

Thomas Murphy Daybook 1884-1885, Douglas Ontario.

Background:

Thomas Murphy was a general merchant in a small Renfrew County community named Douglas in the Upper Ottawa Valley, Ontario in the mid-1880s. Douglas is located along the Bonnachere River in what was until recently known as Bromley township (now Admaston/Bromley) located about 140 kilometres west of Ottawa. It was in this settlement that Thomas Murphy conducted a business with the surrounding community, distributing a wide variety of products concerning household and outdoor needs. Though simply an accounting artefact, this piece provides insight into population and prosperity as well as a detailed record of products, purchases, and prices. Such information reveals a great amount of valuable information on the nineteenth century rural Ontario community and, considering its contents, serves as an essential research tool for the economic and material historian.

There is no specific information on Thomas Murphy's life, however, other than his daybook in which he recorded the various transactions of his regular business days. His daybook covers the years from 8 March, 1884 to 6 July, 1885, and, according to both the 1881 and 1891 census,¹ there is no record of a general merchant of this name in Bromley township. The surrounding townships of Wilberforce, Grattan, and Admaston have families by the name of Murphy, but no realistic match considering age and occupation. The closest example is an eighteen year old boat builder by the name of Thomas Murphy in the neighbouring township, Grattan, close to the town of Douglas on the Bromley border.¹ A number of reasons could be attributed to his absence: he could have moved to the area after the 1881 census and died before the census of 1891, or he

could have been absent from the region during the said census dates leaving his business under the control of another family. His absence from the census leaves us little information on his life, but his daybook leaves his modern curious readers an in depth look into certain aspects of regular life in a relatively small community. Thomas Murphy is the name provided in the Tri-University library system and is the name attributed to the source by the archivist, but the source may simply be the account book of another general store merchant in Bromley Township.

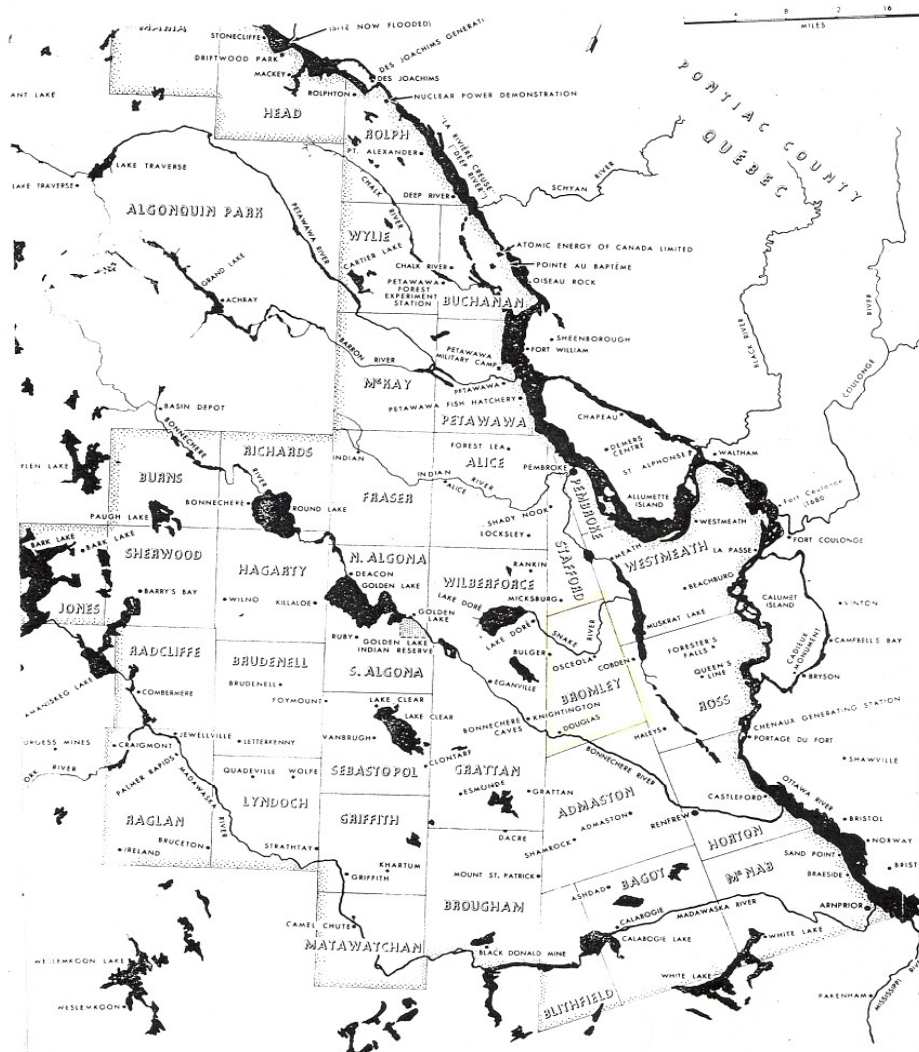


Figure 1: Map of Renfrew County (1970). The town of Douglas is located on the river in the southwest corner of Bromley Township. Source: Clyde C. Kennedy, *The Upper Ottawa Valley*, Pembroke, Ontario: Renfrew County Council, 1970.

Both the 1881 and 1891 censuses do show that there was a general store in Bromley Township and, also, a number of unspecified merchants. According to the 1881 census, the general store was manned by a John Stewart, with his son, Alexander, likely serving as clerk.² This census features many other merchants as well. Residents of Bromley recorded as merchants included John McLaren, Annie McLaren, Patrick Hart, Thomas Foran, William Lacey, John McEachen, and a second clerk, Thomas Gorman.³ In 1891, however, the general store changed hands; no longer manned by John Stewart, the store in 1891 was under the name of a Michael Bulger with an Alan McDonnell serving as his clerk.⁴ In addition, a number of other merchants were present on the census records. Merchants such as Simon McLachlin, Barney Lacey, and Alexander McLaren were listed, as well as John Rice, whose occupation was listed as “Clerk Store.”⁵ If in fact Thomas Murphy was not the originator of this particular daybook, it is quite possible that one of these individuals were, seeing how no one under the name of Thomas Murphy in either census year managed the general store in Bromley Township. Despite this problem, however, I will refer to the source in this study as Thomas Murphy’s daybook.

Terms and Recording Process:

Murphy’s daybook is organised into five basic columns: first, on the far left of the page, is a record of the customer’s account number; second, a list including the names of customers, the credits and debits, or payments and charges of each customer’s visit are recorded; third, to the right of the previous column, a smaller column is used to add the total of the list of items being purchased or accumulating charges regarding the customer’s account; fourth, beside the previous, a column is provided to record credit or

payments on the said account; and fifth, an identical column records debits, or sales and charges to the customer's account. The transactions recorded in the daybook are either credits or debits, described above, and these are indicated by short abbreviations: credit is represented by both "Cr" and "By" and debit is represented as both "Dr" and "To."⁶ Another common abbreviation an observer may come across is "a/c," which means "account" and is usually preceded by "By" within the daybook. An example using a/c would resemble an entry stating "By cash paid in full a/c." This simply means that an accumulated account has been paid off in cash completely and, because it is preceded by "By," it is recorded in the credit column signifying a payment on the customer's account.

Saturday 9th May 1885.

167	Forward	468 76	414 98
	John & Son M ^r : Lead		
	To 100 lbs 10 2 3 Harts 10		29
10	Father Marion		
	To 100 lbs 25 2 2 Harts 25		50
	By 6 doz Eggs @ 14	84	
	To 11 lbs Butter @ 15	165	258
61	Duncan M ^r : Laver		
	By cash in full		5 15
	new a/c		
61	By 21 Tallow		2 11
131	Pat. Mcneary		
	To 1 Cullin		20
62	Thos. Hartree Ad		
	To 1/2 P. Boots		1 50
6	Jno M ^r : Donalds		
	To 6 Batts		30
168	M. Conway		
	To 1 Tobacco		1 5
169	Levi Harvey		
	To 1 Box Pills		25
171	Peter M ^r : Donalds		
	By cash Pd		50
67	Andy Apotowick To 1/2 P. Boots	162 14	418 98

Figure 2: Daily transactions made on 9 May, 1885 recorded in Thomas Murphy's daybook.

Basically, a daybook is a transaction by transaction chronology of purchases and payments made by customers at a particular business.⁷ The accounts listed in the first column on the far left of the daybook, however, represent the account number featured in a ledger; a book serving a similar purpose of a daybook only providing more in depth accounting information (including suppliers, employees, and partners) beyond daily transactions. In the daybook, the account numbers seem rather sporadic, with no particular pattern; the number simply corresponds with a customer's account number and that account is more specifically detailed in a related ledger.⁸

A Source on the Role of Service in the General Store:

The General store offered a variety of goods and served many functions for the surrounding community. In an article featured in *Beaver* magazine, R.B. Fleming described the general store as providing products "... from horse harness to cheddar cheese, from flannel work shirts to chewing tobacco."⁹ Similarly, Doug McCalla, introduced his article, "Retailing in the Countryside," with a quote stating that the general merchant kept everything "from a needle to an anchor."¹⁰ Indeed both historians are correct: Murphy's daybook book recorded a variety of purchases including buttons, spools, cotton, print, hats, footwear, pork, raisins, starch, matches, shovels, and ploughs, but mainly tea, sugar, and tobacco. The list could go on. Besides cash, the purchases were often paid for by the very products valuable to a general merchant. Exchange took place through a variety of methods: products such as eggs, clothing, and any other merchandise useful to the merchant were used, including labour.¹¹

In addition to goods, the general store also provided a variety of services; one being postal service.¹² The position of the general store as a common commercial centre provided the ideal location for people to send or pick up any mail. Analysing the purchases made in the daybook, one is likely to come across indications of the store providing this service. One example from Thomas Murphy's daybook provides insight into the possibility of his service as a post office. On Wednesday 9 April, 1884 a Mrs. P. Enright was recorded as purchasing postage stamps in the store;¹³ the purchase possibly identifying the store as not only for grocery, household, and outdoor needs, but for communication as well.

As a centre for rural commerce, the general store often provided another service: that of a small financial institution. Ian M. Drummond points out in his book, *Progress Without Planting*, that a general store might provide mortgages, insurance, and later develop into a small private bank. The General store was also a place that loaned money.¹⁴ Consistent with Drummond, there is evidence of the store owner holding mortgages and lending money in Murphy's daybook. One example includes a man by the name of Peter Barber who took a mortgage in order to create a new account and increase the size of an account under his name.¹⁵ Also, transactions listed as "To Cash," followed by an arbitrary number listed in the debit column, indicates the borrowing of money by customers from the merchant. For example, on Saturday 17 January, 1885, Mick McFarland paid an eight dollar equivalent on his account, but also borrowed \$1.50. The daybook read "To Cash" followed by the borrowed figure listed in the debit column.¹⁶

A Source on Gendered Purchasing Practices:

In an article “At the Counter of the General Store,” Elizabeth Mancke provided an in depth look at third party transactions made at a general store in late-eighteenth century Nova Scotia. She analysed general store transactions from a gendered perspective, following the purchases women made on the account of another person to whom they were in some way subordinate.¹⁷ Women could be wives, daughters, “girls”, or single women and purchased products on the accounts of males, most often husbands.¹⁸ Some women did have their own accounts, but even the few that did still shared the name of their husbands. An example can be taken from a transaction at Murphy’s store on Friday 5 June, 1885. On this date a Mrs. Hugh Helferty was debited 10 Print @ \$1.00 and 1 Parasol at \$.20 totalling \$1.20. This could be an example of charging to her husband’s account or her own account, the merchant entering her purchase using her husband’s name.¹⁹ A Mrs. M. Shaughnessy serves as a perfect example of a married female holding her own account. Though, retaining her husband’s name, Mrs. Shaughnessy clearly had a separate account, hers numbering “22” and her husband’s numbering “141.”²⁰

A Source on the Study of Past Prices:

In an article based on a study between two Upper Canadian stores in 1861 titled “The Needs of Farm Households,” Doug McCalla exposes an argument claiming that community general stores monopolised and took advantage of customers dependent on their goods, being unable to purchase or trade from another competing source. McCalla challenges this assumption, arguing some of the different ways in which prices fluctuate and the possible reasons for their differences. For instance, one store may have to pay

additional costs for shipment as opposed to another, more conveniently located store. Due to additional overland shipping costs, a general store located inland from, for example, the St. Lawrence waterway would likely charge more for an item than a store ideally situated close to the river.²¹ Also, McCalla found that the range of prices attributed to one particular commodity, as often indicated in daybooks themselves, could possibly be a result of differing quality. Nevertheless, McCalla still indicated some consistency in prices amongst certain goods. According to his study, more widely ranging prices of certain commodities, with a few exceptions, seemed generally consistent between the two stores.²²

There are certainly examples of price consistency amongst the transactions in Thomas Murphy's daybook. For example, William Burke made a purchase on 27 April 1885 recorded as "To ½ tobacco @ \$.25"²³ and a few weeks later John Regle made the same purchase at the same price.²⁴ Sugar was another product holding a steady price for a period of weeks. On 22 April 1885, Alice McEachen made a purchase of "4 sugar @ \$.40" totalling \$.80.²⁵ A few weeks later on 18 May, James Lynch bought the same amount of sugar for \$.80.²⁶ Consistently, between late April and early June, at least, prices for products such as tobacco, sugar, and tea were generally the same. Their stability for a rather lengthy period of time and having been purchased by two different customers certainly indicates the possibility that general store merchants may not have held much control over the prices that customers paid.

A Source on Community Wealth and Business Prosperity:

One of the more obvious ways to determine the wealth of certain customers is to look at the size of their account. A ledger would be a more appropriate tool to discover this, but a daybook can also serve as some insight into the purchasing power of a number of the more wealthy members of the community. According to Doug McCalla's study, "Retailing in the Countryside," he found that there was at least one account that made up about ten percent of sales. In support of this, he noted one man by the name of George Shields who held an account at \$471.00.²⁷ A customer's purchasing power can also be determined by the debits and credits they held. In Murphy's daybook, for example, a James J. McIntyre paid, by cash, \$70.00 onto his account.²⁸ The nice round, and rather large, \$70.00 figure suggests that it was not the total amount of the account he held. Also, substantial purchases made on debit can provide insight into the size of certain accounts. On Thursday 22 January, 1885, Mich Shaughnessy purchased a chest of tea for \$23.10.²⁹ Compared to regular purchases, a committed \$23.10 in one day provides some indications of the buying power of this particular individual.

What days during the week were more prosperous or busy for the general store merchant? Murphy's store was not open on Sunday, but two case studies of a four week period in the month of September, 1884, and April, 1885 provide some indication as to how prosperous or busy the remaining days of the week were for business. From 1 September to the twenty-seventh, Saturday made the most sales totalling \$331.43 based on items charged to customer's accounts. Monday was the second highest, recording \$225.70, followed by Friday (\$128.18), Wednesday (\$118.19), Tuesday (\$90.22), and Thursday (\$58.85). April, 1885 was different, however. Regarding debited sales, Tuesday was the most prosperous day, totalling \$406.81, followed closely by Monday standing at

\$401.21. Friday ranked third (\$215.84) and Saturday came in a close fourth (\$214.85). Wednesday dropped to fifth (\$196.57) and Thursday remained the least prosperous (\$171.11).³⁰

Illustrated above are the highest amounts of daily charges on accounts made by customers, but what days were the busiest in terms of customer visitation? The four week sample of September, 1884, showed Saturday, the most prosperous day, as the busiest totalling 142 customers followed by Monday (106), Wednesday (71), Friday (64), Tuesday (58), and Thursday (54). For April, 1885, Monday, the second most prosperous day, recorded the most customers at 115. Tuesday ranked a close second at 113 and trailing Tuesday were Thursday (69), Saturday (68), Wednesday (66), and Friday (64). As can be assumed from the above examples - such as Thursday's April, 1885 total sales being less than Friday, but receiving more customers- the most prosperous day was not necessarily the busiest. Also, from the small case study above, days that made the most sales and those that the most people visited, could prove rather inconsistent from month to month: Saturday dropped from first to fourth in sales and Wednesday went from third to fifth in visitation.³¹

Source as Valuable for Research:

Outlined above are a few of the research questions that can be formulated using a general store daybook. For rural historians especially, the source can provide a detailed, personal picture of rural economic life and community well being. Cross examined with the Canadian census, a more developed idea of rural life can be formed. The census can help paint a larger picture of a community demographic comparing enumerated persons

to customers in the daybook. The daybook can help the census in this same regard as well. In a case such as this, Murphy's daybook lands between two census years, providing some insight into the Bromley community that may have been missed by the censuses. Murphy's absence from both censuses serves as a perfect example.

A daybook is especially valuable for the economic and material historian. For the economic historian, the spending habits of a particular individual or of individuals of specific occupations can be followed. Through a very specific approach such as this, "good" and "bad" economic conditions could be discovered and applied to a greater rural economic context. For the material historian, choice of purchase made by the customers may provide information on the popularity and necessity of certain items in a more or less prosperous economic climate. Certain commodities and products could be followed closely to determine periods of demand and recession.³² Upon close observation, spending trends directly tied to the economic status of the rural community could be traced and applied to a broader rural economic story.

Limitations:

It is difficult for the daybook to stand alone. Of course a better economic picture can be constructed when account books and ledgers accompany the daybook, but also an extremely specific snapshot of rural history, such as this, can only go so far. The fifteen months covered in this source could have been rather affluent, terrible, or regular. It would be hard to generalise based on a source like this. This daybook serves as a piece, an albeit important piece, to a much larger puzzle; it better serves as insight for a defined economic period or, for some lucky researcher, the exact period of study.

Also, as Doug McCalla suggests, the debit and credit system can be vague in a historical context. For example, does increasing indebtedness to a retail firm mean a sign of economic crisis giving rise to intense need, well founded optimism about the future, or bad business practice by the store keeper?³³ Standing alone it may be difficult to ascertain the occupations or household size of the people listed in the account records, but with the help of the manuscript censuses a more complete picture can be pieced together.

Conclusion:

Canada's rural economic history has proven diverse, revealing many dimensions of the socio-economic relationships amongst rural community members. Central to this story is the general merchant, providing the practical commodities essential to rural livelihood, including any desired luxury items. This economy poses many questions regarding transaction payments, third-party exchange, price fluctuation/stability, rural wealth, consumption, and prosperity. Accounting records, such as a daybook, are very important resources for determining these economic patterns. A daybook, such as this, provides a defined snapshot of daily activities by a fairly large body of everyday historical characters. Usually nameless in more general historical works, the everyday person is given agency and becomes a working member during Canada's past developmental stages. Analysing Murphy's daybook not only provides the different economic patterns practiced by our predecessors, but also sheds light on some of the peculiar, yet familiar, human consumer routines or fragility based on the ever fluctuating economic climate.

Notes:

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- ¹ *1881 Census of Canada*, Ontario-113 Renfrew South, E-Grattan, reel C13234, page 73.
- ² *Ibid.*, Ontario-114 Renfrew North, C2-Bromley, reel C13234, page 15.
- ³ *Ibid.*, Ontario-114 Renfrew North, C1 Bromley pages 1-39 and C2 Bromley pages 1-33, reel C13234.
- ⁴ *1891 Census of Canada*, Ontario-113 Renfrew North, C1 Bromley, reel T6365, page 36.
- ⁵ *Ibid.*, Ontario-113 Renfrew North, C1 Bromley pages 1-42 and C2 Bromley pages 1-36, reel T6365.
- ⁶ Douglas McCalla, "Studies in Documents: Accounting Records and Everyday Economic Life in Upper Canada, 1790-1850," *Archivaria*, 1985-1986: Vol. 21, page 151.
- ⁷ *Ibid.*, page 150.
- ⁸ *Ibid.*, page 150.
- ⁹ R.B. Felming, "The Golden Age of the General Store," *Beaver* 2002: Vol. 82, No. 4, page 37.
- ¹⁰ Douglas McCalla, "Retailing in the Countryside: Upper Canadian General Stores in the Mid-Nineteenth Century," *Business and Economic History*, Winter 1997: Vol. 26, No. 2, page 393.
- ¹¹ Fleming, "The Golden Age of the General Store," page 38.
- ¹² G.P. deT Glazebrook, *Life In Ontario: A Social History*, University of Toronto Press, 1968, page 164.
- ¹³ *Account Book of Thomas Murphy, General Merchant*, Douglas: Renfrew County, Ontario, 1884-1885, page 54.
- ¹⁴ Ian M. Drummond, *Progress without Planning: The Economic History of Ontario from Confederation to the Second World War*, University of Toronto Press, 1987, page 276.
- ¹⁵ *Account Book of Thomas Murphy*, page 835.
- ¹⁶ *Ibid.*, page 626.
- ¹⁷ Elizabeth Mancke, "At the Counter of the General Store: Women and the Economy in Eighteenth-Century Horton, Nova Scotia" cited in *Intimate Relations: Family and Community in Planter Nova Scotia, 1759-1800*, Fredericton: Acadiensis Press, 1995, page 173.
- ¹⁸ *Ibid.*, page 172.
- ¹⁹ *Account Book of Thomas Murphy*, page 884.
- ²⁰ *Ibid.*, page 377.
- ²¹ Douglas McCalla, "The Needs of Farm Households: Farm Families' Purchases from Two Upper Canadian Stores in 1861," cited in *Espace et Culture: Space and Culture*, Les Press de l'Universite Laval, 1995, page 363.
- ²² *Ibid.*, page 363.
- ²³ *Account Book of Thomas Murphy*, page 819.
- ²⁴ *Ibid.*, page 857.
- ²⁵ *Ibid.*, page 811.
- ²⁶ *Ibid.*, page 857.
- ²⁷ McCalla, "Retailing in the Countryside," page 401.
- ²⁸ *Account Book of Thomas Murphy*, page 819.
- ²⁹ *Ibid.*, page 637.
- ³⁰ *Ibid.*, September 1884 and April 1885.
- ³¹ *Ibid.*, September 1884 and April 1885.
- ³² McCalla, "Studies in Documents," page 156.
- ³³ *Ibid.*, page 155.

Works Cited/Further Reading:

1881 Census of Canada. Ontario-113 Renfrew South and 114 Renfrew North, reel C13234.

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For a list of works using account books as a source on rural research, refer to www.uoguelph.ca/ruralhistory/resources/BusAccountBooks.html