19 July 1913, Noah Ryall bought two pounds of granulated sugar at six cents a pound, Trinity fisherman Frederick Coleman purchased 10 pounds at 5½ cents/lb., and John Ryan, a crewman on Ryans' schooner *Our Lady*, bought five pounds at five cents. Even Dan Ryan was subject to fluctuating prices. In five separate purchases in 1917, he paid 30, 35, 40, 50 and 55 cents for each of several dozen eggs, plus 20 cents freight in August.¹¹⁶

Price differences among clients of other firms were observed by Ommer, who suggested higher credit prices for many goods were security against ability to pay debts. She notes various circumstances, such as brand and client, playing a role,¹¹⁷ but other reasons were detected at Ryan Brothers. First, based on the wariness towards credit, cash shortages, and the need to pay wholesalers, Ryan Brothers appear to have used lower cash prices as an incentive to increase their own cash flow and wean customers off credit as much as possible. Furthermore, prices were affected by consumer agency: customers wanted more than cheap prices — they wanted quality. Advertising biscuits that “won’t go to smash” and “children’s red paletots” (ulsters, i.e., long overcoats) that were “a very stylish cut”¹¹⁸ are public examples of Ryan Brothers answering this demand.

In 1908, manager Walter White ordered boys’ fancy sweaters and assorted fancy mixtures “at prices charged (size and cost to Ryans listed) the year before.” Ryan Brothers received them in advance of a new higher price but “as they are a better quality and more saleable style,” they could withstand a small price increase. Size 36 jerseys ordered in May 1911 were declared a “good medium size”; smaller would not justify the price for the quality and another style was completely rejected as not saleable: “It buttons up on shoulder and on one side of collar.”¹¹⁹ All the other styles were considered saleable. Invoices contain frequent comments such as “poor quality.” Trial fents (short ends or remnants of cloth) from E. Freud and Son of Manchester were considered “Not so good value as Oswald Jackson” but Freud’s Oxfords and sateens were later judged a better value and superior to Jackson’s.¹²⁰

Demand for quality was just as sharp in hardware. In December 1912, White requested “2 dozen good American axes. ‘Kelly’ brand bought of Robinson Export Co. past spring was a good quality. Cost \$9/doz,” He adamantly added “Do not buy a cheap or inferior quality axe.” A year later he wrote: “23 Dozen American axes —

good QUALITY 9.00 OR 9.60 doz. 2 doz. at 8.50,” re-emphasizing “Cheap axes not saleable here.” White also criticized two dozen sharp-pointed minié shovels from Scholefield Goodman and Sons: “9 in. is too wide. These shovels are also too heavy.”¹²¹ Quality staples were also in demand, as everyone from the local constable to sharemen specified “good,” “best,” or “No. 1” quality flour in orders,¹²² and molasses received rigorous tests: “6 puns good (Barb) molasses already bought — get new and good mols & tell Lahey to taste each puncheon.”¹²³

Inventory control explains price fluctuations as well. A 1917-19 day book notation reads: “Sell meal by a pound price, when under a sack sold.” Customers buying less than eight to 10 gallons of molasses were generally charged a higher price than customers buying more. As well, demand affected prices: on 29 May 1918, brisk salt sales saw the price increase 10 cents a tub during the day. Coal sold frequently in 125-pound tubs but major users, such as businesses, schools, the courthouse, post office, and lighthouse and fog alarm, bought mostly by the ton. In times of shortage, as at the end of World War I, these customers, especially the lighthouse, paid exaggerated prices.¹²⁴

Price increases and other selling practices frequently originated beyond the local environment, such as the 1931 “chain of credit” to Strong and Mursell in Little Bay Islands that Ommer shows originating from the Bank of Commerce in St. John’s.¹²⁵ At Ryan Brothers in the early 1920s, securing goods from St. John’s was frequently hampered by raw material shortages and price fluctuations, or foreign manufacturers dictating terms through St. John’s agents.¹²⁶ This did not quite deter them from trying to secure quality goods at cheap wholesale prices. As early as 1912, White was writing: “Mr. W. Moore when here travelling for James Baird Ltd. quoted ... men’s F.L. underwear — firsts — at either \$5.00 or \$5.25 per doz. If you can get it now at either of these prices, buy from the above firm, if not buy seconds, if good quality, from either Robinson Export Co. or Halley & Co. Our last F.L. underwear from Robinson cost \$5.00 per dozen.”¹²⁷ (This note covers drummers, price, quality, and dealings with St. John’s firms all in one.) In September 1917 he wrote on an invoice for caps from Nova Scotia: “We should not be charged \$4.07 for caps that are exactly the same quality as the \$3.64 lot.” Order and office books are rife with similar instructions: “2 cases lime juice (good quality) ... Linseed oil has advanced 8/6 per cent lately. Could not get it cheaper you cannot import less than \$1.20 at present”; “5 or 6 25 lb. sacks of hen’s feathers. Last bought Halley & Co. past spring cost 13 1/3 c lb. Try there (Knowling) now also Bishop, Sons & Co”; “3 brls good apples, 1 case oranges. Buy where cheapest ... If fresh stocks of loose currants are not yet arrived at St. John’s, buy only 3 or 4 cases. If buying the 12 cases of fresh stock try and get as cheap as possible ... 10 brls Amer. Gran. sugar last Harvey & Co. contract \$6.95 per 100 lbs. that is if sugar is likely to go higher in the Fall. We have 12 brls on hand now.”¹²⁸

Import duties also affected prices. Ryan Brothers paid 25 to 45 per cent on most goods, while currency conversions and brokers' fees increased British prices (Table 7).

Table 7. Wholesale Price Duties, 1908 (British currency converted in duty books)

Product	Supplier	Cost	Duty in Dollars (% rate)
Hose (20 pairs)	Ryland & Sons	\$37.14	\$13 (35%)
Winsor soap (2 gross)	Ryland & Sons	\$ 8.02	\$3.21 (40%)
Calico shirting (10 pieces)	Ryland & Sons	\$30.05	\$10.52 (35%)
Blankets (3)	Butler Brothers	\$1.65	\$0.58 (35%)
Collars (8 dozen)	Butler Brothers	\$9.15	\$4.12 (45%)
Lamp chimneys (6)	Butler Brothers	\$1.44	\$0.58 (40%)
Tea (1,890 lbs.)	Burbridge, Pritchard and Bartleet	\$296.91	\$97.95 (33%)
Coffee (350 lbs.)	Johnson and Sons	\$35.49	\$24.50 (7 cents/lb.)

Source: Ryan Brothers Duty Book, 1908-12, THSA.

Additional charges were common. An October 1911 order for hats from Nova Scotia cost \$54.73, but added on were \$2.20 freight and charges, 97 cents for the case and duty on said case, and 40 per cent duty of \$21.55. A 19 May 1922 Butler Brothers invoice for \$204.65 included \$96.23 for duties, taxes, fees, insurance, and freight charges. A \$118.30 invoice from the U.S. Leather Co. contained \$47.59 charges, including \$40.26 duty.¹²⁹

Disagreements over wrong, damaged, stolen, or otherwise inaccurate orders were common. In 1916 Ryan Brothers argued over their 1911-13 accounts with the Sudbury Leather Co., insisting the latter's weights were wrong, although they conceded owing other charges.¹³⁰ They also deducted from a cheque due Direct Agencies when the latter shipped a Ryans' schooner to Trinity without consent and only three-quarters full. In late 1914 they argued with Sparrow, Hardwick and Co. over suspected tampering with a short order, noting they would not have complained otherwise.¹³¹ Gilbert Shears, the St. John's agent for Ryan Brothers, complained that Langley's clerks continually confused King's Cove and Trinity: "They seem to think it is no trouble at all to rectify these mistakes in St. John's."¹³² Suppliers also refused orders outright: Scholefield, Goodman and Sons claimed an order for six tinned round pots and covers was too small, and Butler Brothers

considered one back order too small.¹³³ A complaint to Job Brothers that Purity flour sent to Trinity was not as good as the Victor or Winsor Patent brands caused a disagreement and Job's refused a requested allowance, calling it "out of order."¹³⁴ Trouble with wayward local shipments also occurred. In 1920, James Martin of Hickman's Harbour wrote that one of two beef hindquarters he had shipped on the ss *Petrel* did not arrive in Trinity because it was mistakenly intercepted and used by the ship's captain.¹³⁵

CONCLUSION

By 1935, Ryan Brothers had become Ryan Brothers Limited, but the firm was declining. Ledgers progressively became thinner, and in 1947 the company abandoned the salt fish trade. The shop operated until 31 March 1952; the local Catholic priest, Father Leo Burke, wrote to the executor for Nora Ryan's estate that there was no fanfare over the closing. "It was like an old man who had just passed peacefully away; and I suppose will pass into oblivion."¹³⁶ The premises lay vacant until the shop/office became a provincial historic site.

Notwithstanding their durability in the public consciousness, notions about oppressive merchant-client relations in Newfoundland have actually had a hard time surviving the scrutiny historians have subjected them to in recent decades. The greatest efforts at readjustment came through studying relations centred mainly on fishermen selling their fish and other commodities to merchants who bought them by extending credit in their establishments. Unfortunately, the story frequently ended there, leaving an important part of the relationship under-explored: the merchant as retailer. The fisherman had credit to buy goods, but how he and his family used that credit, what alternatives were available to them, and their attitude to the goods available for purchase — in other words, how they and the non-fishing customers of a firm like Ryan Brothers acted as consumers was unclear. However, surviving early twentieth-century documents from this firm paint an engaging and challenging portrait of rural retail operations. Researchers and historians who have taken their cue from Armstrong and Jones, for example, and who therefore have bypassed the ephemera that firms like Ryan Brothers generated, possess only a partial picture of mercantile operations, which is peculiar, given how prominent retailing was and how seriously merchants engaged in it. The ephemera reveal a diverse range of imported and domestic goods available even as the age of staples remained relatively strong, and although many "luxury" products were purchased less frequently by fishermen or labourers, any assertion that they bought only bulk commodities is clearly questionable. Furthermore, customers wanted quality goods at cheap prices; Ryan Brothers scrambled to provide both, and invoices, correspondence, and marginalia record their efforts to meet the demand. The ephemera also afford glimpses into the increasing visibility of cash and how much

of it passed through a merchant's doors as retail sales. The amounts dilute the idea that credit was the only means by which fishermen and others could or would do business with a merchant. Also revealed are Ryan Brothers' employees, including women, which creates an opportunity to explore rural retailers' attention to female employees and customers, and throws light on their assumed domestic and social roles from another angle.

These trends and others, such as newspaper advertisements and gimmicks used by Ryan Brothers and their competitors in Trinity, were largely identical to trends and attitudes prevalent in the North American and British retail scenes, indicating that the wave of consumerism engulfing Newfoundland extended beyond St. John's. The relationship between merchant and customer was influenced by the fishery for most of the period studied in this paper, but the ephemera produced by Ryan Brothers and the emerging trend towards consumer agency as a topic in historical study shows that when it came to selling goods, that relationship was also becoming, more than ever, that of retailer and consumer.

Acknowledgements

I am grateful for the assistance of everyone who read drafts of this paper, notably Dr. Jeff Webb, for his encouragement and suggestions. I also thank the staff at the Maritime History Archive and Centre for Newfoundland Studies at MUN, and Jim Miller and staff at the Trinity Historical Society Archive for access to and assistance with their collection.

Notes

¹Despite more sympathetic recent historical analysis, "the gouging and miserly out-port merchant remains a much-resented Newfoundland figure, a depiction perpetuated in family stories, in theatre and novels." R.B. Fleming, *General Stores of Canada: Merchants and Memories* (Toronto: Lynx Images, 2002), 165.

²J.K. Hiller, Peter Narvaez, and Daniel Vickers, "Newfoundland's Past as Marxist Illustration," *Newfoundland Studies* 3, 2 (1987): 265-76; F.L. Jackson, "The Marxist Mystification of Newfoundland History," *Newfoundland Studies* 6, 2 (1990): 268-81; Sean Cadigan, "Power and Agency in Newfoundland and Labrador's History," *Labour/Le Travail* 54 (Fall 2004): 223-43.

³Rosemary Ommer, "The Truck System in Gaspé, 1822-1877," *Acadiensis* 19, 1 (Autumn 1989): 91-114; Rosemary Ommer, "Merchant Credit and the Informal Economy: Newfoundland, 1919-1929," *Historical Papers* (1989): 167-89; David A. MacDonald, "'They Cannot Pay Us In Money': Newman and Company in the Supplying System in the Newfoundland Fishery, 1850-1884," in Rosemary E. Ommer, ed., *Merchant Credit and Labour Strategies in Historical Perspective* (Fredericton NB: Acadiensis Press, 1990), 142-56; Sean

Cadigan, "Battle Harbour in Transition: Merchants, Fishermen, and the State in the Struggle for Relief in a Labrador Community During the 1930s," *Labour/Le Travail* 26 (Fall 1990): 125-50; David Bradley, "'Smugglers, Schemers, Scoundrels and Sleveens': An Analysis of Merchant-Client Relations at Bonavista, Newfoundland, 1875-1895," MA thesis (Memorial University of Newfoundland, 1994), 3, 11.

⁴Robert Sweeney, David Bradley, and Robert Hong, "Movements, Options and Costs: Indexes as Historical Evidence, A Newfoundland Example," *Acadiensis* 22, 1 (Autumn 1992): 111-21; John Armstrong and Stephanie Jones, *Business Documents: Their Origins, Sources and Uses in Historical Research* (London: Mansell, 1987), 127; Ommer, "The Truck System in Gaspé," 101-02; Bradley, "Smugglers, Scoundrels, Schemers, and Sleveens," 172.

⁵Bradley, "'Smugglers, Scoundrels, Schemers, and Sleveens,'" 149.

⁶David Monod, *Store Wars: Shopkeepers and the Culture of Mass Marketing, 1890-1939* (Toronto: University of Toronto Press, 1996), 350; Donica Belisle "Toward a Canadian Consumer History," *Labour/Le Travail* 52 (Fall 2003): 181-206; Carla Wheaton, "'... as modern as some of the fine new department stores can make it': A Social History of the Large Water Street Stores, St. John's, Newfoundland, 1892-1949," Ph.D. dissertation (Memorial University of Newfoundland, 2003), 17, 24.

⁷D.A. Ryan to Harrington and White, 29 Dec. 1906, Ryan Brothers (hereafter RB) Outgoing Correspondence 1906, 1.01.01, Maritime History Archive, Memorial University, St. John's, (hereafter MHA); *Trade Review*, 30 Jan. 1904. The *Trade Review* observed the Newfoundland commercial scene, leaning heavily towards the St. John's environment, but business trends there affected and were affected by the rural economy as well.

⁸*Trinity Enterprise*, 10 July 1909.

⁹Trinity Property 1884-1910, James Ryan collection, 1.88.005; James Ryan to Edmund Ryan, 20 Mar. 1906, James Ryan Letter Book 1.41.008, James Ryan collection, MHA.

¹⁰Public information sheet, Provincial Historic Sites division of Department of Tourism, Culture and Recreation, Government of Newfoundland and Labrador. For the interior's typicality, see Monod, *Store Wars*, 152.

¹¹RB Day Book 1906, 2.05.02, MHA.

¹²David Alexander, "Newfoundland's Traditional Economy and Development to 1934," in James Hiller and Peter Neary, eds., *Newfoundland in the Nineteenth and Twentieth Centuries: essays in interpretation* (Toronto: University of Toronto Press, 1980), 24. Neither Alexander nor Wheaton examine the origin of different classes of imports, presumably a necessity for studying consumption in Newfoundland.

¹³*Trade Review*, 3 June 1905.

¹⁴American manufacturers were seen as giving customers what they wanted; British manufacturers gave customers what they thought suited the latter. American fashion dictates were also becoming at least as influential as European fashion and the presence of travelling salesmen was also seen as indicating "Uncle Sam and Mrs. Beaver" were more serious than British firms about capturing Newfoundland's business. *Trade Review*, 2 Apr. 1904, 5 Mar. 1905, 17 Sept. 1910.

¹⁵Many in Newfoundland called for better service and connections; the *Trade Review* was especially annoyed at what it saw as poor service by the Allan Line; see, e.g., 30 Jan. and

2 Apr. 1904. An 8 Jan. 1910 article still called visiting boats “marine leftovers and skeletons.” RB Duty Book 1908-12, Trinity Historical Society Archives (hereafter THSA).

¹⁶The Reid Newfoundland Company’s railway carried up to two-thirds of all flour imported into Newfoundland, which comprised between 5 and 10 per cent of its total freight traffic. From 1906 to 1920 the figure rose 150 per cent to 147,100 barrels (over 29 million pounds); “Other Articles” jumped from 90.7 million to over 355 million pounds between 1906 and 1920: “Annual Returns of the Reid Newfoundland Company,” Appendices for *Journal of the House of Assembly* (1906), 231; (1911) 806; (1913) 707; (1917) 566; (1920) 490.

¹⁷*Trade Review*, 8 Mar. 1905. On the importance of drummers in this era, see Susan Strasser, *Satisfaction Guaranteed: The Making of the American Mass Market* (New York: Pantheon Books, 1989), 61-65.

¹⁸RB Inventory Remains 2.01.02 MHA; *Trinity Enterprise*, 27 Apr. 1912. Drummers visited Ryan Brothers and Trinity at least into 1929: RB Incoming Correspondence 1929, 1.03.30, MHA.

¹⁹“Customs Returns,” *Journals of the House of Assembly*, 1906, 1911, 1913, 1917, 1920, 1924.

²⁰*Ibid.*

²¹RB Invoices 1923-40, THSA.

²²RB General Ledger 1911, THSA. A G.W. Gent ad listed 19 brand names for tobacco products (*Trinity Enterprise*, 19 July 1914), while Ryan Brothers listed nine in their 1913 inventory: RB Inventory Remains 1912-19, THSA.

²³Knowling’s and Hearn and Co., for instance, made only one shipment each: RB General Ledger 1929, THSA. Mechanical tools and parts appeared more frequently after 1920: RB collection 2.01.03, MHA; in 1929, Imperial Oil asked Ryan Brothers to return 220 steel barrels the latter had accumulated: Imperial Oil to Ryan Brothers, 8 Oct., RB Incoming Correspondence 1929, 1.03.30, MHA.

²⁴On several occasions in the spring of 1911 knitted goods were shipped from King’s Cove: RB Landing Book 1911-15, THSA. J. Alexander of Bonavista was asked for knitted goods, specifically socks, and single and double mitts, 31 July 1915. On 21 Dec. 1914, James Martin of Hickman’s Harbour sent 95 pounds of beef and 35 pounds of mutton: RB Incoming Correspondence, Local Letters 1914, 1.03.12, MHA; Petty Ledger 1915-17, THSA.

²⁵Invoices G.W. Gent 1916-20, E. Batson Company, 3.001, MHA; *Trinity Enterprise*, 10 July 1909; RB Store Cash Book 1912-14, THSA.

²⁶The information for this and the following three paragraphs is in Ryan Brothers’ invoice books 1913 and 1915-23, THSA.

²⁷RB Inventory Remains 1912-19, THSA; RB Stock Orders and Inventory 1907-08, 2.01.01, MHA.

²⁸RB Incoming Correspondence 1916, 1.03.14, MHA; *Trinity Enterprise*, 20 May 1916.

²⁹RB Invoice Book 1915-23, THSA. Children’s toys also appeared by 1918, as did baby’s clothing and transparent nipples. Mackintoshes, raglans, and negligees were now also part of the inventory and Colgate toothpaste was available in 1916; also see note 23.

³⁰Strasser, *Satisfaction Guaranteed*, 28.

³¹Michael Winstanley, *The Shopkeeper’s World 1830-1914* (Manchester: Manchester University Press, 1983), 152-53; Kelley Graham, *Gone to the Shops: Shopping in Victo-*

rian *England* (Santa Barbara, Calif.: Praeger, 2008), 56. Fruits had only become more common in Canadian shops by the early 1900s and coffee, tea, and meat consumption were all up by World War I: Monod, *Store Wars*, 104.

³²The only exceptions in Canadian shops (and at Ryan Brothers) were butter, margarine, and cheese: Monod, *Store Wars*, 207. Ryan Brothers advertised staples and building supplies as available at their retail store: *Trinity Enterprise*, 3 Feb. 1915. Some Canadian general store owners repackaged staples into paper bags and sold those to customers: Fleming, *General Stores of Canada*, 165; RB Inventory Remains 1912-19, THSA.

³³*Trade Review*, 5 Jan. 1905, 26 Jan. 1907.

³⁴Tea had become the staple drink for all classes in Britain by 1900: Winstanley, *The Shopkeeper's World*, 123. Harvey and Co. in St. John's blended teas in the early 1900s: *Trade Review*, 26 Jan. 1907.

³⁵*Census of Newfoundland and Labrador 1911* (St. John's: J.W. Withers, 1914), 104, 110, 116; *Census of Newfoundland and Labrador 1921* (St. John's, 1923), 112-14; J.B. Jukes, *Excursions in and around Newfoundland during the Years 1839 and 1840*, vol. 1 (1842; repr., Toronto: Canadiana House 1969), 58; Gordon Hancock, *The Story of Trinity* (Trinity, Nfld.: Trinity Historical Society, n.d.), 3.

³⁶Until the 1870s, British men were commonly hired for Newfoundland firms as stock keepers. As cash grew more common and shop work changed, many left for Canada or the United States: *Trade Review*, 23 Sept. 1905.

³⁷Pamela Horn, *Behind the Counter: Shop Lives from Market Stall to Supermarket* (Phoenix Mill, Gloucestershire, UK: Sutton, 2006), 87-88.

³⁸*Trade Review*, 23 Sept. 1905; Fleming, *General Stores of Canada*, 61.

³⁹Fleming, *General Stores of Canada*, 95.

⁴⁰*Daily News*, 20 Dec. 1910.

⁴¹King's Cove Diary 1909, James Ryan Collection No. 10, MHA.

⁴²Rural general stores usually opened at 6 or 7 a.m. and "locked up" late, at a more or less fixed time": Fleming, *General Stores of Canada*, 27. Ryan Brothers possibly stayed open late when required, as did St. John's shops, but the King's Cove diaries appear to contradict the opening times Fleming observed.

⁴³Inventory was conducted late into the night or could last as long as three days, as in 1925: RB Cash Book, 1923-26, 2.04.07, MHA.

⁴⁴RB Advances/Day Book 1917-19, Advances/Day Book 1932-33: THSA.

⁴⁵Meta Loder to Ryan Brothers, 20 Aug. 1929, RB Incoming Correspondence, Local Letters 1929, 1.03.31, MHA.

⁴⁶Bradley, "'Smugglers, Scoundrels, Schemers, and Sleeveens,'" 140.

⁴⁷Magistrate's Court Records Trinity, 1907-15 (5.01), 1915-23 (5.02), 1923-31, THSA.

⁴⁸RB Cash Book June 1911-Mar. 1913, 2.04.01, MHA. By the early 1920s, two female employees was normal practice.

⁴⁹*Trinity Enterprise*, 18 Sept. 1915; *McAlpine's St. John's Directory 1908-1909* (Halifax: McAlpine Publishing Company), 573.

⁵⁰Winstanley, *The Shopkeeper's World*, 67-70; Horn, *Behind the Counter*, 87-88.

⁵¹Nancy M. Forestell, "Times Were Hard: The Pattern of Women's Paid Labour in St. John's between the Two World Wars," in Carmelita McGrath, Barbara Neis, and Marilyn

Porter, eds., *Their Lives and Times: Women in Newfoundland and Labrador: A Collage* (St. John's: Killick Press, 1995), 81.

⁵²Monod, *Store Wars*, 155. Lucy Maud Montgomery was uncomfortable entering the post office in her Ontario general store c. 1920 while local men were present: Fleming, *General Stores of Canada*, 92. The *Trade Review*, 30 Apr. 1904, listed ways to make one's business attractive to females; also see *Daily News*, 27 Sept. 1911.

⁵³Lori Anne Loeb, *Consuming Angels: Advertising and Victorian Women* (Oxford: Oxford University Press, 2004), 8-9; Julian Sivulka, *Soap, Sex and Cigarettes: A Cultural History of American Advertising* (Belmont, Calif.: Wadsworth, 1998), 96-7. Wheaton, "Social History of the Large Water Street Stores," 285-6, 290, discusses this role in St. John's retail ads but challenges to women's domestic roles are less obvious in Trinity.

⁵⁴*Trinity Enterprise*, 27 Sept. 1913.

⁵⁵*Trade Review*, 23 Sept. 1899, 21 Dec. 1907.

⁵⁶Marilyn Porter, "'She Was Skipper of the Shore-Crew': Notes on the Sexual Division of Labour in Newfoundland," in McGrath et al., eds., *Their Lives and Times*, 41.

⁵⁷Such notes were frequently addressed to specific clerks, none female: RB Incoming Correspondence, Local Letters 1909, 1.03.04; Incoming Correspondence, Local Letters 1910, 1.03.06, MHA. Such phonetically spelled notes also raise questions about defining literacy.

⁵⁸Ommer, "The Truck System in Gaspé," 92, 112-14; MacDonald, "'They Cannot Pay Us in Money'," 126-27; Stuart Pierson, "Merchant Credit: Parasites or Animators?" in Stan Dragland, ed., *Hard-Headed and Big-Hearted: Writing Newfoundland* (St. John's: Pennywell Books, 2006), 48.

⁵⁹MacDonald, "'They Cannot Pay Us in Money'," 153, 155. The *Trade Review* quoted an unnamed merchant as suggesting one reason a fisherman used credit was because it was just as well to buy goods from the shop of the merchant who had just bought his fish. In 1928, the Newfoundland Board of Trade insisted credit was extended too liberally, saying "the fisherman eats his bread before he earns it": "Report of the Council of the Newfoundland Board of Trade," *Journal of the House of Assembly (JHA)*, 1928, 473. In the 1930s, Commission of Government officials fretted over how entrenched truck was, partly due to Newfoundlanders' own conservatism. Peter Neary, *Newfoundland in the North Atlantic World, 1929-1949* (Montreal and Kingston: McGill-Queen's University Press, 1988), 77. Strasser, *Satisfaction Guaranteed*, 67-70, notes that immigrants who had lived in the U.S. for several decades by 1940 continued using credit.

⁶⁰Bradley, "'Smugglers, Scoundrels, Schemers, and Sleveens'," 97; see the 1913 general ledger (THSA) for one example.

⁶¹Winstanley, *The Shopkeeper's World*, 55; Monod, *Store Wars*, 204.

⁶²Winstanley, *The Shopkeeper's World*, 56.

⁶³*Ibid.*, 55. St. John's wholesalers usually offered discounts up to 5 per cent for balances paid in 30 days, progressively declining to zero. Foreign suppliers usually deducted discounts automatically: RB Invoice books 1913, 1915-23, THSA.

⁶⁴The *Trade Review* frequently extolled the virtues of cash selling, on 15 Dec. 1900, for example, suggesting Christmas as an excellent time to educate customers about the advantages of cash.

⁶⁵*The Butler Way System Book* (1916), 127-35; RB Invoice Book 1915-23, THSA.

⁶⁶RB Incoming Correspondence, Local Letters 1920, 1.03.20, MHA.

⁶⁷Job King to Ryan Brothers, 12 Nov. 1908; Richard Penney to Ryan Brothers (undated), RB Incoming Correspondence, Local Letters 1908, 1.03.02, MHA.

⁶⁸James K. Hiller, "The Newfoundland Credit System: An Interpretation," in Ommer, ed., *Merchant Credit and Labour Strategies*, 60; Pierson, "Merchant Credit," 48; also Neary, *Newfoundland in the North Atlantic*.

⁶⁹Hiller, "Newfoundland Credit System," 90; Rosemary E. Ommer, "Newfoundland: Environment, History and Rural Development," in Ommer, ed., *The Resilient Outport: Economy and Society in Rural Newfoundland* (St. John's: ISER Books, 2002), 29; W.G. Reeves, "Alexander's Conundrum Reconsidered: The American Dimension in Newfoundland Resource Development, 1898-1910," *Newfoundland Studies* 5, 1 (1989): 3, 25.

⁷⁰*Trade Review*, 19 May 1906, 14 Dec. 1907; Reeves, "Alexander's Conundrum," 23, 27; Shannon Ryan, *Fish Out of Water: The Newfoundland Saltfish Trade 1814-1914* (St. John's: Breakwater Books, 1986), 249.

⁷¹Reeves, 28. In 1904-05, U.S. remittances were \$104,608.85 and Canadian remittances were \$85,439.31; 1910: \$138,542.39 and \$130,186.90; 1913: \$123,723.76 and \$130,411.41: *JHA*, 1905, 1911, 1913.

⁷²Thomas Jones to Ryan Brothers, 8 Nov. 1908, RB Incoming Correspondence, Local Letters 1908, 1.03.02, MHA.

⁷³*Trade Review*, 1 Nov. 1905. It also asserted, 24 Sept. 1910, that "an outport man would never let the local shopkeeper know whether he has money or not, and in any case, will never deposit with him."

⁷⁴In 1894 there were four locations including St. John's, and eight by 1913; by 1923, only St. John's, Harbour Grace, and Bay Roberts remained: *JHA*, 1913, 1923. The Bank of Nova Scotia had 23 branches in 1921 but closed 13 in following years: *Scotiabank in Newfoundland and Labrador 1894-1994: One Hundred Years of History*, A Scotiabank Heritage Series Publication.

⁷⁵In early 1895, James Murray, a local former politician, complained that a breakdown in the old supply system, created by fishermen wanting to be treated like cash customers, helped create the bank crash. See Murray, *The Commercial Crisis in Newfoundland: Causes, Consequences and Cure* (St. John's: J.W. Withers, Queen's Printer, 1895), 4.

⁷⁶*Trade Review*, 14 Dec. 1907.

⁷⁷Duncan McDowell, *Quick to the Frontier: Canada's Royal Bank* (n.p.: Royal Bank of Canada, 1993), 166.

⁷⁸*Scotiabank in Newfoundland and Labrador 1894-1994*.

⁷⁹*JHA*, 1913, 337.

⁸⁰*Trinity Enterprise*, 10, 17, 24 Jan. 1910; letter, E.F. Collins, 18 June 1911.

⁸¹RB Cash Book 1912-14, THSA. Total cash balances 1916 through 12 Dec. 1919 were \$57,985.98, \$56,240.60, \$90,685.46, and \$93,144.29 respectively: RB Office Cash Journal 2.03.09, MHA.

⁸²*Trade Review*, 25 May 1907. It also acknowledged that "the old supply system is still well to the fore."

⁸³The petty ledger for 1915-17 (THSA) contains several accounts "transferred to general ledger."

⁸⁴Censuses of Newfoundland 1911 and 1921. Surviving 1921 census forms (THSA) identify many Trinity fishermen as employees. Their employers are unnamed but several

residents were identified as planters. Outside Trinity, fishermen as employees, including family members, is slightly less common.

⁸⁵Magistrate's Court Records, Trinity, THSA. Even Father Tarahan, the local Catholic priest, received a letter asking him to clear up accounts outstanding since 1909: RB Outgoing Correspondence 1914, 1.01.05, MHA. A King's Cove diary entry, 29 Nov. 1909, records sending an employee to nearby communities searching for "parties who owe us money"; incoming correspondence clearly shows Ryan Brothers regularly demanded account payment: James Ryan Collection No. 10, MHA.

⁸⁶RB Barter Book 1906, 2.05.02, MHA.

⁸⁷Noah Miller to Ryan Brothers, 23 Aug. 1910, RB Incoming Correspondence, Local Letters 1910, 1.03.06, MHA; Levi Prince to Ryan Brothers, 14 July 1926, Ryan Brothers Series 2, Correspondence, THSA; John Fry to Ryan Brothers, 5 Dec. 1929, RB Incoming Correspondence, Local Letters 1929, 1.03.31, MHA.

⁸⁸For the importance of bookkeeping, see Strasser, *Satisfaction Guaranteed*, 71-75. The *Trade Review* frequently published articles on the subject and at least one Ryan Brothers competitor advertised improved bookkeeping (see below). The size of the business usually dictated the method. Joseph Morris and Sons, a Ryan Brothers contemporary, used similar bookkeeping methods, but smaller merchants like G.W. Gent (Trinity) and Arthur Gardiner (British Harbour) were less elaborate.

⁸⁹Ommer, "Merchant Credit," 180.

⁹⁰A sample of such a card found in the 1907 General Ledger appears to answer why employee sales were numbered 1-50 in the daily cash sales books. Surviving sales receipts show no numbers higher than 44, so receipt and card numbers may have been intended to match.

⁹¹RB Cash Book June 1911-Mar. 1913, 2.04.01, MHA.

⁹²RB Daily Cash Sales, 2.04.01, MHA; RB Advances/Day Book 1917-19, THSA.

⁹³RB Cash Book 1921-26, 2.04.08, MHA.

⁹⁴Monod, *Store Wars*, 147.

⁹⁵Advertising, including "foreign" (non-local) advertising, was the primary revenue source for small newspapers by the turn of the century. See R Wheaton, "A Social History of the Large Water Street Stores," 106-11; James D. Norris, *Advertising and the Transformation of American Society, 1865-1920* (Westport, Conn.: Greenwood Press, 1990), 13. Russell Johnston, *Selling Themselves: The Emergence of Canadian Advertising* (Toronto: University of Toronto Press, 2001), 19, 23.

⁹⁶*Daily News*, 21 Dec. 1910.

⁹⁷Winstanley, *The Shopkeeper's World*, 34.

⁹⁸*Trade Review*, 31 July 1909 and subsequent issues.

⁹⁹Ryan Brothers, Series 2, Correspondence, THSA.

¹⁰⁰*McAlpine's Directory 1908-1909* records 20 general merchants in the Trinity area. Winstanley, *The Shopkeeper's World*, 36, 40, discusses the role of competition in retailing.

¹⁰¹The information for these shops came from a series called "With Our Local Businesses" in the July 1909 *Enterprise*, a series that did not include Ryan Brothers. The reasons are unknown, other than the obvious fact they were not local. If deliberate, the snub did not deter them: they had their new *Trade Review* ads and advertised in Trinity long after most of their major competition disappeared. Lockyer Brothers' motto appears in an ad atop the *Enterprise* front page, 4 Sept. 1909.

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¹⁰²*Trinity Enterprise*, 9 Mar. 1912 and subsequent issues; 25 Apr. 1910.

¹⁰³*Ibid.*, 24, 10 July 1909.

¹⁰⁴*Ibid.*, 30 Oct., 21 Aug. 1909.

¹⁰⁵*Ibid.*, 18 Jan. 1913; on substitution, see Norris, *Advertising and the Transformation of American Society*, 14.

¹⁰⁶Imperial Tobacco to G.W. Gent, 17 Jan., 21 Feb., 9 June 1917: Batson 3.001 MHA; *Trinity Enterprise*, 4 Apr. 1914; Monod, *Store Wars*, 180.

¹⁰⁷*Trinity Enterprise*, 8 May 1909.

¹⁰⁸*Ibid.*, 17 July 1909.

¹⁰⁹James Ploughman, in a letter to the editor in the *Evening Telegram*, 17 Mar. 1967, recalled that some skippers based around Trinity allowed sharemen to sell their share of a catch wherever they wanted.

¹¹⁰*Trinity Enterprise*, 14, 21 Aug. 1909.

¹¹¹*Ibid.*, 18 June 1910.

¹¹²Northover was "an Englishman of a very pronounced type" who had lived in the area about 50 years before. He played his self-constructed harp for many years until his death. A local resident found the forgotten harp and gave it to Rev. W.J. Lockyer, who restrung it, while Brady seems to have had a hand in getting it on display. *Ibid.*, 18 Mar. 1912.

¹¹³Strasser, *Satisfaction Guaranteed*, 15-17, 27.

¹¹⁴J.G. Hart to RB, 11 Dec. 1912, Miscellaneous and Financial Correspondence, 2.12.04, MHA; RB Inventory Remains 1912-19, THSA.

¹¹⁵RB Advances/Day Book 1912-14, Shop/Day Book 1913-15, Store Cash Book 1912-14, THSA.

¹¹⁶RB Advances/Day Book 1912-14, Day Book 1917-19, Petty Ledger 1915-17, THSA.

¹¹⁷Ommer, "Merchant Credit," 176.

¹¹⁸*Trinity Enterprise*, 14 Aug., 11 Sept. 1909.

¹¹⁹RB Stock Orders and Inventory 1907-08, 2.01.01, MHA; RB Inventory Remains 1912-19, THSA.

¹²⁰Invoices, 23 Apr. 1915, 20 Mar. 1916, RB Invoice Book 1915-23, THSA.

¹²¹RB Stock Orders and Inventory, 1911-13, 2.01.02, MHA.

¹²²RB Incoming Correspondence, Local Letters 1909, 1.03.04, MHA.

¹²³RB Inventory Books, 2.01.02, MHA. Daniel Ryan usually purchased for Ryan Brothers when he was in St. John's. Lahey was schooner captain Anthony Lahey.

¹²⁴Between 1915 and 1920, coal increased from \$7-7.50/ton to an average of \$19/ton; most customers paid the latter but Archibald Rowe, the lighthouse and fog alarm operator, was charged \$22/ton for three tons in December 1920, and George Cooper, who bought eight tons in September, was charged \$24/ton. Customers (fishermen and others) who bought by the tub were charged the equivalent of \$19-\$20/ton, the latter price paid by everyone in January 1921: RB Coal Book, 2.07.01, MHA.

¹²⁵Ommer, "Merchant Credit," 185.

¹²⁶RB Incoming Correspondence 1922, 1.03.22; 1923, 1.03.24, MHA.

¹²⁷Invoices, 27 Aug. 1912, 23 Mar. 1915, 20 Mar. 1916, RB Invoice Books 1913, 1915-23, THSA.

¹²⁸RB Stock Requirements 1912-13, 2.01.02, MHA.

¹²⁹RB Invoices 1913, 1915-23, THSA.

¹³⁰RB Outgoing Correspondence 1914, 1.01.06, MHA.

¹³¹RB Incoming Correspondence 1914, 1.03.11, MHA.

¹³²Gilbert Shears to Ryan Brothers, 9 May 1914, RB Incoming Correspondence 1914, 1.03.12 MHA.

¹³³Butler Brothers to Ryan Brothers, 5 Dec. 1916, RB Incoming Correspondence 1916, 1.03.14, MHA; RB Invoices 1915-23, THSA.

¹³⁴Job's Stores to Ryan Brothers, 5 Dec. 1922, RB Incoming Correspondence 1922, 1.03.22 MHA.

¹³⁵James Martin to Ryan Brothers, 13 Jan. 1920, RB Incoming Correspondence 1920, 1.03.20, MHA.

¹³⁶Leo Burke to Brian Maloney, 15 Apr. 1952, E.J. Ryan Estate Papers, MF-194, MHA. Nora Ryan, Edmund's second wife, died in 1951; Edmund died in 1949.