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Wellington County History



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Volume 7 • 1994

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Wellington County History

Volume 7

1994

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J. J. Morrison

This portrait by Evan Macdonald hangs in the Canadian Agricultural Hall of Fame, Toronto; photo (1962) by Photographic Division, Federated Colleges, Guelph [now the University of Guelph] courtesy of the Canadian Agricultural Hall of Fame Association.

J. J. MORRISON:

THE EARLY YEARS IN WELLINGTON COUNTY AND TORONTO

Introduced and edited by Terry Crowley

A major influence in the development of Ontario farm movements, James J. Morrison was born near Arthur in 1861. Involved early in life with a number of farm organizations and with municipal government, Morrison's pre-eminence in Ontario's agricultural life was recognized most fully when he was elected as secretary of the United Farmers of Ontario (UFO) and the United Farmers Co-operative Company (UFCC) in 1914, positions he held until declining health required his resignation twenty years later. These organizations were formed for the dual purpose of educating Ontario's farmers and improving their incomes. Discontent that erupted during World War One over rapid inflation, real and alleged profiteering, and conscription catapulted the United Farmers into politics at the war's end. When they were able to form a government in 1919, in conjunction with other Members of the Legislative Assembly representing labour, Morrison was offered the premiership but declined. E.G. Drury headed the provincial Farmer-Labour government during four stormy years until it was defeated in 1923. The two men became major antagonists over the role that the United Farmers should play in political life.

With electoral defeat, the UFO and UFCC returned to their original objectives. After J. J. Morrison died in 1936, the United Farmers of Ontario folded into the new Ontario Federation of Agriculture in 1943. The UFCC has come down to us today as the United Co-operatives of Ontario.

The following account of J. J. Morrison's family background, his early years, and involvement with farm organizations has been edited from the memoirs he wrote in 1929. These papers were deposited in the National Archives of Canada by one of his sons in 1952 and 1980. They have been extensively rearranged for this publication.

ROBERT MORRISON AND THE IMMIGRATION EXPERIENCE

[My father] Robert Morrison was one of five children born into the family of tenant farmer Charles Morrison (1779-1861) in the vicinity of

Edgeworthstown in County Longford, northern Ireland. He could foresee no future because the land was owned by non-resident English nobility who displayed little interest in the property. Rents which stood at 30 shillings per acre, payable half yearly, were considered excessive. The tenants lived at a bare subsistence level. The land was not leased. Holdings were at the pleasure of the owners and were dispensed by an agent. The spread of potato rot increased the misery.

In 1845, at the age of 22, Robert Morrison decided to head for America. He sold his right of holding to raise money for the passage. Walking to Dublin, he secured a steam packet that provided daily service to Liverpool. There he arranged passage on the *Carthagenian*, a sailing vessel, that plied between Calcutta and Quebec. He vowed never to return and he never did, but later his father, two brothers, and a sister emigrated as well. The fare to Quebec was 35 shillings steerage or 45 for a second-class cabin. The passengers carried part of their food. This generally consisted of oatcake, baked twice so that it would keep, and butter. The ship supplied potatoes, soup from salt pork, some fresh meat, and cabbage as well as fresh water. Tea drinking at that time was not common with the Irish peasant.

After landing at Quebec and making his way first to Montreal and then to Kingston, Toronto, and Hamilton, Robert Morrison took a stage coach to Guelph where a sister twenty years his senior lived. The remainder of his journey to Peel Township, or what was commonly called the Queen's Bush, was made on foot. On arrival only one shilling of Robert's Irish inheritance was left.

Peel Township was a clergy reserve but squatters could register their claims with an agent in Elora. The price of land had not been settled by the government. The clergy wanted to hold these townships for rental. This created a barrier for settlers in that roads and local improvements were blocked. Thus the government was forced to take over these tracts of land for those who wanted to become owners. The curse of the rental system in the old country was fresh in their minds.

Another troublesome policy was that of giving grants to favourites. Military men like General Pilkington got the township bearing his name for 50 cents an acre, but when he could not rent it, he sold the land for \$6 an acre. Land in the vicinity was selling for \$2.50 an acre when Robert Morrison arrived. It was covered with bush that had to be burned. Robert, who have never seen an axe, took up the land, cleared it, and built a shanty. He grew potatoes and worked at anything that would bring some money.

TOIL IN THE 'PEEL BUSH'

Settlers were practically without money and much hardship ensued. Such travails could not have been endured but for the robust constitution and

simple mode of life that came with the immigrant. Pure air, cheerful dispositions, and freedom of action in the new life helped many. Still, Robert Morrison many times told me that "had he known all the toil and privations that were before him he never would have faced the 'Peel Bush'."

Trading work with other settlers was common. It also provided company and fellowship, as well as cheerfulness to the toil where all men were equal. Work parties, or bees as they were called, contributed to the social needs of the settlers. Together with plenty of whisky, they stimulated the sad or lonesome. While a few of the more fortunate acquired oxen, those without traded chopping for ox work.... Many settlers carried 100 lb. [42 kg] sacks of household flour on their backs over distances of 12 miles [22 km]. Indians were quite numerous and very friendly, often lending a helping hand....

Money was not much in evidence and extra work had to be done to get it. Grain could not always be sold for cash. It was usually traded for necessities and luxuries such as tobacco and whisky. Even millers did not pay cash for wheat on delivery; they only paid after the flour had been manufactured and sold. As there were no fanning mills as yet, grain was threshed with a flail and winnowed (shaken up before the wind). The market was often more than 25 miles [40 km] away and the grain had to be teamed there by oxen - a cold, tiring journey of two days and two nights without overcoats or warm footwear.

Wages were very low. Twenty-five cents per cord for cutting wood was considered good pay. Haying and harvesting provided occasions for making a bit of cash. Starting around Gait [Cambridge], Paris, and Ayr, they would follow the season and arrive home in time to harvest their own. They might pick up \$25 to \$40 for their efforts. They could not have existed without these wages, but it made for a heavy workload: chopping and logging all winter, burning fallows and harvesting all summer, with returns sometimes doubtful as early frosts were common. There were no subsidies, nor any form of protection for their infant industry. To obtain capital to develop his holding, Robert Morrison took time off to assist in the surveying of Howick Township. He also cut one hundred acres of four-foot [1.1 meters] wood at the going rate just noted. He averaged two and a half full cords a day. Eventually he became a wonderful axeman, but the first winter he could not afford socks and so wore only cowhide boots.

MARRIAGE

In 1853 Robert Morrison married Charlotte Matthews. Her father, Sergeant George Frederick Matthews, had served with the British Grenadiers at Gibraltar and had been the first settler in Garafraxa Township. My mother

was six years younger than my father. She had been born in Flamborough, Wentworth County, in 1830. This grandfather had been given a grant of land in Garafraxa Township but had shown himself to be a very poor farmer. My maternal grandmother had been extremely radical in her views, but grandfather had led the Wellington battalion of volunteers against the rebels in 1837.

Eight children were born to Charlotte and Robert, but the first death in the family was that of my eldest brother at the age of three. His coffin was carried on horse back four miles [6 km] to the grave. Grandfather Charles Morrison followed in 1861 when, at the age of eighty-four, he fell off a load of peas and broke his neck. His body was carried to the Anglican cemetery in an ox cart. Five graveyards have now vanished in Arthur; only the Roman Catholic and general cemeteries remain.

My parents remained on their farm until father reached seventy-six years and they moved into Arthur. He lived to be 94 and enjoyed excellent health throughout his life. It was said that he had only ever spent three days in bed. To the end he was able to walk without a stick.

THE YOUNG J. J. MORRISON

I attended school in Arthur, until leaving at the age of fourteen in 1875, and worked for my father on the farm for until I was twenty-five years old. While my father supported the Conservative party, I began to vote reform [Liberal] at the age of twenty - a year before I was officially allowed to exercise the franchise. A debate emerged in the family over the question of protection during a by-election in 1881. My older brother, a school teacher, was captivated by John A. Macdonald's National Policy of high tariffs to protect infant industries. He convinced father that such protection was needed for agriculture, but I would have none of it. The home became a debating school. On election day, father and I drove the cutter 4 miles [6 km] to the poll and argued all the way. "I'm going to kill your vote, father," said I. "I know you are," father replied, "and I could inform on you because you are not of age, but I won't." I developed into a partisan Liberal.

Feeling that my younger brother needed a chance on the farm, I decided to enrol in a six-month course at the British American Business College in Toronto. Finding a job after leaving the school proved to be a painful experience as 1886 was not a good year for employment in the provincial capital. In debt by as much as \$100, I also fell behind on board. Finally I landed a job as an installer of church and theatre chairs as well as interior finishings in banks and other financial institutions. My wages began at \$4 a week while board cost \$3. It was at least a beginning.

The commencement of an affair of a different order arrived through

attending the Good Templar's Lodge. While I participated with recitations and dialogues, a young woman named Margaret Blyth sang in the musical programmes. She was of Scottish descent and we hit it off. With men returning from the West after the failure of the Northwest rebellion of 1885, I was enticed by the prospect of striking out for new ground provided by the Homestead Act, but Margaret would have no part of the venture. We remained in the city and became engaged while I was only earning \$5 a week. When we were married at Arthur in 1888 our combined weekly income amounted to only \$9. We rented a brick fronted house [in Toronto] on Duchess Street for \$16 a month and shared its six rooms with someone else. An outbreak of smallpox on George Street lead the police to cordon it from the public.

Business went well. I installed seating in Sherbourne Methodist Church, the Grand Opera House, the Princess Theatre, the Casino on the Toronto islands, the old Music Theatre on Yonge Street, and the University after the big fire. I remained at the work for twelve years and became foreman. Security fittings (safe locks and fire and burglar proofing) became my speciality. Four of our children were born while we resided in the city. My pay was raised initially to \$10 a week and then to \$12, but eventually the company went bankrupt and we returned to the Arthur area farm where five more children were born. There I specialized in horses, particularly standard breeds. I raised Canada's racing horse - Jack Canuck - who was nicknamed The Iron Pacer.' [This horse was trained and driven by J. J. Morrison's son Justin, who was directly involved in Jack Canuck's racing career.] This animal won more races than any other in the country. Some Clydesdales were also raised, but light horse breeds brought more money.

SOME PERSONAL OBSERVATIONS AND EARLY ORGANIZATIONAL INVOLVEMENTS

I early enjoyed reading solid fiction, particularly the novels of Sir Walter Scott and the tales of Irish writer Charles Lever that blended information on social conditions with romance. I also read the works of English social reformer Charles Kingsley. Later in life I abandoned fiction for astronomy, theology, and political economy. In this way I developed a deep abhorrence of oppression and a profound opposition to imperialism. I believed in government by and for the people.

My first organizational activity stemmed from the Arthur Temperance Lodge. It provided me with a great deal of training. I was secretary for ten years and even in Toronto I served as secretary for St. John's Temperance Lodge. This organization encouraged wholesome living. It appealed to me because of my experiences. One of the Indians in my vicinity had displayed

such a liking for liquor that he developed the DTs. Instead of seeing snakes and such like, he would envision beautiful flowers and lovely birds. He finally died and afterwards his body had to be removed to a new burial ground. His wife insisted that the coffin be opened and it was said that he was in a perfect state of preservation due to his excessive drinking of alcohol.

Another tale in our area was of a beautiful country lass who had two suitors, one wealthy and the other of more moderate means. She liked them both, but the former was a drunkard. She challenged him to keep sober the day fixed for their wedding and to walk seventeen miles [27 km] for the ceremony or pay her ten dollars. Before he had gone two miles he could walk no longer and had to be put on a passing wagon. She won her ten dollars and married the other fellow.

Through my work and observances of labour unions, I gained a knowledge of men and work. I therefore returned to the farm not only with sufficient capital to make a good start, but with what now appears to me to have been exaggerated notions about how to make farms and farmers successful. Within three years I was up against it as I could not put my ideas into practice. What I had developed in the city was inapplicable in the countryside. There were conditions that no individual farmer could control.

Locally a new school section was begun in 1903 and I was elected as a trustee. School laws were most unfavourable to the countryside and, as a result, my first attempt at organization was to form the Rural Trustees Association. I managed to get nine or ten organized. After I had induced them to send delegates to the Ontario Educational Association convention, a Rural School Trustee section was created. I became the first and only trustee representative on the Advisory Council of Education during the term of John Seath as superintendent during the Whitney government.

I also served as tax assessor for Peel Township for six or seven years. During that term I introduced the system of paying taxes directly into the bank. It took three years to implement the new system.

POLITICS AT THE TURN OF THE TWENTIETH CENTURY

I came to believe that the political system was not functioning as it should. An election was supposed to reflect the opinions of the electors on public questions, but it did not work out that way. Electors simply registered their prejudices which emanated largely from political bias.

In my earlier days there was an election where the Liberal candidate was of doubtful reputation and his Conservative opponent was a rather fine man. Two Scottish electors in the riding, both elders in the Presbyterian church, debated the question. One said to the other, "Do you not think it would be

better at this time for us to vote for a God-fearing Tory than to vote for this disreputable Grit?" The other elder replied: "Well, Donald, maybe it might be, but where in the world would you find a God-fearing Tory?"

I remember well a discussion I had with my father and a neighbour about some political issues on which they could not agree. Father was a subscriber to two weekly newspapers, one Conservative and the other Reform, but our neighbour took two of the former persuasion. The difference between the two political beliefs was obvious, but my father said to the neighbour, "Tom, why don't you stop one of those papers and buy one that is Liberal? Read them both and try to form your own views about what is best for the people." The neighbour responded by saying, "There would be no sense in doing that. It's like this, Bob. Suppose that if you and I disagreed about something and could not settle the matter. We then decided to go to a neighbour as mediator. If I told the truth and you the lies, how could he arrive at a just conclusion as to what was right?" Such instances as these have a great influence in forming my own political tendencies.

FARMER'S ASSOCIATIONS, THE GRANGE AND THE CANADIAN COUNCIL OF AGRICULTURE

In 1905, W.L. Smith formed the Farmers' Association. Smith was editor of the influential Toronto newspaper, *The Weekly Sun*, that was geared to rural communities. The new organization was intended to further the economic and political interests of farmers in Ontario. I organized a number of townships in Wellington County and took quite a prominent role in the association. Although never very great in numbers and financially weak, the organization nevertheless did much good. In 1907 it amalgamated with the Dominion Grange.¹ At a meeting in the Orange² hall at Queen and Berti streets, A.E. Partridge of Saskatchewan, Roderick McKenzie of Manitoba, and D.W. McCuaig came down to Toronto to interview the Grange with regard to organizing the Canadian Council of Agriculture as an interprovincial organization. The proposal was agreed to and a meeting was held in Prince Albert (Sask.) to consummate the deal. I became somewhat friendly with Partridge.

I also entertained the belief that the Liberals were not living up to their professions. While they advocated lower tariffs, they had done little since their first election in 1896 to implement such policies. They had not provided a square deal by lowering tariffs. I therefore stopped attending Liberal executive meetings in his riding. A.E. Partridge tried to convince me why I was making a mistake. I would accomplish nothing by remaining aloof, Partridge argued. This reasoning appealed to me. I buried my disappointment and went to Ottawa the next year with a delegation of 1,000

to make an appeal to Sir Wilfrid Laurier. This demonstration proved effective as the federal government negotiated a reciprocity agreement with the United States that it took to the people in the election of 1911.¹ I entered the campaign with all the vigour I could muster. I stumped three townships on behalf of this cause, but the Liberals were defeated overwhelmingly and this splendid offer of FREE TRADE in agricultural products was swept into oblivion.

BEGINNINGS OF THE UNITED FARMERS OF ONTARIO AND THE UNITED FARMERS CO-OPERATIVE COMPANY

In 1910 I was elected secretary of the Dominion Grange, following J.G. Lethbridge who went on to head the Progressives.³ My access to the organization's books led me to prepare a very severe report that I presented the next year. I was asked to persevere in my inquiry and bring back recommendations. In 1912 I noted that while the Grange had served its members well, it no longer fit the condition of society. It was semi-secret and purely agricultural. It continued to have pass words, a special grip, signals, and other paraphernalia. Such things did not sit well in an industrial society and mitigated against expansion in the rural sector. I therefore recommended a new association that would embody those portions better suited to industrial organization in relation to agriculture. This was the beginning of the United Farmers of Ontario.

The report was accepted unanimously and I was asked to undertake the beginnings for the new venture. As I believed that we needed to learn from the provincial groups that composed the Canadian Council of Agriculture, I advocated attending the meeting of the Grain Growers' Grain Company in Manitoba. The problem was that the Grange had no money. S.I. Beck of South Cayuga in Haldimand County volunteered to personally provide the finances without interest if he were later repaid promptly. Another difficulty stemmed from the fact that the autumn farm work had not yet been completed.

My trip to Winnipeg in 1913 constituted an initiation into western farm organization. There I first met T.A. Crerar and John Kennedy, the company's president and vice-president. I was impressed with their outlook. Even though they had lost a quarter million dollars in exporting grain that year, Kennedy exhorted the shareholders to learn by their experience and not retreat. He advocated that losses be written off out of reserves and that the directors proceed with business for the upcoming year. Delegates rose and cheered. When order was restored, Crerar addressed the audience and said that it was the greatest day organized agriculture had ever seen. When farmers had learned to take a loss with the same grace that they received

gains, Crerar said, then sure victory lay before them.

Following the conclusion of business, I was introduced to the meeting. In my remarks I explained the lack of any organized effort to promote the interest of Ontario farmers and the recent initiatives that had been taken. Following my speech I was beset by many men from Ontario who had not seen their home province for many years. They were anxious to receive news about conditions in various counties.

Returning to Toronto, the Grange established an organizing committee composed of Col. John Frazer (Burford), H.B. Cowan (Peterborough), B.C. Drury (Crown Hill), W.C. Good (Paris), and myself. My idea was to create the United Farmers out of the government sponsored farmers' clubs. When I expressed this to W.L. Smith, he replied, "Morrison, I admire your courage but your judgment is damnable." These clubs existed at the local level only and they were limited in what they could discuss by their official sponsorship. There were many marks against us. We had no money, no equipment, and no office space. Only one newspaper (*Farm and Dairy* which Cowan edited) looked favourably on the scheme. Few thought the outcome possible, but I had a hunch that it could be done. Still, the other members of the committee did a lot of buck passing as they also had farm responsibilities. I was chosen as organizer with travelling expenses alone to be paid.

I experienced considerable hardship initially because so few resources were at hand. Then, early in January of 1914, T.A. Crerar sent us a cheque for five hundred dollars and he later followed with another of equal size. Still, too many times I was out on trips with no money in my pockets whatsoever. Through the kind reception of farmers I was always fed when hungry and kept over night. The hospitality of farmers knew no bounds.

The intensive campaign was carried on around the province until the first convention was held on 19 and 20 March 1914 at the Labour Temple on Church Street in Toronto. The anxiety preceding this meeting was considerable. The dread of failure was hard to overcome. Still, one hundred and forty farmers appeared at their own expense and the success of the convention was assured. As I had a nervous strain, I lay sick in the hotel for five days. Though I was not present, I was elected secretary of both the new United Farmers of Ontario and the United Farmers Co-operative Company. The UFO was an association composed of clubs in the country and the UFCC was formed under the joint stock company act to serve the business interests of the United Farmers...

EARLY EFFORTS ON BEHALF OF ONTARIO FARMERS

It was decided that our office would be located in my own house in Peel Township near Arthur. The development of the organization proved more

encouraging than had been expected. A number of the government's farmer's clubs affiliated with the movement. Some took stock in the Co-operative Company and other new clubs were formed.

The work of the Co-operative Company was naturally slow at the beginning. Its directors turned to the purchase of supplies for farmers, but made little attempt to sell farm products. As it was initially capitalized at only ten thousand dollars, the UFCC made little impact provincially. One of the first attempts in business was to secure a supply of binder twine at a wholesale price. The manufacturers of Plymouth twine were approached. At a meeting in the Toronto head office, the manager told me that I belonged to the class of people who wanted to get something for nothing and that his firm did not care to do business that way. I replied that he would yet see the day when he would be glad to do business with the United Farmers. He laughed contemptuously, but he had repeatedly sought our trade since. Needless to say we have never negotiated any trade with them.

NOTES

J. J. Morrison's memoirs have been deposited at the National Archives in Ottawa and catalogued MG 27 (HI D 3). In Arthur on July 2nd, 1994, the Wellington County Historical Society and the Ontario Historical Foundation unveiled a plaque to honour him.

1. The Patrons of Husbandry, or Grange, had originated in the United States and entered Canada in 1873. A semi-secret organization with elaborate rituals, the Grange strove to improve the economic lot of farmers through education and co operative buying.
2. The Loyal Orange Lodge had been brought from Ireland to Upper Canada early in the nineteenth century. Its principal aims were the promotion of Protestantism and patriotism to the British monarchy and to Canada.
3. The Progressives in Canada were the federal political expression of various provincial farm organizations. In the election of 1921 they captured the second largest number of seats after the Liberals, but they refused to act as the Official Opposition because they wanted reform of the political system. By 1930 they had disappeared.

"NO SUCH FLIGHTS BE PERMITTED"

THE CLIFFORD PLANE CRASH

by Sheila Hill

The flip of a coin decided the fate of one man, but the winner of the toss would lose his life, one fall day in 1939.

This was the start of an ill-fated airplane ride that would cost Eldon Seip, age 26, and airplane pilot Roy Fry, 27, of Ayr their lives, September 23, at Clifford, Ontario.

Roy Fry arrived at the Kitchener airport with his wife Clara (née Henning) and their three year old daughter Betty as his passengers in his Piper J-4 Cub Coupe. It was his family's first airplane ride to Kitchener.

Fry had purchased the Cub Coupe for \$3,000. A Continental 65 horsepower engine powered the aircraft, which had side-by-side seating, stick control, and had been purchased from Cub Aircraft in Hamilton. The plane had been built on February 10, 1939 at the Piper plant in Lock Haven, Pennsylvania.

Roy Fry was a former member of the Kitchener-Waterloo Flying Club, where he had learned to fly two years earlier. On several occasions while in business in the village of Ayr, Fry had "pulled-off the novel advertising stunt of dropping mercantile bills from his plane while flying over the village."

At 10:00 am, in the company of commercial pilot George Stewart of Kitchener, he left for Clifford, where both had an engagement to offer airplane rides as part of the Clifford Fall Fair.

Fry and Stewart had been making a barn-storming tour of Western Ontario, taking up passengers at the various points visited. They touched down at the Penman Farm (now Ziemann's) where there was a good field for takeoffs and landings.

Cliff Durana of Waterloo, who held a private licence, also accompanied them, taking charge of the passengers' fees and such jobs as refuelling the airplane.

The airplane rides started at noon and at an inquest conducted after the crash, Stewart would later state that "no stunts were performed that day - nothing more than stalled turns were made....which are allowable."



The Ill-fated Plane: Roy Fry purchased this brand-new Piper Cub only a few months before his fatal crash near Clifford in September 1939.

"It took me two day's wages to pay for a ride in the plane, and the cost was your weight - one cent a pound," recalled Wallace Hill of Clifford, who was in his twenties when he took a trip that day. "It was a wonderful ride - but short, lasting no more than fifteen minutes. My ride was about the first of the day," Wally added.

In all, commercial pilot Stewart took fourteen rides, until Fry went up with his first passenger of the day - former Clifford resident Eldon Seip.

Knowing that Fry would be in Clifford giving airplane rides, Seip decided on the spur of a moment not to return home to Harriston.

Upon arriving at the airstrip, he ran into his friend Fred Roluf. Roluf, too, wanted to go for a ride. Since neither of the men could resolve who would go next, they agreed that the flip of a coin would decide. Eldon Seip won.

"I knew my brother Fred wanted a ride in the plane," stated Bob Roluf, "as he (Fred) had gotten someone to watch his service station for him so he could run up and get a ride. It was getting late in the afternoon," recalled Bob about that September day.

Eldon Seip was a hometown boy, born in Clifford. He had spent much of his life there and as "an active, good-natured chap, he [had] won many friends, both in sport and work." He had recently moved to Harriston where he was a truck driver for an oil company.



As Seip got into the red plane with yellow letters CF-BLG, he remarked that this would be his third flight. He paid no fee for this ride.

Fry and Seip were soon airborne at approximately 6:00 pm. About ten minutes into the flight the plane was almost directly over the William Penman farm. The steady hum of the motor had changed to a stutter when, banking into a turn, it suddenly nosed down, twisting in a dizzy descent from 1,500 feet.

It is believed that Roy Fry switched off the ignition when he realized that disaster was inevitable. The crash, which took place about a quarter mile from the Clifford Fair Grounds (now Clifford Hall and Municipal Office area) was heard for more than a mile. Its impact drove the motor deep into the ground; the wings and cabin crumpled into tangled debris around the two men.

The first person to reach the crash scene was Fred Roluf. He was followed by his brother Bob, who ran up the field when he saw the plane



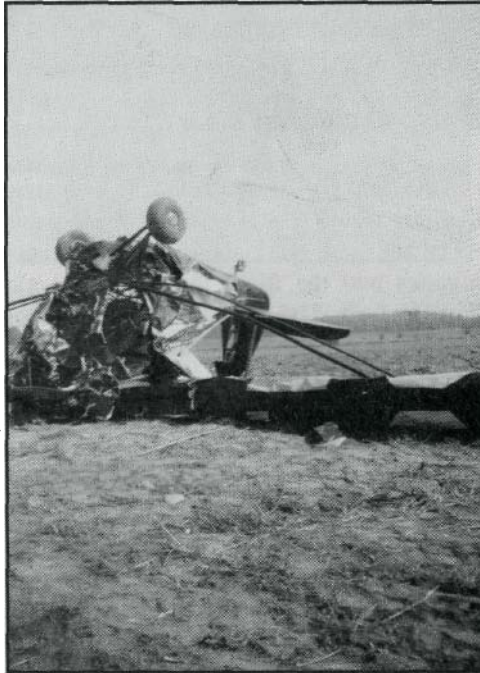
come spinning down, positive that his brother had been killed. Upon seeing each other, they embraced.

Adam Seip, who lived on the farm adjoining the Penman farm, along with William Runge, who lived opposite, sped to the scene. Seip was not aware that his son had taken an airplane ride.

Seip and Runge raced against time to pull the victims from the crash. "My God, it's my boy," gasped Seip, recognizing his son Eldon, before collapsing, and receiving assistance from friends nearby.

Seip lived but a few minutes after being extricated from the wreckage. Fry was already dead. His body was freed from the crumpled cockpit of the coupe plane. Coroner W.C. Winanas, M.D., of Harris-ton, was summoned. He called an inquest for Thursday, September 29, 1939 at 8 pm at the Clifford Town Hall.

Crown Attorney J.M. Kearns, K.C., of Guelph appeared before Coroner Winanas, and questioned witnesses. Constable Morley J. Wright of Arthur and Constable J. McLeod of Clifford had charge of the jury, which consisted of Messrs. A. Darroch, C. Bieman, S. Kruspe, R.F. Burnett and A. Ries.



The bodies were immediately released without a postmortem, as the coroner said cause of death was outwardly evident to the Runge Funeral Home (Clifford). At Seip's funeral, reported the *Hanover Post*, "the assemblage of friends and relatives from the immediate community and distant points was so large that the church auditorium could not accommodate them, and the Sunday school room was also filled."

Constable Wright and Harvey Darling of Clifford had earlier guarded the landing field so that no one could touch the wreckage until civil aviation officials from Ottawa were able to investigate. The officials believed that "one of the control wires snapped and that Fry had no chance to save him-

self and his passenger."

The Crown Attorney read a report from Colonel D.G. Jay, Inspector with the Department of Civil Aviation in Ottawa. Jay reported on his examination of the wreckage stating he had found no defective flying controls or faulty engine condition. The plane had been in good condition.

Coroner Winanas' jury found "that Roy G. Fry and Eldon W. Seip came to their death on September 23, 1939 in an airplane crash on the farm of William Penman. We deduce from the evidence that this plane was attempting to perform a loop from too low of an altitude. We strongly recommend to the Department of Transport that more stringent regulations be enforced covering barnstorming passenger flights, and that no such flights be permitted without consent of the municipality concerned."

Where lies the truth — and what became of the wreckage of Fry's plane? Where was it taken? If you know, the author's pursuit of the mystery continues.

NOTES

Hanover Post, September 28, 1939; October 5, 1939.

Kitchener Daily Record, September 25, 1939.

The Ayr News, September 28, 1939; October 5, 1939.

Conversations with Wallace Hill, Fred Roluf, Bob Roluf, members of the Seip family, Maurice Murray. Special thanks to Susan Hoffman at the Kitchener Public Library; Larry Newton. Photos courtesy Mr. and Mrs. Peter J. Buhrow, Marion Sangster and Ray Wightman, Clifford; Mr. Bev W. Hart, London.

AGRICULTURAL FAIRS AND EXHIBITIONS: A DRIVING FORCE BEHIND THE RURAL ECONOMY

by Alanna May and Barb Mitchell

Agricultural societies were among Canada's earliest and most influential organizations. By encouraging excellence in agriculture, primarily through the sponsoring of fairs and exhibitions, they helped to develop not only the agricultural industry and rural life, but the economy of the country.

The first public fair in Canada was held on May 21, 1765. One hundred farm families congregated in Windsor, Nova Scotia, with their livestock and produce. It was a good turnout, considering that Windsor had been established only five months earlier, and the population of the Maritimes was only 13,000.¹

James Talman and Guy Scott report that the first fair in Ontario was held in Queenston in 1798.² J. Lockie Wilson, on the other hand, writes that the first Ontario fair was in Newark (now Niagara-on-the-Lake) in the early 1800s. Twenty farmers attended the Newark fair where exhibits were worth £100 and prizes totalled five pounds, ten shillings, sixpence.³ The oldest continually held fair in Ontario is the one at Williamstown, which has taken place every year since 1812.⁴

Guelph's first fair was held on August 12, 1827, only four months after John Gait had selected the town site.⁵ There were no exhibits of stock or produce at this early fair - there was only one cow and one horse in Guelph at the time - but an ox was roasted in the market place. That evening, Gait organized Guelph's first agricultural society. "It required not the wisdom of Solomon to see that occasional amusements were necessary to promote content," he wrote.⁶

The first real fair in Wellington County was held in Eramosa Township at the farm of Joseph Parkinson - or Lazarus Patterson, depending on the source - in May 1828. One cattle beast was offered for sale. The greatest excitement of the day was the fight between some recent arrivals from Britain and those they considered to be "Yankees." The newcomers believed that their Yankee neighbours, who probably were not really from the United

States, were charging them too much for labour. In the ensuing melee, a horse belonging to Mr. Absalom Shade, of Gait, was mutilated, and several Yankees were badly beaten. Many of the people involved in the fight lost everything in subsequent lawsuits.⁷

In spite of this less-than-auspicious beginning, fairs took hold in Wellington County. Twice-yearly cattle fairs were established in Guelph; they were held on the first Mondays of May and November. In 1865, Guelph cattle-fair day was changed to Wednesday to allow people to come from long distances without having to travel on the Sabbath.⁸ This fair expanded to a monthly cattle sale, which brought buyers from the larger market centres.⁹

The first cattle fair north of Guelph was a cattle and farm-produce sale at Fergus, in 1837. It was hosted by the Gore District Agricultural Society.¹⁰ The cattle fair became a monthly event in Fergus in 1859, after municipal council received a petition from 58 citizens.¹¹ A.D. Ferrier wrote in 1866:

We had no market nearer than Guelph for some years, and it a very poor one, and by the time the poor beast finished the journey from here, it had a dirty, bedraggled appearance, very little in its favour. After a few years we had a better market in the wants of the new settlers to the north and west of us.¹²

Gore District Agricultural Society had formed in 1836. The north part of Gore became Wellington District about a year later.¹³

Palmerston's first monthly cattle fair was held in 1872, two years before the village was incorporated. About seventy-five head of cattle, including beef and milch cows, eleven yoke of oxen, and one yoke of fat steers, were offered at the first fair. The Wellington, Grey and Bruce Railway had erected a tramway for loading cattle at the Palmerston station. Although a good selection of cattle and convenient access to transportation were expected to attract buyers, the fair was not always well attended.¹⁴

Minto Agricultural Society, which formed in 1859, sponsored a monthly livestock and produce market in Harriston.¹⁵

There were generally other outlets for farm products. In 1876, the village of Palmerston built a market house at a cost of \$2,475. The market, which was open every day except Sundays and holidays, was used also as a town hall. The town fathers intended that market would eliminate peddlers from the streets.¹⁶

Fairs benefited both farmers and drovers (cattle dealers). Farmers no longer had to rely on butchers or drovers, and competition between bidders at cattle fairs assured them a reasonable price.¹⁷ The fair also reduced the drover's expenses. Without it, he would travel the countryside, buying cattle from the occasional farm. Then he would hire labour to collect his purchases

and to drive them to a railroad station or an urban market. With the fair, he could make all his purchases in one place, and work with other drovers to bring his herd to market.¹⁸ In 1872, *The Canada Farmer* discussed the advantages of the cattle fairs:

It is not the monthly fairs held in Guelph alone that draw such large numbers of buyers from a distance to that locality, but the series of fairs held upon consecutive days in the villages around Guelph. For instance, a buyer demanding a large number of stock for shipments stays at Mount Forest, and for several consecutive days can work down through Mount Forest, Durham, Fergus, Elora, etc. to Guelph, collecting as he goes a large herd for shipment upon the railroad. There are hundreds of fanners who cannot spare time, nor the expense, of driving their two or three beeves perhaps 30 or 40 miles to the large city, but who can drive them to the villages in their own locality, and it is comparatively inexpensive for the buyer to drive his herd, increasing as it goes at each fair held upon his route to the point of embarkation.¹⁹

Fairs provided a rare opportunity for rural friends and neighbours to meet. At the fair, plans were made for get-togethers. At the Guelph cattle show in May, invitations would be extended to logging bees, and to barn and house-raising. At the November show, plans were made to hold social gatherings when winter came and there was less work on the farm.²⁰ Fairs also offered farm families a break from their daily labours. *The Farmer's Advocate* of 1873 wrote:

What a change from the routine of daily toil to ride a few miles to see what others have done in various departments of industry?²¹

In the early years, pioneers were concerned with clearing land and feeding their families. By the mid-1800s, they began to improve and diversify their operations, producing everything from cheese to grapes to horses. As the economy grew, so did the demand for manufactured and specialized products.²²

In addition to holding fairs to sell stock and produce, agricultural societies began to sponsor annual exhibitions with prizes to encourage new and improved products. The Guelph fair had categories for cattle, horses, sheep, pigs, grain crops, vegetables, flowers, agricultural implements, and "ladies' work" which included sewing, baking, and various other crafts. It also included demonstrations of ploughing and cooking, and sports such as the tug-of-war.²³

Probably because it was such an exciting event, the fall fair is much better remembered than the market fair. The market fair, however, did continue. An Arthur area man recorded in his diary that he had attended a fair at Bosworth (in Maryborough township) in January, 1869;²⁴ this would presumably have been a market fair, although there is no record of such markets in *History of Maryborough Township 1851-1976*. As late as 1915, a poultry fair was started in Arthur village. This fair was held before both Thanksgiving and Christmas. "The main street was thronged with cutters and sleighs each piled high with dressed fowl: chickens, geese, ducks, and turkeys." The buyers were from the big packing plants in the city. Once the Toronto train was delayed by as much as two hours while a vast amount of fowl was loaded.²⁵

Fall fairs were one of the earliest social events. Erin Agricultural Society introduced its fall fair in 1852, its ploughing match in 1862, and its horse show in 1878.²⁶ The township's first settler had arrived in 1820.²⁷

Maryborough Agricultural Society formed in 1856, eight years after the township's first settler arrived. At its first fair, there were prizes for wheat, cows, oxen, and the best roll of butter. In 1858, Maryborough township added a ploughing match and a spring exhibition of horses.²⁸ The Peel and Drayton Agricultural Society's first fall fair was held in 1858, and its first spring cattle and horse show in 1868,²⁹ although Drayton was not incorporated until 1875.³⁰ The Fergus fall fair was established in 1837. In 1869 this became the Centre Wellington fair which was held alternately in Fergus and Elora. After a few years the fall fair found a permanent home in Fergus, and the spring horse show in Elora.³¹ The Puslinch Agricultural Society was formed in 1840. Its first fair is thought to have been a seed fair at the Winer farm at Morriston. Its first fall fair was held in 1847 at McMeekin's tavern, seven miles from Guelph.³²

Fairs contributed to the growth of towns.³³ What better time to buy monthly supplies, or that new farm implement than after selling livestock at the monthly cattle fair! *The Guelph Mercury* reported the importance of the monthly fairs for Guelph merchants:

On those occasions all roads led to Guelph... Naturally with crowds of country people in the city, and many of them carrying pocket books flush with cash as the result of livestock sales, Guelph merchants plied a rushing trade.³⁴

Hosting a fair was seen as a status symbol, because of the money it brought into the village. Although agricultural societies were organized on a township basis, fairs were usually held in or near a village. Where there was more than one village in a township, competition would ensue.³⁵ The provincial legislature fielded petitions from many towns asking for a charter

to hold a fair. W. Thomas Matthews quoted a petition for a charter, submitted, in 1853, by the residents of Prince Albert. They believed that a fair would "benefit the public and greatly promote that Spirit of enterprise on which prosperity depends."³⁶

The Erin fall fair, which was introduced in 1852, was held in various locations in the township, before becoming permanently located in Erin village in 1866. The villages would tender to host the fair. During that period, accepted tenders ranged from \$30 to \$90, and receipts from the fair from \$8.27 to \$240.96, depending on the weather on fair day.³⁷ Fairs provided visitors the opportunity to discuss political matters and farm-related issues. *The Farmer's Advocate* wrote:

They afford temporary rest from overwork - extend the farmer's field of observation - help cure his prejudices - enlarge his views - quicken and strengthen his sympathies with his fellows...³⁸

Fairs also provided a vehicle for promoting social reform. Women, David Jones wrote, played a major role in improving rural life; they were also involved in improving the fair, making it more effective and giving it wider appeal. Their efforts were important particularly in the late nineteenth century, when the educational side of the fair was being subverted by midways and dancing girls - activities which were seen to lower the quality of rural life. The fairs also attracted the con artist. At the Puslinch fair in 1896 "there were all manner of fakirs on the grounds, from the man who gave away dollars by the handful 'just to advertise a new patent collar button,' to the man who will 'just bet you a five you can't tell which shell the pea is under.'"³⁹

In addition to helping keep the fair a decent event, women promoted the Women's Institute, the Women's Christian Temperance Union, and other farm organizations.⁴⁰

The Farmer's Advocate promoted the fair for its educational value:

You will find that the farmer who takes an occasional holiday, and gives his family a holiday to attend an agricultural exhibition, is better off, more intelligent, more prosperous than the drudge that stays at home.⁴¹

The annual exhibition provided examples of superior animals, produce, and manufactured articles. Fanners learned which horse had the best proportions, and which breeds of cow were best. They had the opportunity to ask the producers of these superior products how they achieved such fine results so that they could try this for themselves.⁴² Stock improvement was a primary goal of the fairs; according to Talman, the largest prizes were

awarded for stallions and bulls. In the domestic field, there were prizes for farm products such as butter, cheese and maple sugar, and for fabrics such as linen and flannel.⁴³

The Puslinch fair soon produced the desired results: At the 1850 fair, the sheep judge reported that only one ram was any good, and that he "would rather shoot all the others" than allow them to breed with his ewes.⁴⁴ That year, the produce judge advised farmers to experiment with different crops, and the stock judge recommended that half-bred rams and bulls not be used.⁴⁵ By 1855, the stock at the Puslinch fair was described as "excellent." Competition was an important factor; one exhibitor that year had taken his prize stock to the fair in Kingston - presumably by boat.⁴⁶

Prizes were an important drawing card and the list of entries was modified as rural life changed. According to *Minto Memories*, "competition was more interesting to farmers than purebred livestock." At Minto's first fair there were top prizes of five dollars in vegetable, dairy products, and livestock categories. Prizes were given for the "best pair of woolen blankets, best 5 yards of home made cloth, and 3 categories of butter: fresh, salted and keg." ⁴⁷

In 1896, Centre Wellington fall fair offered prizes in "fifteen different types of embroidery along with classes for oil painting, china painting, water colours and pen and ink sketches." It also included classes for such crafts as lace making, tatting, quilting, knottery, pine cone decoration, bracken painting and seed pictures.⁴⁸ That year, the Erin Agricultural Society discontinued its prizes for oxen.⁴⁹

Like many of the others, Puslinch fair day was in October. "It was often the first day that winter coats were brought out of storage. People who remember those October fair days laugh about the smell of moth balls being part of their recollections! Certainly everyone donned their best and women, as well as men, felt a hat was in order for such an occasion."⁵⁰

The county show was held after those at the townships, so that the prize winners could go on to the next level of competition.⁵¹

The South Wellington Agricultural Society formed in 1871. Together with the Guelph Township Agricultural Society, it sponsored the Guelph Central Exhibition (GCE), an improved version of the first agricultural fair. The first exhibition, held October 10-12, 1871, offered \$3,000 in prizes. By 1879, the GCE rivalled Toronto's Industrial Exhibition (the forerunner of the Canadian National Exhibition). The GCE was held every year until 1915, when it was stopped so that everyone could concentrate on the war effort.⁵² The Ontario Provincial Winter Fair started in 1883. It was held in various centres across the province. In 1900, it moved to Guelph where it remained until it was closed in 1939.⁵³

By stimulating competition, fairs encouraged farmers to spend more

money on high class stock.⁵⁴ *The Farmer's Advocate* wrote:

Guelph is a good place for stock shows. A great many farmers in the neighbourhood devote their attention principally to stock raising. The quantity and quality to be seen at this place is well worth the expense of a visit to those who desire to procure or examine the different animals and classes.⁵⁵

Although fairs gave both farmers and manufacturers the opportunity to advertise, and to sell their products,⁵⁶ *The Farmer's Advocate* expressed concern that farmers were not taking this opportunity. According to W.H. Hay, the most successful merchant was usually the one who advertised the most - providing that his product was of good quality. Many farmers, he said, were successful producers, but not business people, because they did not inform the public of their high-quality articles, and did not try to obtain the best possible prices for them. In 1892, Hay wrote:

As a means towards obtaining the largest possible returns for what he has to sell, it occurs to me that he cannot overestimate the advantages that may be derived from making a neat and attractive display of his products at the agricultural exhibitions.⁵⁷

In Maryborough township, local businessmen used the fair prize list to advertise their wares. Represented were the barber, veterinary, milliner, druggist, and medical doctor, as well as the retailers of boots and shoes, windmills, and harnesses, but not the farmer.⁵⁸

Substantial efforts were made to encourage people to attend fairs and to exhibit. The Peel and Drayton Agricultural Society tried a variety of ideas, including "a stage coach with occupants in Indian costume, a huge balloon, tug-of-war, but the most successful factors were increasing the entries in farm stock and offering a substantial purse for horse races... In the ladies department, special prizes donated by Neilsons, Robert Simpson, etc, increased the array of needlework, crafts, and baking."⁵⁹ One of the special attractions at the Maryborough fall fair was world-champion long distance runner Tom Longboat. Maryborough also drew crowds with its canthumpian parade and various novelty races.⁶⁰ In 1909, the Minto fair added a track for showing horses; in 1917 it added prizes for school exhibits; and in 1928, it offered a soft-ball tournament and a horse-shoe toss.⁶¹

By the mid-1880s, the large attendance at Puslinch fair had attracted many manufacturers. Displays included Raymond's No. 1 sewing machines, Bell organs, millinery from John Cunningham and Co., of Hespeler; wood and coal stoves from Griffin and Gandy of Guelph, and P.P. Johnston, of Morriston. Savage and Clarke, of Guelph, showed cases of watches, silverware, clocks, and jewellery, and Ball and Gordon displayed the latest

in hardware.⁶² In 1855, sad irons were given for the best knitting and needle work. In 1889, Griffin gave a Jewel heating stove, retail price \$18, as first prize for the best bread baked in one of their stoves. In 1895, a basket of perfume and sachet powder was awarded for the best biscuits baked with Stewart's baking powder.⁶³

Agricultural fairs and exhibitions contributed to the growth of the farm-implement industry in Canada. The Provincial Exhibition, which was held in a different town each year, generally showcased agricultural implements. In the early 1850s, the display was dominated by implements from the United States. Canadian implements, however, made their mark at the Brantford exhibition in 1857, and by 1860 had forced out the American entries. By that time, there were many foundries and factories in Ontario, most notably Massey, Harris, and Frost and Wood; every town seemed to have its own manufacturer.⁶⁴

At the Fergus fall fair, in 1864, Mr. Grindley displayed his cultivators, and Mr. George McInnis his ploughs. Both Grindley and McInnis were from Fergus. Between 1870 and 1890, the Beatty Brothers company, of Fergus, also had "great displays of farm equipment" at the Fergus fair.⁶⁵

Changes in implement displays reflected developments in the industry: In 1855, the prizes at the Provincial Exhibitions were mainly for basic implements, and by 1860 there were classes for hand and for power implements. And by 1871 separate classes were created for machines with different uses. The Ontario implement industry peaked in 1870 with 252 manufacturers including Massey and Harris which would join forces to conquer markets worldwide.⁶⁶

Fairs also produced significant improvements in livestock and produce. In 1880, *The OAC Review* stated that "Wellington [County] possesses better herds and more good stock than any county in the Dominion."⁶⁷ The prizes won at large exhibitions, such as the Ontario Provincial Winter Fair, reveal the high quality of Guelph livestock. In 1900, in the Hereford and Polled Angus division of beef cattle, Guelph farmers F.W. Stone and James Bowman took first and second prizes, while McCrae and Rudd of Guelph dominated the Galloways and Devons division. Many of the sheep shown had just been on display at the Chicago International Fat Stock Show where they had swept up the prizes.⁶⁸ At the International Exhibition of Chicago in 1893, Canadian livestock took the lead in livestock prizes; in Paris in 1900, Canadian agricultural and dairy products, fruit and farm machinery impressed the world.⁶⁹

This study of the agricultural fairs and exhibitions of Wellington County illustrates their importance to the rural economy of nineteenth century rural Ontario.

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PUSLINCH LIBRARIES IN PUSLINCH PAST

by Anna Jackson

The analysis of a register of books borrowed from School Section #6 Public Library, (Crieff), June 10 to December 20, 1867, casts an interesting light on a leisure-time activity in this rural community in Confederation Year. Most of the stumps had not yet been removed from the cleared fields, and farming was still a very labour-intensive activity. All family members were needed to sow, weed, and harvest. Thus it is remarkable that so many young people had free time for reading.

In 1867, the library was not open to the public until June 10 "on account of the books not being in a fit condition to give out." This indicates that the library had functioned in previous years.

The cost of each book is recorded. The least expensive volumes cost as little as 12 cents; the most expensive was *Livingston in Central Africa* which was \$3, followed by the *Biblical Encyclopedia* which was valued at \$1.50. There was a total of 284 books in the library.

Funding for the project may have had the same source as the library at School Section #12 in the north west corner of the Township. Mr. Maddock wrote that, "Soon after S.S. #12 School was founded in 1854, a good Library was secured, the funds being provided by the Department of Education. The books were selected by a committee whose members were David Stirton, Thomas Jarmy and Thomas Kemighan. Mr. Kernighan acted as librarian, and the books were kept in his house for a few years. Afterward, the library was removed to the schoolhouse."

Mrs. Henderson, a former student at that school, recalled the acquisition somewhat differently: "Mr. Kirkland, father of the late William Kirkland, was entrusted with a sum of money to use as he thought fit to help struggling schools. He very cleverly spent it on a fine library for No. 12. It really was a fine collection of books, biographies, histories, poems, stories from history for the half-grown children, simple stories and poems for the little ones. There were several hundred volumes."

Peter McDonald seems to have been the only Crieff Library patron on July 1, 1867. He returned *New Zealand Life* and took out *Sea and Sailors*.

During that 6-month period, 668 books were borrowed by 106 individuals. Most of the readers were school children, aged 8-15. Some young adults also borrowed books: Hugh Stewart, Alexander Easton, and William McCormick, Jr. were in their early twenties in 1867. A few parents came to the library with their children and took out books also: Mrs. McNaughton, Mrs. D. Stewart, and Mrs. McCrone. Mr. Henry Becker, store-keeper at Crieff, borrowed, on average, a book each month. C. J. Passmore, a lumber merchant in the community, also visited the library a few times and borrowed *Memoirs of the Empress Josephine* and *The Twelve Great Battles of England*. Mr. William McCormick occasionally came with his children and borrowed *The St. Lawrence and the Saguenay* and *Memoirs of New Zealand Life*.

The most eager readers were Henry Becker, Jr.; Malcolm McCormick, aged 13, and his sister Mary, aged 11. In that 6-month period, Henry borrowed 13 books, Malcolm and Mary 18 books each. The only book that brother and sister each borrowed was *Kitty's Victory*. There was a 5-month time lapse before Mary took it out, so it would appear that they did not share their reading material.

Of the children who patronized the library, at least 3 developed professional careers. Henry Becker and Dugald Stewart, born 1848, became medical doctors; Malcolm McCormick acquired an arts degree from Queen's University, wrote poetry in both Gaelic and English, and was founder and operator of Guelph Business College 1884-1914.

Some book titles were intriguing, others obviously historical novels, or geographical/travel books. The most popular book was *Prince Arthur*, which was lent 14 times; a close second were two others, each borrowed 13 times during the period: *Rose & Kate* and *Laird's Return*. *Sketches of Married Life* attracted the attention of both boys and girls. Only boys read *Cook's Voyages of Discovery*.

Practical books seemed to lack appeal. *Dictionary of the Farm*, *Pests of the Farm*, and *Agricultural Class Book* were seldom borrowed.

The librarian kept close watch on the condition of the books when they were returned. The most common complaints were "soiled," and "pages loosened."

In the neighbouring Killeen School Section, there was no library until late in the 1880s. However, the Sunday School had a small collection. J.W. Gilchrist recalled, "that the books were very Scriptural. One writer, A.L.O.E., was popular. Although he did not omit the moral, he told of adventure." Young Gilchrist also enjoyed a book about the Assyrians which was well illustrated. The description of Assyrian carvings in that book stayed

in his memory until he saw samples of them in the British Museum about 1899.

The imagery of the books that were available to children in rural Ontario in the era of Confederation was retained by the young readers. Their world was enlarged. They were able to envisage life beyond the limited community they experienced. Some continued to read in their leisure time during the rest of their lives.

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MARY LESLIE'S ERIN:
*"the most blackguard village in
Canada"*

by Barb Mitchell

In 1967, Erin township residents compiled their history as part of Canada's centennial celebration. *Centennial History 1842-1967: Erin Township and Erin Village* records that when the settlers first came "everything was home made, everyone worked, and there were no idle rich." They documented memories of a difficult life: "Women and children were the first to fall, unable to endure the hardships of the battle with the forest" and they expressed their respect for the settlers: "We will always hold a deep sense of gratitude to the early settlers who worked hard and suffered much to establish this great Township of Erin."

To Mary Leslie (1842-1920), Erin's early residents were generally sinners rather than heroes. Furthermore, the aristocratic Guelph Township woman² did not consider Canada's untamed nature a curse, but "hated nothing that God had made."³ In 1878, Leslie published *The Cromaboo Mail Carrier: A Canadian Love Story*, under the pseudonym James Thomas Jones. The fictional novel, set in Erin village, provides insight unavailable from history texts. Few copies of Leslie's book exist, unfortunately, even in Erin.

Local historian Hazel Mack wrote that Leslie's only novel, "the first novel published in Canada West," is based on actual events.

Her style was realistic for Mary Leslie saw life as it actually was. She wrote of real people and happenings. Because of that, neighbours were insulted that she had written them into her novel and threatened to sue.⁴

In her survey of Wellington county writers, Mack dedicated two pages to Leslie, where she spent less than three pages detailing nineteen other writers.

Although a significant historical work, as fiction *The Cromaboo Mail Carrier* is less than satisfying. "Readers wonder whether the hero and the

heroine finally do marry," wrote Mack.⁵ Leslie probably intended to develop the relationship between the hero and heroine in a sequel, but the promised second book - *The Gibbeline Flower Seller* - was never published.⁶ (Gibbeline was Leslie's pseudonym for Guelph.) Although Leslie may have disappointed readers who had been promised "love making in galore, and finally orange blossoms and wedding favours,"⁷ her story provides a wealth of detail about life in nineteenth-century Canada.

The Cromaboo Mail Carrier did not sell well. The novel was printed by Joseph H. Hacking, of Guelph. Leslie paid F. Trollope Chapman, of Guelph, \$35 to bind eighty copies of the novel and to send some to England, New York, and to Canadian towns.⁸ In their refusal to publish the book (by instalments) the editors of *Strand* magazine, in England, wrote that "it exhibits considerable power as well as literary ability, but we agree with your friends that it is, in parts, a little too outspoken."⁹

Leslie's cousin Charlotte Simon agreed with *Strand* magazine: "Forgive me, but in these times we do not call a spade a spade," she wrote to Leslie, from England.¹⁰

Leslie's uncle William Leslie, of England, approached several publishers with the novel. One wanted to see the sequel before accepting the first novel, because the story "left off so abruptly." When this publisher's rate of remuneration was questioned, he responded that his authors were usually just "ladies writing for their own amusement."¹¹

The characters in *The Cromaboo Mail Carrier* often relate events that detract from the story. It is probable that these instances are based on reality. Although Leslie studied art in Holland and worked as a governess in England,¹² her life in Canada was lived in the family home, on what is now highway 24, a few miles east of Guelph,¹³ and many of her ideas would have come from the local area.

In addition to her novel, Leslie published two books of poetry, *The Rhymes of Kings and Queens of England* (1896) and *Historic Sketches of Scotland* (1905).¹⁴ She also wrote two texts which she intended to be used in Ontario schools; the educational authorities rejected them. In addition, Leslie wrote short stories for "a large number of cheap pulp magazines in the United States."¹⁵ Her stories were also published in local papers, including *The Clifford Arrow*.¹⁶

Leslie, who worked exclusively as a writer, was unable to support herself on her income. She was able to live comfortably on family money until only her middle age. A letter written in about 1897 showed Leslie asking for financial assistance: "Nine years ago I lost nearly all my property through the roguery of others who undertook to invest my money and now I am struggling to make a living," she explained. "When the crash came I mortgaged my house for \$600. It was a great struggle to pay 7%." She

borrowed \$100, at 11% interest, to print *The Rhymes of Kings and Queens in England*, but was unable to repay the loan with the receipts from book sales.¹⁷

After she lost her home, Leslie shared rented rooms with her sister Elizabeth Clark, in Belwood.¹⁸ The sisters were so poor that the neighbours would bring them food, firewood, and chicken feed.¹⁹ The neighbours were offended that Leslie shared her food with her "unusually large number" of cats. "The good ladies of Belwood did object to her feeding so many cats for Mary would deny herself to feed a bevy of these useless creatures."²⁰

Mary Paxton and Robert Smith are the novel's heroine and hero. Robert, a lower-class young man of eighteen, drives the daily stage coach from Gibbeline to Cromaboo. Paxton, age thirty-two, is a lovely, unmarried, Canadian-born lady of English decent. Cromaboo residents Christian Owen Llewellyn and his niece Lavina are also important characters, and relatives of these characters play smaller roles.

The life Paxton leads may have been in part one that Leslie had, and in part one she wanted. Her cousin Charlotte commented on the novel in a letter to Leslie: "Mrs. Paxton [Mary's mother] I felt perfectly acquainted with and imagined the widowed daughter: Mary is decidedly yourself... the rest are all strangers."²¹

The similarities between Mary Leslie, the author, and the fictional character Mary Paxton, are also evidence that Paxton is based on Leslie. When she wrote the novel, Leslie, like Paxton, was a single woman in her early thirties. Both enjoyed drawing, had one sister, and lived along the mail route between Guelph and Erin village.²² (The stage coach, which delivered the mail, "ran between Guelph and Erin daily, except Sundays, and also provided transportation for six or seven passengers."²³) As did Leslie, Paxton loves cats. She is hurt that the Cromaboo children refer to kittens as "baby devils."²⁴ Her mother, who does not share this love, spends some of her last breath complaining about cats. "One of them ought to be shot, they eat as much as a child and never catch anything," says the dying woman.²⁵

Although Leslie never married, there was romance in her life. In a letter dated 1869, Charlotte supported Leslie's decision to deal with a marriage proposal by "making his conversion the price of your hand." She also thanked Leslie for some gifts, sketches of "Belles and their Adored," some "curious" maple sugar candy, and a beautiful pair of moccasins.

Charlotte's letter continued in a gossipy fashion: "The Smiths made first rate lovers," she wrote, and went on to report that their "much worshipped curate" had "made an offer to a girl of seventeen in the village but it was refused on the score of his age, about thirty, and he has left the community." She then referred to a young man. "I liked his voice and earnest style. I heard he was the son of a Scotch Baronet who had been governor in Canada

where this young man had for some years done duty and I at once thought I had heard you speak of him." ²⁶ Elements from this letter were to appear in Leslie's novel several years later.

In the story, Robert Smith is infatuated with Mary Paxton. He does not propose marriage to her, nor does she admit her passion to him. She does, however, go to great lengths to justify her relationship with him, mainly because he comes from a lower class, not because of their age difference. At the end of the novel, she moves Robert into her household, as an employee. There are no plans for marriage, only for turning Robert into a gentleman. This may have appealed to Leslie, who attempted, in about 1891, to open a school for ladies. The proposed school, for girls ages seven to sixteen, was to be non-sectarian and open to children of all nations. The curriculum would have included arithmetic, languages, botany, art, and cooking. Courtesy, respect, and religious tolerance were to be stressed. Leslie chose a Canadian motto, "Work Like a Beaver," for her school.²⁷ She wrote to John D. Rockefeller for assistance, but her request for financing was refused.²⁸

The Cromaboo Mail Carrier opens on a dismal scene:

Cromaboo is the most blackguard village in Canada, and is settled by the lowest class of Irish, Highland Scotch and Dutch. It consists of seven taverns, six churches, and about one hundred shabby frame houses built on little gravelly mounds. Fights are frequent, drunkenness flourishes, vice abounds; more tobacco is smoked there than any village the same size in the Dominion; swearing is so common that it passes unnoticed, and there is an illegitimate child in nearly every house - in some two, in others three, in one six, and the people think it no sin.²⁹

Leslie used Cromaboo as a pseudonym for Erin. The name is probably from "crom abu," an Irish phrase meaning "We made it!" The village was at the end of the mail route, and what would have been a rough journey by stage coach.³⁰ The novel tells of one mail carrier freezing to death along the route, before the closed coach was introduced.

Although the book's introduction is powerful, it seems to foreshadow a tragedy that never takes place. It suggests that Paxton should wish to avoid the Cromaboo area; in fact she enjoys it, and chooses to remain in the family home, even after her mother dies. Furthermore, Paxton is not judgemental: she strives to move beyond her snobbery to a new, Canadian-way of thinking, and to believe that people, especially Robert, should not be limited by their modest beginnings.

Robert, concerned about his stepfather's drinking, promises "If you'll give up the drink at once and forever, I'll be better than good." ³¹ He and

Paxton were not alone in their hatred of drunkenness. In 1915, after many years of public campaigning, Erin residents voted to prohibit the sale of alcohol in the village.³² Throughout the previous century, however, alcohol was readily available.

In 1818, when the Mississaugas gave up their rights to the Credit, the settlers were able to use the river for fishing and waterpower.³³ Henry Trout built Erin's first industry, a saw mill, in 1826. Twelve years later Daniel MacMillan built its first grist mill. The third industry, also built in 1838, was a distillery. Its owner William Cornock considered alcohol "a requisite for a growing country."³⁴

By 1851, Erin village had "two grist mills, two oat mills, a distillery, a carding and fulling mill, a tannery, a post office, and a church free to all denominations."³⁵

Although the distillery was closed in 1860, alcohol continued to flow in public places. Erin village had at least three hotels in 1878 as well as several taverns. At that time, a large number of drinking establishments flourished throughout the surrounding township. Mimosa had two stores, a shoe shop, blacksmith shop, chopping mill, several homes - and two hotels. In Brisbane, there was a blacksmith shop, a gunsmith, wood-working shop, cooper shop - and two hotels. Hillsburgh had six hotels. John McCarthey "carried on the hotel [in Hillsburg] until the village came under local option, selling liquor at five cents a glass and a schooner of beer costing the same. Beer was hauled in barrels by horse and wagon from Guelph."³⁶ There were several hotels at Ballinafad, and "needless to say, they did a brisk business; travellers passing through stayed the night and had meals; neighbouring farmers got their liquid refreshments at the bars while their women folk shopped at the store."³⁷

Thomas Fielding, the owner of The British North American hotel, one of two in Ospringle, is remembered "because he seemed to realize the danger of his business, and would only give a traveller one drink and a neighbour not any."³⁸

Leslie must have observed considerable changes in Erin village. In 1835, it had eight houses - one stone, six frame, and one hewn - but by 1871, it was flourishing with a population of 500, an attorney-at-law, a watch maker, druggist, grocer, and a carriage maker.³⁹

In 1850, Erin village had only one church building. Services, however, were held throughout the village and the township, not just in churches.

The pioneers were great for divine worship. They gathered at a home and in their own humble way sang praises to God, read passages of scripture and all took turns at offering prayers.⁴⁰

By the 1870s there were at least five church buildings in Erin, New Connection Methodist, Wesleyan Methodist, Presbyterian, All Saints Angli-

THE

CROMABOO MAIL CARRIER.

A CANADIAN LOVE STORY.

BY

JAMES THOMAS JONES.

" The theme is old, even as the flowers are old
That sweetly showed
Their silver bosses and bright budding gold
From Eden's sod,
And still peep forth through grass and garden mould
As fresh from God.

Worldling, deride it not, for it is well
Even for thee
That in this world some heavenly things do dwell.
All may not see
Day's regal beams, but even the blind can tell
How sweet they be."

—MERRICK.

GUELPH :
JOS. H. HACKING, PRINTER, ST. GEORGE'S SQUARE.
1878.

Title page from *The Cromaboo Mail Carrier*.

[Photograph courtesy of Archival and Special Collections, University Guelph Library.]

can, and Church of Christ.⁴¹

This large number of denominations may have concerned Leslie. In the novel, there are Methodists, Presbyterians, Roman Catholics, and Anglicans in Cromaboo. Paxton is unable to answer Robert when he asks which is the best church. Llewellyn shares Paxton's concern: "I feel that we cannot truly call any denomination the church of God."⁴²

Although some of the changes were still in the planning stage, by 1878, Erin was clearly becoming more genteel. The first school house was built in Erin before 1850, and the Erin fall fair- started in the 1850s.⁴³ "The town hall was built in the 1870s by a Temperance Society," for council meetings, graduations, and concerts.⁴⁴ Passenger rail service came to Erin in 1879; the *Erin Advocate* started in 1880; Stanley Park was built in the late 1880s; and Erin Public Library was opened in about 1891.⁴⁵

On Middle Ground - Landscape and Life in Wellington County 1841-1891 notes that one type of person would have opened up the country but another sort came to stay. It is probable that some population change took place in Erin. Whether there was a change in the people in Erin, or just in Leslie's attitude, her characters' distaste for Cromaboo dissolves as the novel progresses.

The Cromaboo Mail Carrier refers to times as early as 1830. Paxton's seventy-year-old aunt relates her experience as a young woman arriving in Canada, with a man she had met and to whom she had become engaged on the ship from England:

What a strange dreamy idea we both had of Canada, quite unlike the reality. Richard brought with him two fowling pieces, a double-barrelled gun, a case of pistols, four sword canes, and a fishing tackle... considered the proper thing for Canada. He also had the whole of Scott's novels and poems.⁴⁶

The couple were married at home because there was no church in Gibbeline (Guelph). After the ceremony, they left by horseback for Niagara Falls. "We saw it not as you see it now but guarded by mighty forests." The aunt describes the newly-cleared land as "denuded of its beauty and scarred with ugly stumps and weeds."

Logging was a major industry throughout the 1800s. Robert tells of overtaking seventeen teams of wood in a string, on his way from Cromaboo to Gibbeline.⁴⁷ The *Centennial History* mentions timber "over 4 foot in diameter and the best quality" and states that "few records have been kept of the forests for they were regarded primarily as the enemy of the early settlers."⁴⁸

Richard's fishing tackle could have been particularly useful in the early 1800s. "The Credit [River] was celebrated for its salmon. By 1855, salmon

runs were all but over, because of the great number of dams for mills." The guns could also have proved valuable: wild life in Erin township before the settlers arrived included marten, fisher, wolverine, timber wolf, Canada Lynx, wapiti, and the black bear.⁴⁹ Richard, however, was killed during their honeymoon, when he accidentally went over the falls in a row boat.

Robert's mother also tells her story from more than eighteen years ago. She grew up on a wild, uncultivated farm, twenty miles from Cromaboo. Her family lived in a two-room shanty. They were Roman Catholic, but never saw a priest as their nearest church was forty miles away. There was no school then and the nearest home was six miles away. At that time even Cromaboo was considered "backwoods," having only six houses.⁵⁰

The Cromaboo doctor, newly married to Paxton's sister, adds his reminiscences. He stayed at the home of Robert's mother during a hunting expedition with the man who was to father Robert.

We shot two fine bucks and the wolves pursued us. We brained a won⁰ at the very door and they stayed about all night howling most drearily.

That night the family took the cow and the pig into "the family mansion," along with the hunters' deer hounds and beagles. They ate poached eggs and potatoes for supper. The hens also spent the night in the crowded shack; in the morning the doctor discovered a newly-laid egg in his bed.⁵¹

At fourteen, Robert's mother came to Cromaboo, pregnant, and disowned by her parents. She married a Roman Catholic, an older man named John Smith, and the new family settled in Cromaboo. Paxton's response on learning that Smith was a Roman Catholic indicates that some people hold an anti-Catholic sentiment: "I like him none the worse for that. I am no Orange woman." ⁵² She protests that Robert could "live a noble life and be a gentleman in spite of the bar sinister" (the indication on a coat of arms that the family is from an illegitimate line). She does not condemn Robert's mother: "She has a soul to be saved as well as you and I." ⁵³

The Cromaboo Mail Carrier is filled with popular attitudes, especially those relating to class structure. Paxton wrestles with these attitudes, possibly because she is attracted to a man from a lower class.

At the beginning of the novel the reader learns that there are "only two honest men in Cromaboo":

Yet even in this Sodom ... there was a Lot. He was a Welsh gentleman... an honest, learned man, a Christian... Owen Llewellyn. A man of long pedigree and great class prejudice, yet a kindly man... fearless as a lion and obstinate as a jackass.⁵⁴

People disliked him and he despised them, but they respected him. "I never do look at a man, woman, or child in Cromaboo if I can avoid it," claims

Llewellyn, who describes the sounds on approaching the village as "a chorus of oaths, screams, and drunken songs." Llewellyn is a good man, despite his snobbery. He allows his insane wife to remain at home; provides a home for his niece Lavina, from Brazil; and employs Robert to deliver the Cromaboo mail.

Leslie's uncle William liked this character. He wrote to Leslie that Mr. MacKilean, of Erin, who felt that Llewellyn was based on himself, had no reason to take offence.⁵⁵

The other honest man in Cromaboo is Robert's stepfather, John Smith, "an Irishman who swore and drank but was reliable."

Paxton lives near Gibbeline with her mother and her widowed sister. Because their mother is avaricious, she employs only one maid, Dolly, who is "dull and slow." Paxton has to help with house work, and wash her mother's feet.⁵⁶ Although Mary and Dolly take breakfast together (toast, porridge, and fried potatoes), there is a clear class distinction between them. While Mary employs French phrases, such as "Pourquoi pas?" Dolly's speech is less than polite. "Law'sake you needn't go to give me money for that. I'm only too precious glad to get rid o' you - keeping us up to all hours," she responds when a guest offers her a tip for seeing him out.⁵⁷

Paxton becomes acquainted with Robert on her trip to Cromaboo to visit the Llewellyns. Taking an interest in the young man, she asks perhaps the two most important questions - which church he attends, and whether he drinks. Robert, a Methodist, answers that he is sorry to have taken a drink at the tavern in Cromaboo, although he did it only to be sociable: "Robert took one glass for friendship, felt deadly sick and fell face down, poisoned." The dose was mixed by a "disreputable veterinary surgeon in order to make him appear drunk and get him dismissed."⁵⁸

During the ride to Cromaboo, four "Yankees" attack Paxton. Robert stops them. "You have saved my life and my honour," Paxton tells him. This experience sparks a discussion, at the Llewellyn home, about dealing with criminals. Hanging seems to be favoured. Llewellyn's brother from Hamilton cites a case where a man has raped a child of five, and 400 people petition to get his sentence commuted. "It requires a great deal of influence to get hanged now," he says. Llewellyn responds with a trivial incident of some Guelph youths who had, as a joke, pinned a big piece of dirty paper to the back of a woman's shawl.⁵⁹

During Paxton's visit, Lavina tells her that the people of Cromaboo are "ah* of a lower class, and they are so dreadfully immoral; nearly everybody." * Lavina's aunt has an even stricter set of morals. Suspecting that Lavina wants to marry Robert, she states that she "ought to be put in a penitentiary" for marrying beneath her and bringing disgrace to her family.⁶¹ Lavina's pedigree, however, is already in question. Not only is she "as brown as a Brazilian nut," but her fortune is delivered by a Senor Pedro Diaz, who

intends to propose to her. The aunt is further distraught when it is her son who agrees to marry Lavina - for her money.⁶²

Dress is important, especially for Lavina's aunt: "Bad taste in dress was an unpardonable sin in her eyes." ⁶³ A sixty-five-year-old woman is criticised for overdressing for a funeral: she is wearing gold-rimmed specs, good false teeth, dyed hair, silk stockings, and "quilted satin slippers with such monstrous rosettes of crepe and jet that none but an American woman would have sported." ^M

Llewellyn questions his own practice of sharing a table with someone from a lower class: "Robert has always taken his meals with us but I hesitate about asking so many guests to sit down with a servant." ⁶⁵ When Robert tells Llewellyn that he is interested in Paxton, he is advised to leave the area.

As religion is important to Paxton, she is eager to hear from Lavina about the church in Cromaboo:

The first clergyman we had in Cromaboo was a hard drinking man. And the next wasn't there for long before he was suspended for seducing a woman of thirty, or she did him - she ought to be suspended too, from a rope, but the third was a really good religious man, but harsh and with no tact. They hated him for it.

Lavina relates that some men had laid logs across the road leading to the third minister's home. When he returned the logs caused his buggy to overturn and he lay on the road all night with a broken leg.⁶⁶

Llewellyn made an attempt to teach Sunday school in Cromaboo, but his students "came to seek amusement, not to seek light and truth, and to flirt in a coarse way and enjoy each other's society." ⁶⁷

Although the people of Cromaboo sin, they also attend church. Near the end of the novel, it is observed that "twice every Sunday the church was crowded with men and women. The minister was popular with the people of Cromaboo. He was coarse in speech, loud, honest, earnest, and sincere, anxious that every sinner should feel the love of God." The minister of this Methodist church tells his congregation that, although they are "poor, lost insignificant backwoods sinners," they are dear to God." ⁶⁸

"He could eat in the dirtiest house in Cromaboo," says Llewellyn in criticism of this minister. A year later he confesses that he was prejudiced against him because he was peasant-born. "He has touched the hearts of some of the worst ruffians in Cromaboo," he says.⁶⁹ In his will, Llewellyn asks to be buried in the Primitive Methodist cemetery in Cromaboo: "It is a lovely spot. The people there were entirely wrong in the heads with regard to church government but their hearts were in the right place; they fixed their faith on the Rock of Ages," he admits.⁷⁰

The Cromaboo Mail Carrier provides interesting detail about marriage customs of the time.

Lavina is married in the parlour of her home. The rafters are decorated in evergreens. Lavina wears a white silk gown and a rich veil, which have been made by Paxton, Robert's mother and the Cromaboo dressmaker. There are corsages made of orange blossoms and the berries of the mountain ash. The ceremony is followed by a lunch of cake, pumpkin pie and cheesecake, with rich coffee and green tea. Then Robert plays some Scottish selections on the melodeon. The minister is paid, accidentally with a fifty-cent Canadian piece, instead of the intended twenty dollar American Eagle. Before the couple departs, Lavina asks Paxton to look after Robert: "Do keep an eye on Robert. Those dreadful Cromaboo minxes have too much influence on him."⁷¹

Paxton feels encouraged to pursue Robert, now that her friend is married. She needs to explain why she is still unmarried. She was engaged, twelve years earlier, to a engineer who was building the railway. Her suitor had built a large log house near the new tracks. This home, which was Paxton's dream come true, had flowers growing between the tree stumps in the yard. Her parents would not allow her to leave them, because she was their last child at home.⁷²

Paxton's sister, observing her interest in Robert, predicts that "she will marry him, and he will take her to his wigwam - she loves the back woods - and she will be the squaw of that coarse savage."⁷³ Although never an option for the aristocratic woman, it may have been her fantasy.

Robert's biological father returns, after an eighteen-year absence, to reveal that he has become a baronet, and that Robert has upper-class connections. Robert turns down the stranger's offer of money for education and travel. He promises, however, to write to him, and that he will look up every word in the dictionary, so not to shame himself. Robert proves himself at the only meal that the father and son ever share: "Robert made no blunder. He had been too thoroughly drilled ... in table manners for that."⁷⁴

Llewellyn finally recognizes that Robert is a gentleman, after he learns of his pedigree. "I underrated him because he was of low birth, but is a gentleman."⁷⁵

Paxton promises Robert's upper-class sire that she will help Robert elevate his status. "I'm not a clever woman - not a blue stocking - but I know more than he does and can teach him many things" including music, Latin, history, botany, practical gardening, target practice, improved manners.⁷⁶

She engages Robert to oversee her estate and takes him into her home. Robert raises ponies and grows flowers to sell in Gibbeline. He is no longer the Cromaboo mail carrier, and the way is prepared for him to become the

hero of Leslie's next novel, *The Gibbeline Flower Seller*.

Although financial problems and lawsuits arising from her first novel may have discouraged Leslie from writing *The Gibbeline Flower Seller*, she may also have had some creative difficulties. Leslie has cleverly dealt with the class difference between Paxton and Robert. *The Gibbeline Flower Seller*, however, posed a more difficult challenge: The reader expects the heroine to marry a youth fourteen years her junior.

NOTES

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70. CMC, page 293.
71. CMC, pages 149-155.
72. CMC, page 177.
73. CMC, page 271.
74. CMC, page 201.
75. CMC, page 277.
76. CMC, page 262.

PRIVATE BANKING IN WELLINGTON COUNTY

by Steve Thorning

During the 1870s, 1880s and 1890s, the banking service in smaller towns was not provided by chartered bank branches, but by private banks. During these years, the needs of small towns for banking services exceeded the ability of the chartered banks to operate branch systems. Not until after 1900 were the chartered banks able to work out efficient systems of supervision, administration and reporting for their branches. Before this time several banks had tried to establish extensive branch systems, but none was very successful.

Private banks filled the void. These were operated by individual entrepreneurs and partnerships, usually men who were well known and respected in their own locales. Most had been involved in other business ventures, such as retailing, milling or manufacturing, before embarking on banking. These private banks are a somewhat mysterious part of Ontario's history. There were no regulations or reporting requirements. Details of the business of most of them, therefore, are not known. At the peak of private banking in Ontario, there were more than 150 offices in villages and small towns, most in southern Ontario west of Toronto. Wellington County had its full share of them.

There have always been firms outside the chartered bank system offering financial services, but the Ontario private banks were an institution unique to Ontario. The full-service private bank (that is, an office providing deposit, lending, funds transfer, and all the other services provided by a chartered bank branch) was pioneered by Alex Johnston of Strathroy. Within five years, Johnston had many imitators, including John Beattie of Fergus in 1870 and Walter Newman of Elora in 1873.

Most private banks, and all the larger ones, maintained a relationship with a chartered bank. This was necessary to provide access to the cheque clearing system, and for the chartered bank's network of offices and correspondents for handling drafts and payments elsewhere in Canada and overseas. As well, chartered banks often loaned money to private banks, who in turn loaned it to their own customers. This allowed the chartered banks

to earn profits on small town business without the problems of running their own branches. Not all chartered banks cultivated the business of private bankers; indeed, some shunned them altogether. The field was dominated by the Merchants Bank, Molson's Bank, and the Bank of Montreal.

Private banks had several advantages over chartered banks. They could give loans on the security of mortgages, an area of lending then forbidden to chartered banks under the Bank Act. As well, private banks usually earned extra income as agents for insurance and mortgage companies. A number of them also brokered real estate transactions.

By 1900 the chartered banks had worked out most of their branch administration problems, and were able to operate very small offices profitably. Private banks had increasing difficulty in competing with the chartered banks. As well, a rash of private bank failures made depositors nervous. They withdrew their deposits, and constricted the capacity of private banks to do business on a large scale. Between 1900 and 1910, most private banks either closed or sold out to chartered banks.

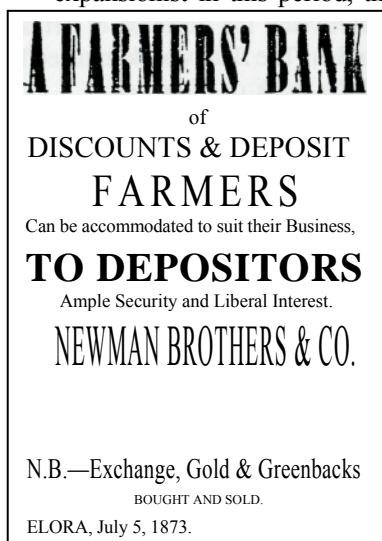
ELORA

Private banking began in Elora in 1873, when Walter P. Newman, in partnership with his brother and three other investors, opened the Farmers' Banking House. Although this was the formal start of the bank, Walter Newman had been at the centre of local financial affairs for almost three decades.

A man with remarkable abilities, Newman had run away from home at an early age, and had worked as a cabin boy and then at various jobs in Australia. He then decided to try his hand at farming in Upper Canada, and in 1846, at the age of 27, he turned up in Elora. Charles Allan, the leading businessman in the village, immediately hired him as his bookkeeper. In the early 1850s his older brother Edwin came to Elora, and the pair opened a general store.¹ They soon started a sideline in 1853, selling insurance and brokering mortgages and real estate.² Newman Bros, prospered during the land boom of the 1850s, and by the end of the decade they concentrated on financial services and real estate, under the name of W.P. Newman and Company. Edwin Newman began a sideline as an auctioneer, leaving Walter to the full-time management of the office.

During the 1860s the Newmans acted as the Elora agent of the Bank of Montreal. It appears that the Bank of Montreal may have attempted to operate a branch briefly in Elora in the early 1860s.³ If this was a full branch, it did not last long. As agent, Newman was really a glorified courier, operating to and from the Bank of Montreal office in Guelph, and selling drafts on the Bank of Montreal.

The Merchants Bank opened a branch in Elora in 1869. Aggressively



The first ad for the Farmers' Bank of Elora, August 1873.

expansionist in this period, this Montreal-based bank was dominated by Hugh Allan, proprietor of the Allan steamship line, and later the infamous central figure in the Pacific Scandal. By the early 1870s the Merchants Bank operated the largest branch system in Ontario. Their Elora branch made Newman's agency relationship with the Bank of Montreal awkward and inefficient. To compete, Newman decided to open his own private bank, with loans, savings accounts and current accounts on his own books. In reality it was merely an extension of services he already provided. Newman's Farmers' Bank included minority investments by three area farmers. At the time, private banks of this type in Ontario were only five years old, but the concept was catching on in a number of smaller towns throughout southern Ontario.

The Farmers' Bank competed with the Merchants Bank in Elora through the 1870s. As the name suggests, Newman concentrated on agricultural lending, taking advantage of the natural suspicion of many farmers against chartered banks, and a widespread animosity toward Montreal-based businesses.

Newman won the battle. The Merchants Bank encountered major problems in the late 1870s, and had a long list of bad loans in Elora, many to manufacturing firms; this culminated in their foreclosure on the Elora Mill. The problems at the Elora branch were typical of the poor lending practices and administration of the Merchants Bank. It was forced to retrench, and the Elora branch was one of those closed.

The Farmers' Bank now had the advantage of a monopoly situation in Elora, but the Newman brothers did not survive to enjoy it. Both fell ill in 1880. Edwin died in February 1881, and Walter three months later.⁴

About three weeks after the death of Walter Newman, his executors and the other partners sold the bank to the firm of Johnston, Gale and Tisdall of Clinton. The senior partner, Alex Johnston of Strathroy, was the founder of Ontario small-town private banking. In addition to his own bank in Strathroy and his share of the one in Clinton, he operated a bank in Amherstberg, and

briefly, one in London.⁵

Alex Johnston withdrew from private banking in 1883. His reasons for doing so are not clear, but it is probable that he had become alarmed at the proliferation of private banks, many of which were undercapitalized and managed by men with no banking or even business experience. The Fanners' Bank was reorganized. Thomas Gale remained as manager and now the senior partner, buying Johnston's share of the business for \$2,000. J.P. Tisdall seems to have retreated to Clinton to manage his private bank there, though he may well have retained an interest in the Elora bank. A new partner joined Gale: James Archibald, whose family had investments in the milling industry. For a share of the bank, he invested \$8,000 (equivalent to about \$750,000 in 1994 dollars) from the sale of a

Johnston, Gale & Tisdall **BANKERS**

- OFFICE OF THE LAXE -

Newman Bros. & Co.

ELORA

TRANSACT a general Banking business.
Money advanced on mortgaged and notes
of Bank Draft issued, payable at par, at all
the leading points in Canada. New York
exchange bought and sold. Money
advanced to Farmers on their own notes
for any length of time to suit the
borrowers.

Interest allowed on deposit.

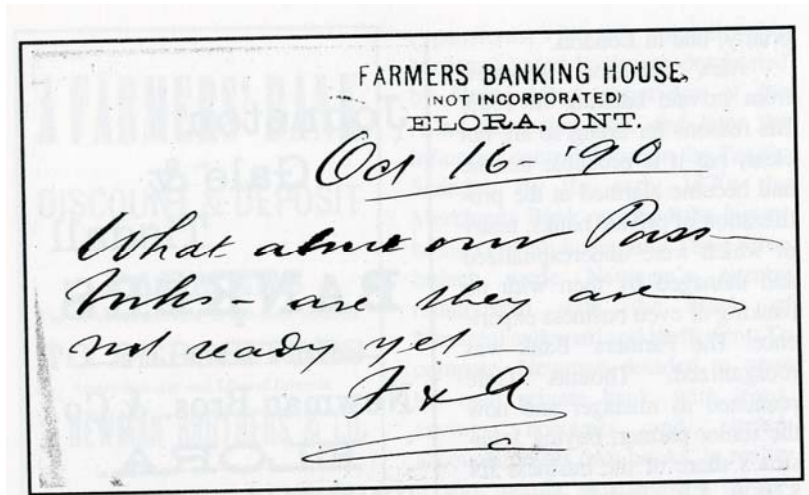
A. JOHNSTON, Strathroy.

J.P. TISDALL, Clinton.

T.A. GALT, Manager.

*A one-stop financial office: Johnston,
Gale and Tisdall, 1881.*

Archibald himself had done well in real estate in Manitoba, and had worked for a time in Clinton in the 1870s, where he had made the acquaintance of Johnston, Tisdall, and his business circle who were the pioneers of Ontario private banking.⁶ Thomas Gale sold his interest in the Elora bank in 1891 to W.W. Farran of Clinton. Farran, a well known businessman in Clinton, was a partner in J.P. Tisdall's bank, and also Archibald's brother-in-law. Thomas Gale then entered the insurance business in Elora, in partnership with Alex Petrie. The name of the bank changed from 'Gale and Archibald' to 'Farran and Archibald,' with James Archibald as manager. Despite their kinship ties, Archibald and Farran did not get on well. They quarrelled most strongly over some of Archibald's outside business ventures, particularly the Grand River Manufacturing Company, a flax processing business owned by Archibald and Elora industrialist J.C. Mundell. Farran felt vindicated when it failed; as well, he blamed Archibald for a major loss when the oatmeal store in Portage La Prairie. |



"What about our Pass Books - are they all not ready yet." W. W. Farran's brusque tone on this 1890 postcard to a printer typified his business style. A resident of Clinton, Farran visited Elora a couple of times a year. The Farmers' Bank's customers enjoyed the more congenial manner of Farran's partner, James Archibald, and accountant Henry Clarke.

W. W. FARRAN BANKER ELORA ---- ONT.

A general Banking Business transacted. Advances made to farmers on their own notes.

Drafts issues on all points. Interest allowed on deposits.

Henry Clarke, Manager.

Dissolution of Partnership

The partnership heretofore carried on by the undersigned, at Elora, as Private Bankers, under the name and firm of Farran & Archibald, has been dissolved by mutual consent - Mr. Archibald retiring. The said business as above will be carried on by W.W. Farran, to whom all debts will be paid, and who will pay all liabilities of the late firm.

Dated 30th March, 1897.

W.W. FARRAN
JAMES ARCHIBALD

mill of Lipsey and Stickney failed. In 1897 Farran succeeded in pushing Archibald out of the business. Archibald's troubles stemmed from his unsuccessful business ventures with J.C. Mundell, which were financed by loans from the private bank.

As 'W.W. Farran, Banker,' the Elora private bank lasted another seven years. Farran did not move to Elora. Instead, he promoted the accountant, Henry Clarke, to the position of manager. In 1899 the revitalized Merchants Bank returned to Elora, offering stiff competition to Farran.

Farran forced Archibald out of the Elora bank in 1897, then ran it in his own name for seven years.

It was difficult to supervise the bank properly from Clinton. Farran was in his late 60s by this time, and anxious to reduce his workload. In 1904 he sold the business to the Toronto-based Traders Bank, which was attempting to establish a strong presence in the area.

FERGUS

As in Elora, the Bank of Montreal operated an agency in the 1860s, under the management of George Ferguson. The service provided was less than that available in a full branch, and was restricted to deposit accounts and the sale of drafts. Customers seeking loans had to go to Guelph, though Ferguson advised the Guelph office on lending matters for Fergus customers.

In late 1867 or early 1868 the Royal Canadian Bank opened a branch in Fergus.⁷ The Royal Canadian was an upstart bank seeking to fill the place in Ontario of the Bank of Upper Canada, which had failed in 1866. One of its policies was to establish an extensive branch system, and offices were opened in any town where there were shareholders. This proved to be a questionable policy. As well, the bank overextended itself and never set up a proper system of branch supervision. In 1869 it was forced to reduce its branch system to stay solvent. The Fergus office was one of the casualties.

Royal Canadian Bank.

The Agency of the Bank in this place is now open for the transaction of business.

All payments to the Provincial Treasurer on account of CASUAL REVENUE, or to the DEPARTMENT of CROWN LANDS, on CROWN, CLERGY or SCHOOL Lands, may be made through this Bank which is authorized to receive, the same and to issue the proper receipts and drafts.

Interest will be allowed on special deposits on *term* favourable to depositors.

Further information will be given on application at the office.

JOHN BEATTIE, Agent.
Fergus, 29th January, 1868. 1-6m

John Beattie gained experience with the Royal Canadian Bank, the first bank in Fergus.

Another of the Royal Canadian's policies was to appoint local men, often with little or no banking experience, as managers. This was the case

in Fergus, where John Beattie, a well known figure in Nichol, and reeve of the township from 1865 to 1867, was given the position. When the Royal Canadian Bank closed in Fergus, Beattie's friends and associates, some of them Elora businessmen, petitioned the Merchants Bank to name him as manager of their new Elora branch, which was about to open.⁸ When he failed to get the job, Beattie opened a private bank in Fergus, in the former office of the Royal Canadian Bank. This was the first private banking office in Wellington County. Beattie's Banking House, which opened in February 1870, offered a full range of banking services. Like Walter Newman in Elora, Beattie also sold insurance and brokered real estate transactions.

The Merchants Bank branch in Elora captured many of the business and industrial accounts in Fergus, and in 1871 a sub-branch was established in Fergus, under the direction of the Elora manager. Despite the competition from the Merchants Bank and George Ferguson's Bank of Montreal agency, Beattie was able to carve out a small niche for himself. He was helped somewhat by the erratic policies of the Bank of Montreal, which on several occasions cut back on credit to small town Ontario customers. In 1877 the Fergus Bank of Montreal office was elevated to a full branch, but a year later it was closed permanently, when the Imperial Bank decided to establish itself in Fergus. The Merchants Bank, meanwhile, had closed its Fergus office in 1876. Beattie did well financially during the 1870s, and in 1878 he constructed a commercial block on St. Andrew Street for Beattie's Banking House and other businesses.⁹

During the 1880s and 1890s the private bank in Elora had a monopoly on banking in the village. John Beattie, on the other hand, had to contend with the Imperial Bank branch after it opened in 1878. Beattie did not have the financial resources of the proprietors of the Elora private bank. For example, a credit rating agency in 1892 placed the net worth of Farran and Archibald in the range of \$75,000 to \$125,000, while John Beattie ranked only in the \$10,000 to \$20,000 range.¹⁰ Much of Beattie's profit was made from small unsecured loans at high rates of interest, normally 12%, at a time when regular bank loans varied between 4% and 8%. For some customers these were emergency loans. In other cases they supplied additional funds to customers who had reached their credit limit at their chartered bank. Examples are storekeepers purchasing additional seasonal inventory and manufacturers buying a new piece of machinery.

In addition to managing his bank, John Beattie also served as the clerk of Wellington County. The routine affairs of the bank were handled by his employees.

John Beattie died in March 1897. He had generally been considered a wealthy man. The community was shocked, therefore, when the affairs of the bank were discovered to be in a very poor state. The liabilities of the

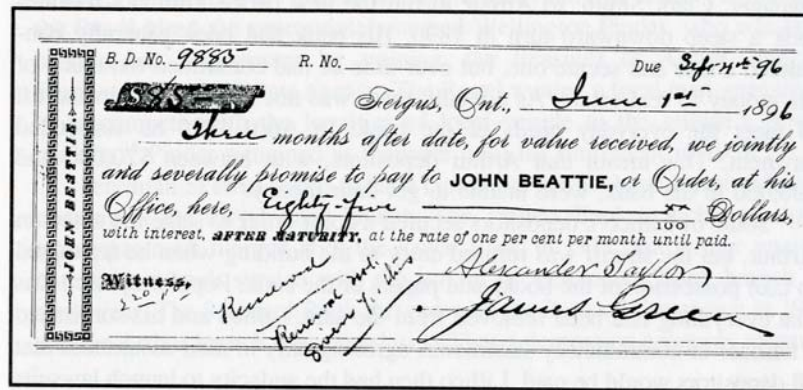
**BEATTIE'S
BANKING HOUSE
FERGUS, ONTARIO**

Transacts a general Banking Business.
Joint notes discounted dates to suit
borrowers. Money advanced on
Farmer's Sale Notes. Private and
Company Funds loaned on mortgage at
lowest current rates and expenses.
Interest allowed on deposits.
Fergus, March 23rd, 1889.

*An advertisement for Beattie's
Banking House, 1886.*

bank, at \$64,000, exceeded the assets by \$ 12,000.ⁿ It appears that his business had declined significantly through the 1890s.

The failures of a number of private banks, some to the north and west of Fergus, in Arthur, Formosa, Mildmay, Tiverton and Seaforth, had made private bank depositors restive. In Fergus they had withdrawn money from Beattie's Bank, even though he was paying 5% interest, 1% or 2% more than the chartered banks. A more serious difficulty had been losses on loans during the 1890s, and Beattie's investments in real estate and mortgages that locked up the capital of the bank. The real estate included 1,600 acres of land at Qu'Appelle, Northwest Territories.



A promissory note for one of John Beattie's short term, unsecured loans, with interest charged at 1% per month.

When he died, Beattie had over \$48,000 in deposits in the bank, but \$15,000 of this was held for the A.D. Ferrier Estate, and there were several other large deposits. Altogether, there were only about 75 depositors, indicating that the business had declined substantially from its peak. At the end, no Fergus businessmen were dealing with Beattie. When the wreck was sorted out, the depositors received only about a quarter of their money.

ARTHUR

In terms of sheer numbers of private bankers, Arthur leads the list for Wellington County. There was no chartered bank in Arthur until 1900, and all nineteenth century banking was conducted by individuals. Little is known about Arthur's private banking firm, J.H. Hanns and Co. Hanns opened his bank in 1878 or 1879, and he dropped from sight about 1886. He had chartered bank connections with the Bank of Montreal, and the Dun credit rating agency placed his financial strength in the \$20,000 to \$40,000 range, an amount quite adequate for a bank in a village the size of Arthur.

The name of J.M. Irwin often appears on lists of private bankers at Arthur in the early 1880s. This seems to be the same man who established the Gait Banking Co. about 1882, under the sponsorship of the Federal Bank. There were Irwins in the construction business in Arthur at the time, and it is entirely possible that J.M. Irwin may have operated a full service private bank for a short period there. If he did, the office was not of great significance.

In 1881, Peter Lillico, a Listowel private banker, opened an office that quickly became Arthur's primary banking facility. Shortly before the Arthur office, he had established a bank at Drayton, and he moved his Drayton manager, Clark Smith, to Arthur to run the new office. Lillico's fortunes took a steep downward turn in 1890. His bank had been generally considered a safe and secure one, but over time he had committed too much of his money to real estate. As a result, there was not enough cash in the till to meet the everyday needs of the bank. In April 1890 he suspended payment. This meant that Arthur depositors, with between \$20,000 and \$30,000 in the bank, were unable to get their money.¹²

Some of Lillico's depositors secured a court order to seize the assets in Arthur, but the sheriff was refused entry to the building when he attempted to take possession of the books and papers of the bank. Popular opinion was that everything had been removed from the safe. Lillico and his son issued a number of contradictory statements, agreeing only in their assurances that all depositors would be paid. Lillico then had the audacity to launch lawsuits against the creditors who had obtained the injunction, claiming that their actions ruined his reputation.¹³ The matter never reached court. Lillico fled to the United States with all the liquid assets, leaving his lawyer with an unpaid bill of \$700. The affair took a tragic turn a few weeks later, when Frank Tone, a major depositor, committed suicide in Toronto. He had lost his life's savings in the bank.¹⁴

The Lillico failure weakened public confidence in all private banks in the area. The smaller ones were particularly vulnerable, being seen at greater risk, and having less flexibility in the event of losses on loans. Lillico's failure undoubtedly caused a withdrawal of deposits in Seattle's bank in Fergus, for example.

Lillico's failure left Arthur with no banking facilities of any kind. The void was soon filled by Jeremiah Skerritt, a reasonably prosperous proprietor of a general store, with deep roots in the community. Skerritt established a chartered bank connection with the Bank of Commerce. In 1899 he added a branch in Drayton, but closed it two years later. He conducted a successful banking operation until about 1906, though his scope was constricted to some extent by his small capital.

R.T. Smith opened a second private bank in 1892, assisted by members of his family. Smith dealt in real estate and sold insurance in addition to his

banking activity. P.M. Kirby purchased the business in early in 1896; he renamed it Kirby's Banking House.¹⁵ Like Smith, Kirby handled real estate transactions. His business lasted until the 1910 era.

The opening of the Arthur Traders Bank branch in 1900 brought intense competition to banking in the village. The branch may have forced Jeremiah Skerritt to retrench: he closed his Drayton office a year after the Traders Bank came to Arthur. P.M. Kirby confronted the intruder directly by advertising higher deposit rates than the Traders Bank.

On November 1, 1906 the Royal Bank opened a branch in Arthur and, concurrently, a sub-branch in Kenilworth. The Royal Bank was determined to make an impression: it spent \$3,000 in renovating its office. As manager the Royal hired the appropriately named Wellington Finder, who was not a banker, but a carpenter by training, the treasurer of Arthur, and the proprietor of a real estate agency. The Royal wanted a local man, presumably to compete with the loyalties of local people to the village's private bankers.¹⁶ Finder remained as manager until his retirement in 1931.¹⁷

Jeremiah Skerritt seems to have closed his private bank shortly after the opening of the Royal Bank branch. The Traders Bank branch was closed when that bank merged with the Royal Bank in 1912, but Arthur retained competitive bank service with the arrival of a Standard Bank branch the same year. The Standard Bank merged with the Bank of Commerce in 1928, and the Arthur branch was closed in 1933 as a depression economy measure.

DRAYTON

Private banking began in Drayton early in 1880, with the opening of an office by Peter Lillico of Listowel.¹⁸ Shortly afterward Lillico established another branch at Arthur. The Drayton office was at the corner of Main and Wellington Streets, and Clark Smith acted as manager, succeeded in 1881 by W. S. alter. Apparently the Drayton office was unprofitable, and Lillico closed it in 1883 or 1884.

Another private bank was soon in business, operated by the partnership of Whealey and Schwendemain. Trained as a carpenter, F.W. Schwendemain moved to Drayton in 1878 and worked as a contractor and proprietor of a sash and door factory. Among other projects, he worked on buildings at the Ontario Agricultural College in Guelph.¹⁹ Whealey and Schwendemain hired Lillico's old manager, Mr. Salter, to manage the bank.²⁰ It remained in business until at least 1896.

Meanwhile, the Traders Bank opened a branch in Drayton in 1889.²¹ A new chartered bank, the Traders Bank began business in 1888. In a sense it filled the place in the banking system left by the demise of the Federal Bank. It was very much oriented to the area west of Toronto. One of the directors was William Bell of the Bell Piano and Organ Company of

Guelph. The Drayton manager was Clark Smith, who years before had managed Peter Lillico's private banks in Drayton and later Arthur. He did not remain long. In 1890 he left the Traders Bank, and purchased a private bank in Teeswater in partnership with another former chartered bank manager.²² Smith was one of a number of bankers to move between chartered banks and private banks in this period.

The reasons for the closure of the Whealey and Schwendemain bank are not clear. The most plausible explanation is that there was insufficient business in Drayton to support both a private bank and a chartered bank branch.

A third private bank opened in Drayton in 1899, with the establishment of a branch office by Jeremiah Skerritt, the Arthur private banker, under the management of J.W. Cragg.²³ It is probable that Skerritt opened this office as a convenience to his farm customers in Peel and Maryborough townships. This office did not have a long life. Two years after opening, Skerritt closed the office, publishing the following announcement:

Owing to the growth of my business at Arthur I find it impossible to give the Drayton business the time and attention it requires. The Arthur business requires my personal direction now more than ever on account of the resignation of Mr. T.H. North-grove, who leaves me to accept a lucrative position elsewhere. Drayton will be closed as soon as possible, though I very much regret being obliged to do so.²⁴

Skerritt's announcement hints at the problems faced by all private bankers. Without skilled men to manage branches, troubles could develop quickly. By 1900 it was clear to ambitious young bankers that better career opportunities were in chartered banks, not private ones. The resignation of one key man could create major problems for a private bank. Also, there is no evidence to support the claim that Skerritt's Arthur business was increasing. The "time and attention" he had to devote to it was to collect slow accounts. The Arthur office would be closed within five years, succumbing to competitive pressure from chartered banks.

Following Skerritt's closure, the Traders Bank (Royal Bank after 1912) enjoyed a monopoly on banking in Drayton, except for the period from 1919 to 1922, when a branch of the Bank of Hamilton was in business.²⁵

HARRISTON

Formal banking activity began in Harriston in 1874 with the opening of a branch of the St. Lawrence Bank. Based in Toronto, the St. Lawrence Bank began business in 1873. One of its policies was to establish an extensive branch system. Harriston was one of 11 branches opened in

Ontario during the first year, most in towns with no other banking facilities. The St. Lawrence Bank exercised insufficient discretion in its lending policies, and advanced money to almost anyone who walked through the door. By its second year it was in trouble with bad loans, and rumours of trouble led the public to withdraw deposits.²⁶

Serious difficulties faced the bank in 1876, and it was reorganized as the Standard Bank of Canada. The next few years continued to be a struggle, and not until the 1880s did the Standard Bank find itself on a solid footing. The deteriorating position of the Standard Bank affected borrowing customers in towns like Hamston, who found their lines of credit reduced.

In this climate the partnership of Robinson and Robertson opened a private bank in the fall of 1879, with the impressive name of The Bank of Hamston.²⁷ The partners were prominent in business circles in Hamston. Their ventures included a barrel and cheese box factory which they sold for \$8,000 shortly before they started their bank.²⁸ The Robinson and Robertson bank was supported by the Toronto-based Federal Bank, which pursued a policy of rapid expansion during the late 1870s and early 1880s. The expansion was in part fostered by loaning money to private bankers who in turn loaned it to their own customers.

BANKING HOUSE

OF

ROBINSON &. ROBERTSON

MOUNT FOREST and HARRISTON

Money Loaned on Approved Notes. Drafts issued and Collections made on nil Banking Towns in Canada and the C7.S. Interest allowed on Temporary and Special Deposit, according to arrangement. Money Loaned on Farm and Town, Property at Best Rate. Special attention given to the Safe Investment of Private Funds.*

Offices :—Opposite the Market Square, Harriston, and Next Door to the Post Office. Mount Forest.

Also known as The Bank of Harriston, Robinson and Robertson opened in Harriston in 1879 and in Mount Forest in 1881.

Because the Standard Bank was unable to handle all the business in Harriston, Robinson and Robertson rapidly built up their trade. With plenty of funds available from the Federal Bank, they opened a branch office in Mount Forest in 1881. Good times, though, ended in 1883. The hens soon came home to roost for the Federal Bank. Old loans stagnated on the books, locking up its capital, and new lending had to be curtailed. With their support cut off, Robinson and Robertson closed their Mount Forest office early in 1884, and shortly after dissolved their partnership. John Robinson

left banking, and the business was continued as Samuel Robertson and Son.²⁹ The Federal Bank never did pull itself out of its difficulties, and it was liquidated in 1888.

Under the new name, the bank lasted only a year. According to reports, it appears that Samuel Robertson had neglected the routine business of the bank, and that major losses were inevitable. Rather than prolong a deteriorating situation, Robertson assigned all his assets, which consisted largely of real estate, to his creditors.³⁰ It does not appear that depositors suffered any losses, but the loss of credit hurt several local businesses, including tinsmith James Lennox, who was forced to close.³¹

Following the closure of Samuel Robertson's bank, W.H. White, a Palmerston private banker, moved his branch office from Grand Valley to Harriston. Little is known about White's Harriston operation. It remained open until about 1889.

There were no other private banks in Harriston. The Standard Bank enjoyed a monopoly in the town until February 1906, when the Traders Bank opened a branch. The Traders Bank amalgamated with the Royal Bank in 1912; the Standard Bank merged with the Bank of Commerce in 1928.

PALMERSTON

Of the major centres in Wellington County, Palmerston was the last one to have a chartered bank branch. This is something of a curiosity, in view of Palmerston's importance as a railway centre with significant commercial and manufacturing sectors.

There was a good opportunity for private banking in Palmerston, and it was filled in large part by J.W. Scott. Based in Listowel, Scott began a private bank there in 1873. Originally a farmer, Scott operated a store in Listowel with J.A. Halsted in the 1860s. Later he operated flour and saw mills, and owned a large share of the Listowel piano factory. His bank prospered during the 1870s, and in 1879 he opened a branch in Palmerston.³² Several more branches followed.

J.W. Scott established a strong connection with the Bank of Montreal. His careful management impressed the head office, and he was granted a large line of credit that allowed him to expand his private bank. Scott hired his personnel carefully, and his familiarity with fanning in the area helped his rapport with those customers. In the 1880s Scott renewed his connection with J.A. Halsted, who by this time had his own small chain of private banks, in Shelburne, Mount Forest and Durham. Scott and Halsted guaranteed one another's loans, though they never formally merged their networks. Together, they operated one of the largest private banking businesses in the province.

Scott hired W. Spaulding as his Palmerston manager, and G.Y. Donaldson as accountant.³³ Later the office had a full-time teller as well as

SCOTT'S BANKING HOUSE

ESTABLISHED 1873.

LISTOWEL AND PALMERSTON

SAVINGS DEPARTMENT

Money received on deposit in large or small sums, and a liberal rate of interest allowed.

MONEY TO LOAN

On approved notes, of any amount, at short or long dates. Sale notes made a specialty bought in bulk or as may be agreed upon. Farmers requiring advances are invited to call.

MONEY REMITTED

By draft to all points in Canada, the United States or the British Isles.

COLLNOTIONS

Attended to promptly on reasonable terms

REFERENCES

Bank of Montreal, Canada or the

Bank of New York, United States.

OFFICE HOURS – From 9a.m. to 4p.m.

J.W. SCOTT

PROPRIETOR

Based in Listowel, J.W. Scott provided the main banking service in Palmerston from 1879 until after 1900.

a clerk. E.K. Scott, probably a relative, served as manager in the late 1880s, and when he left the firm about 1890 he was succeeded by Donaldson as manager. Scott continued to operate the Palmerston office until 1908, when he sold it to the Sterling Bank. The new owners kept Donaldson as manager.³⁴

Meanwhile, there were other private banking firms in Palmerston. W.H. White opened a Palmerston office in 1881 as part of the partnership of Gamble and White. Shortly after opening the office bore

White's name only. He also operated briefly an office in Grand Valley, which he moved to Harriston in 1885. There is no record of White's banking office after

1889. It was very much the junior banking office in town: the Dun and Wiman credit agency rated his financial strength at a tenth of that of J.W. Scott.³⁵

Soon after the closure of White's Palmerston office, a third private bank opened. Anderson and Scott was a partnership of E.K. Scott (J.W. Scott's former Palmerston manager) with C.W. Anderson, proprietor of a private bank in Oakville. This private bank was supported by the Bank of Hamilton, and although it did a large business, it was not a strong firm. The partners made speculative investments, and tied up much of their capital in real estate.

Displeased with the course being followed by the firm, the Bank of Hamilton opened its own branch in Palmerston in 1898.³⁶ This was the first chartered bank office in the town. Anderson and Scott failed in 1902. The Bank of Hamilton attached most of the assets, and depositors received three cents on the dollar.³⁷

It is a measure of J.W. Scott's reputation as a banker that he was able to compete successfully against the Bank of Hamilton branch for 10 years, during a period that was difficult for many private bankers. Both the Bank of Hamilton and the Sterling Bank branches in Palmerston eventually came

into the hands of the Bank of Commerce. The Bank of Hamilton amalgamated with the Bank of Commerce in 1924. The Sterling Bank was taken over by the Standard Bank in 1925, and three years later it in turn merged with the Bank of Commerce. From November 1928 until March 1929 Palmerston had two Bank of Commerce branches, but the former Standard Bank office (originally J.W. Scott's office) closed on March 30, 1929.

C. W. ANDERSON.

E. K. SCOTT.

Anderson &, Scott,

BANKERS,

PALMERSTON, ONTARIO.

**A General Banking Business Transacted. Collections
Made at Usual Bank Rates. Drafts Issued. Interest
Allowed on Deposits**

*E.K. Scott, J.W. Scott's former Palmerston manager, teamed up with
Oakville banker C.W. Anderson to open a private bank about 1890.
Always on a shaky footing, the partners failed spectacularly in 1902.*

MOUNT FOREST

Mount Forest was the only town in Wellington County to enjoy head-to-head competition between chartered banking and private banking over a protracted period of time. Chartered banking was first on the scene. The Ontario Bank opened a branch in 1873 and soon established a solid business in the town. Although business in Mount Forest was good, the Ontario Bank as a whole had problems with major lending accounts, particularly lumber companies and wholesalers, that tied up a large portion of its capital. It was not able to expand its branch business as much as it might have liked. This fact allowed James A. Halsted's private bank to gain a strong foothold in Mount Forest. The Ontario Bank continued to experience slow growth until it was taken over by the Bank of Montreal in 1906.

Halsted began his career in Listowel in the 1860s in retailing, in partnership with J.W. Scott, the Listowel private banker. He later moved to Mount Forest, and in October 1877 opened a banking office, making a specialty of mortgages and loans to farmers.³⁸

His business prospered over the next few years. He moved to larger premises in 1879, and at the same time re-established his partnership with J.W. Scott. As J.A. Halsted & Co. (the 'Co.' being J.W. Scott) they opened

branches in Durham, Orangeville and Shelburne. The Orangeville office lasted only a few months, and the Durham office closed after two years. On the other side of the ledger, they added a branch in Wingham in 1890.

Halsted's chartered bank connections were with the Merchants Bank and the Bank of Toronto. J.W. Scott dealt with the Merchants Bank and the Bank of Montreal. For purposes of security, the chartered banks regarded Halsted's and Scott's network as one. In the early 1880s, Scott had a line of credit of \$60,000 with the Merchants Bank, and Halsted one of \$50,000, which they endorsed for each other.³⁹ Their total loans from the three chartered banks must have been at least \$150,000 at this time, equivalent to \$12,000,000 to \$15,000,000 in 1994 dollars, distributed among the six offices operated at the time by the two men. By the standards of the 1880s, this was big business.

HALSTED & CO.

J.A. HALSTED, Mount Forest.
J.W. SCOTT, Listowel.

BANKERS !

OFFICES!

MT. FOREST—J. A. HALSTED, Manager.
SHELBURNE—A. E. SMITH, Manager.

Deposits received and Interest allowed.
Money advanced to Farmers or Business
Men on Endorsed Notes, or Collaterals.
Sale Notes bought at a fair valuation:
Money Remitted by Draft to all parts of
Canada and the United States.
Notes and Accounts Collected on reason-
able terms.
Shelburne. September 15, 1881.

*J.A. Halsted dominated banking in
Mount Forest and Shelburne in the
1880s and 1890s.*

Merchants Bank and the Bank of Toronto, enjoyed a much higher popular reputation than the Federal Bank that supported Robinson and Robertson. Given the available choices, depositors felt safer with Halsted. Robinson and Robertson closed the Mount Forest office early in 1884, a few months before they dissolved their partnership.⁴⁰

It should be noted that Halsted's bank prospered during the time when Robinson and Robertson attempted unsuccessfully to gain a foothold in Mount Forest. John Robinson had been in the town for several years before this private bank opened, operating a real estate office and agency for mortgage companies. The Mount Forest branch of the Robinson and Robertson bank, which opened in May 1881, can be regarded as an expansion of this business. Halsted had several advantages over the upstart competition. His bank was already well established. Between them, Halsted and the Ontario Bank branch had captured most of the desirable banking business in town.

Perhaps more important, Halsted's chartered bank connections, the

The Bank of Hamilton should have been able to establish a strong presence in this part of Ontario, but it never succeeded in doing so. It was unfortunate in its choice of private banks to support (Anderson and Scott of Palmerston, for example), and it enjoyed little success in establishing profitable branches. Its Mount Forest branch was one of these; it opened in March 1892, and after a four year trial of attempting to build a profitable business, closed in October 1896.⁴¹

When the Bank of Hamilton closed, Thomas Clarke made an attempt to establish a private bank. He took over the former Bank of Hamilton office,⁴² and seems to have built a moderately successful business under the name of Thomas Clarke and Co. The fate of this private bank is not known. His advertisement last appears in the *Mount Forest Confederate* of 15 February, 1906.

During the first years of the twentieth century the newly chartered Sovereign Bank pursued an aggressive policy of branch expansion. This bank believed that best way to accomplish this goal was to take over successful private banks. The Sovereign Bank purchased Halsted's bank in 1904, and promoted his accountant, George Reid, to the managership.⁴³ It would appear that Halsted entertained the best offers made by the various chartered banks. His own supporting banks must have been interested in his business; presumably, their offers were too low. The same situation certainly applied to J.W. Scott, when he sold his Palmerston office to the Sovereign Bank in 1908. Concurrent with the sale of the Mount Forest office, Halsted sold the Shelburne branch to the Union Bank.⁴⁴

Halsted's intention was to reduce the pace of his activities. As well, he probably realized that private banks would face increasing competition as the chartered banks improved their efficiency and branch supervision methods. He did not retire completely, but continued a private lending and mortgage business, which for a time operated from the Sovereign Bank office. Halsted continued as a private mortgage lender in Mount Forest until 1911, when he moved to Toronto.⁴⁵

In Toronto, Halsted continued his private lending business. When he died in 1914, these loans totalled more than \$152,000. In addition, he owned numerous parcels of real estate and a bulging portfolio of stocks. His executors valued his estate at \$308,000, equivalent to at least \$15,000,000 in 1994 dollars.⁴⁶ Halsted's rise from grocery clerk to successful banker and capitalist is an excellent demonstration of the success enjoyed by careful and prudent private bankers in the late nineteenth century.

In Mount Forest, meanwhile, there were more changes in banking facilities. The Sovereign Bank, by introducing new administrative methods, revolutionized the banking business in Canada. However, it soon had major problems of its own. It paid far too much for some of the private banks it

purchased, and it made unsound loans in building up its business. Recognizing a deteriorating situation, the directors decided to liquidate the bank in 1908, with the assistance of the other chartered banks. The Mount Forest office was taken over by the Traders Bank, which itself was absorbed by the Royal Bank in 1912.

G.L. Allen appears on some lists of private bankers in the First World War period, but it does not appear that this was a full service banking office. For a number of years Allen operated a real estate and insurance office, and it is likely that his banking activity was restricted to handling mortgage money.

CLIFFORD

The only nineteenth century banking service in Clifford was provided by J.W. Scott's private bank, one of a chain of Scott's offices. When he opened in Clifford about 1881, Scott was already among the most successful private bankers in the province. He had been operating his original office in Listowel for eight years and the branch in Palmerston for two years. He was in the process of adding another office in Gorrie. A hired manager had charge of the Clifford office; during the 1890s this was James Hillhouse.

The precise date of the closure of Scott's Clifford office is not known, but it is last listed in a directory in 1901. As one of the wealthiest and most successful private bankers in Ontario, the office was not in any difficulty. It is most likely that Scott concluded that the office could not be operated profitably.

A chartered bank did not come to Clifford until 1910, when the Traders Bank opened a branch.⁴⁷

GRAND VALLEY

In the 1880s Grand Valley (at the time called Luther) was not large enough to attract the interest of chartered banks. However, the village became a centre of commerce for a large area in both Dufferin and Wellington Counties, and there was need for banking facilities of some type. W.H. White of Palmerston was the first private banker to see an opportunity, and he opened an office in Grand Valley in 1883, with J.M. Watson as manager. Dissatisfied with the volume of business in the village, White moved the office to Harriston in 1885,⁴⁸ where he saw greater potential, particularly after the closure of Samuel Robertson's bank there.

Alex Richardson stepped forward early in 1886 to fill the place vacated by White. Richardson owned a great deal of property, a store and a flour mill.⁴⁹ His business origins typified those of many private bankers. Owning a bank was a natural adjunct to his other business activities, in that it provided operating capital for them by deploying deposit money locally.

There was also a danger in merging personal business with that of the bank. Richardson was one of those who was able to avoid dangerous entanglements.

Richardson hired J.M. Watson, White's former manager, to run the bank. Watson was succeeded in the 1890s by G.H. Cooper.⁵⁰ In late 1898 or early 1899 Richardson opened a branch office in Erin, under the management of his son George. By 1902 there was a second branch, in Hillsburgh.

Competitive banking became available in Grand Valley when R.E. Hamilton opened a private bank in 1892, under the name of Hamilton and Co.⁵¹ This bank had connections with the Bank of Commerce, but little else is known about it.

The Traders Bank opened a branch in Grand Valley in 1900, though this may have been a sub-branch and not open every day. The first office was in a second floor room.⁵² The competition did not ruin the two private banks in town: both Alex Richardson and Hamilton and Co. continued in business until the First World War period, though neither can have done a very large business.

Alex and George Richardson were the only Wellington County private bankers present at the organizing meeting of the Canadian Private Bankers Association in Toronto in 1902.⁵³ This organization was formed to advance the interests of private banking, which was undergoing strong competitive pressure from chartered banks and suspicion from the public, who increasingly viewed private banks as risky. Although the organization was formed with great enthusiasm, nothing came of it in the long run.

ERIN

Two private banks conducted business in Erin, though neither enjoyed a long life. The first was the Erin Village Banking Co., which was in business in 1882 and 1883. Little is known about this firm, but it was supported by the Federal Bank, which encouraged the formation of new private banks in the early 1880s. Robinson and Robertson of Harriston was another of some two dozen in the Federal Bank fold. Most did not survive the difficulties and death agonies of the Federal Bank between 1883 and 1887, and the Erin Village Banking Company seems to have been among the early victims.

For the sixteen years following the closure of the Erin Village Bank there was no banking facility in Erin. In 1899 Alex Richardson of Grand Valley filled the void with a branch of his private bank, under the management of his son George Richardson. It operated for only four years. He sold it to the Union Bank in 1903. The Union Bank later was absorbed by the Royal Bank in 1925.

HILLSBURGH

Alex Richardson of Grand Valley operated a private banking office in Hillsburgh beginning about 1902. It functioned much as a sub-branch of a chartered bank. Hours were short - only two days per week - and there was no permanent staff and personnel travelled from Grand Valley. The office was open only briefly. Richardson sold it to the Union Bank in 1905.

THE ROLE OF WELLINGTON'S PRIVATE BANKS

Until the end of the nineteenth century, most people who transacted banking business in Wellington County did so with a private bank. As late as 1897 there were only three chartered bank offices in the county outside Guelph: in Fergus, Harriston and Mount Forest. Except for Harriston, private banks retained a significant share of business even in these towns.

Most private banks were supported by chartered banks, which in a sense viewed them as surrogate branches, tapping additional business without the expense or headaches of a branch. Private banks were totally unregulated. They could accept all types of security for loans, and charge whatever rates of interest they could get. In contrast, the Bank Act imposed numerous restrictions on chartered banks. For many customers, the important thing was that the banking system be functional, allowing them to pay bills, handle remittances, and make deposits with a certainty that they could get their money back. Private bankers provided these services when the chartered banks would not or could not do so. As the chartered banks developed more efficient methods over the years, smaller branches became profitable, and the base of private banking became undermined. The majority of Wellington's private banks disappeared, by closure or takeover, when the chartered banks expanded their branch systems in the early years of the twentieth century.

Private bankers had advantages of their own. Most were men with strong ties to their communities - many served on municipal councils, for example - who understood the local economy very well. Their judgment on lending accounts was, generally, more sympathetic and astute than that of chartered bankers. As well, successful private bankers held the trust of local people at a time when chartered bankers were regarded with suspicion as outsiders. An excellent example of the persistence of such sentiments can be seen in the Royal Bank's actions in Arthur in 1906, when they hired a local non-banker rather than promote one of their existing personnel to be manager of their new branch.

Even when the tide began to turn on private banking, individual bankers, like J.A. Halsted, remained strong. The problem for these banks, when their owners grew long in the tooth, was that of succession. Most families could not leave their fortunes intact in a private bank, and local entrepreneurs showed greater interest in investments other than private

banks. For most, it was easiest to accept a generous offer from a chartered bank.

Another challenge was finding and retaining good personnel. When the chartered banks began the rapid expansion of their branch systems, promotional opportunities expanded proportionally. There were few career opportunities in a private bank for a young, ambitious banker.

For the last quarter of the nineteenth century private bankers handled most of the financial transactions in Wellington County. Their lending activity fostered all types of economic growth: loans to farmers for cattle; inventories for stores; operating lines of credit for the proliferation of small-town industries in this period. They recycled their deposit money through their communities, and funnelled outside investment from chartered banks, into their towns. Their flexibility permitted them to tailor their business to suit the particular needs of their communities. They deserve a larger place in our history than they have so far been accorded.

NOTES

1. Two more brothers lived briefly in Elora. Richard Newman operated a drug store in Elora in the 1850s, and later worked in the wholesale drug business of Nathan Higinbotham in Guelph. See *Elora Backwoodsman*, 15 June 1854; *Wellington County Directory*, 1867. R.M. Newman worked briefly in the early 1860s as a surveyor, operating from his brother's real estate office. See *Elora Observer*, 26 June 1863.
2. *Elora Backwoodsman*, 24 Feb. 1853. Walter Newman had been selling insurance for two years by this time. See *Guelph Advertiser*, 3 July 1851.
3. *Elora Observer*, 10 Oct. 1862.
4. *Elora Express*, 17 Feb. 1881; 12 May 1881.
5. *Monetary Times*, 22 Mar. 1878. Johnston purchased a share in the Clinton bank of Tisdall and Gale at the same time as the Farmers Bank in Elora. J.P. Tisdall and T. A. Gale began their bank in Clinton in May 1880; Gale had previously worked hi Johnston's Strathroy office. *Clinton New Era*, 20 May 1880.
6. Archibald Papers, Marston-Archibald Collection, University of Guelph Archives.
7. The precise date of the opening is not known. Advertisements in the *Fergus News Record* begin on 31 Jan. 1868.
8. *Monetary Times*, 17 Sept. 1869.
9. *Monetary Times*, 3 Jan. 1879.
10. *Dun and Wiman Mercantile Reference Book*, March 1892.
11. *Guelph Weekly Mercury*, 12 Aug. 1897.
12. *Fergus News Record*, 17 April 1890.
13. *Fergus News Record*, 22 May 1890.

14. *Fergus News Record*, 19 June 1890.
15. *Arthur Enterprise*, 23 June 1896.
16. *Arthur Enterprise*, 1 Nov. 1906.
17. Paul O'Donnell and Frank D. Coffey, *Portrait: A History of the Arthur Area*. Arthur: 1971, page 40.
18. The exact date is not known. The first advertisement appeared in the *Listowel Banner* on 14 Jan. 1880.
19. William Cochrane, *Men of Canada*. Brantford: 1891, page 284.
20. *Garland's Bank Directory*, 1890.
21. The earliest advertisement is in the *Drayton Times*, 10 Apr. 1889.
22. *Monetary Times*, 18 Apr. 1890.
23. *Drayton Advocate*, 12 July 1899.
24. *Drayton Advocate*, 12 Sept. 1901.
25. A. St. L. Trigge, *History of the Bank of Commerce*, Vol. JH. Toronto: 1930.
26. Adam Shortt, *Adam Shortt's History of Canadian Currency and Banking, 1600-1880*. Toronto: Canadian Bankers' Association, 1986.
27. The precise date of opening is not known. Advertisements began in the *Flora Lightning Express* in October, 1879 and in the *Listowel Banner* in September 1879. The firm is not listed in the 1879 *Wellington County Directory*.
28. *Monetary Times*, 11 Jan. 1878.
29. *Monetary Times*, 13 June 1878.
30. *Monetary Times*, 31 July 1885.
31. *Monetary Times*, 21 Aug. 1885.
32. William Johnson, *History of the County of Perth* Stratford: 1903, page 440.
33. *Ontario Directory*, 1882.
34. *Arthur Enterprise*, 26 Nov. 1908.
35. *Dun and Wiman Mercantile Reference Book*, July 1885.
36. A. St. L. Trigge, *History of the Bank of Commerce*, Vol. HI. Toronto: 1930.
37. Ross W. Irwin, "Further Information on Some Private Bankers Previously Listed," *Canadian Numismatic Research Society Transactions* (1988), p. 10.
38. *Mount Forest Confederate*, 23 Oct. 1877; 6 Sept. 1878.
39. Directors Minutes, 1882, 1883, Merchants Bank of Canada Papers, National Archives of Canada, Ottawa.
40. The last advertisement for Robinson and Robertson appeared in the *Mount Forest Confederate* of 7 Feb. 1884. The partnership, which still operated the Harriston office, lasted until June. See *Monetary Times*, 13 June 1884.
41. A. St. L. Trigge, *History of the Bank of Commerce*, Vol. HI, page 527.
42. *Mount Forest Confederate*, 10 Dec. 1896.
43. *Mount Forest Confederate*, 3 Mar. 1904.
44. *Shelburne Free Press*, 3 Mar. 1904. The Union Bank had been open in Shelburne for nine years at the time, but after the purchase they transferred

their own manager to another branch and gave the position to Fred Silk, Halsted's popular long-serving manager. This suggests that Halsted's Shelburne office still held the dominant place in Shelburne at the time of the sale.

45. *Mount Forest Confederate*, 5 Oct. 1911.
46. *Toronto Daily Star*, 3 Dec. 1914.
47. *Mount Forest Confederate*, 1 Sept. 1910.
48. *Grand Valley Centennial* (Grand Valley, 1961), page 38.
49. *Shelburne Economist*, 14 Jan. 1886.
50. Stephen Sawden, *History of Dufferin County* [n.p., n.d.] page 27.
51. The precise date of opening is not known. The *Grand Valley Centennial* puts the date at 1896, but the *Dun and Wiman Mercantile Reference Book* first lists Hamilton and Co. as bankers in March. 1893. The bank probably opened a few months before this.
52. *Grand Valley Centennial* (Grand Valley, 1961), page 38.
53. *Toronto Globe*, 1 Apr. 1902; *Monetary Times*, 4 Apr. 1902.

REVIEWS

This time and place may well be appropriate to pay tribute (and draw the attention of *Wellington County History* readers) to a number of groups that have been publishing material relating to Wellington County over a number of years.

Undoubtedly the record is held by the **Guelph Historical Society**, publisher of *Historic Guelph: The Royal City*, which has appeared each year since 1961. For example, the current issue, September 1993, Volume 32, offers four substantial and engaging biographies of men and women of some prominence in the Guelph area: Minnehaha Clarke (1864-1893), an early missionary to Africa; Samuel Carter (1859-1944), co-founder of Guelph's Royal Knitting Company in the early 1890s, and Mayor of Guelph, 1913-1914; Christian Kloefer (1847-1913), a hardware clerk who became a Member of Parliament 1896-1900; and Dennis Coffee (1814-), Irish Catholic entrepreneur, who became a wealthy land owner and long-term member of Guelph Town Council, beginning in 1872.

Historic Guelph has often focused on particular subjects or themes, the result of their annual essay competition, and has been shepherded faithfully and carefully through the years by Ruth and Eber Pollard.

Even more prolific has been the **Waterloo-Wellington Branch of the Ontario Genealogical Society**. In addition to cemetery listings and auxiliary materials relating to Waterloo, the Society has published almost one hundred inventories covering every township in Wellington County, including Guelph Woodlawn, Marymount in Guelph Township, Palmerston, Belsyde in Fergus, Victoria Drayton; Greenfield, Arthur is underway. Among other publications, the group has also undertaken the printing of baptismal, burial and marriage registers from selected parishes in both counties.

Ryan Taylor, enthusiastic and genial *Kitchener-Waterloo Record* genealogy columnist (and long a major thrust behind the group's activities) is represented by his publication *Family Research in Waterloo and Wellington Counties*.

The **Wellington County Museum and Archives** has copies of most of the sources mentioned in this survey. Archivist Bonnie Callen has also

undertaken a modest but significant publication program, making available copies of indexes to the 1927 Centennial Issue of the *Guelph Mercury* (29 pages), the 1906 Atlas of Wellington County (52 pages), Photographers of Wellington County, and to the *Mount Forest Confederate Newspaper Vertical Files* (21 pages, detailing the contents of 57 boxes).

The Archives has also published indexes to the Marriage Register of Rev. James Black (1828-1842, Districts of Gore & Niagara), the Marriage Register of Elder Hugh Reid, (1858-1875, Erin Township), and Marriage License Register & Affidavits Issued by William Reynolds & Francis Reynolds (1852-1878, agents in Elora).

Attention should also be paid to the work of Drs. Elizabeth and Gerald Bloomfield. The former has been the moving force behind the Guelph Regional Project publications *Guelph and Wellington County: A Bibliography of Settlement and Development Since 1800* and *Inventory of Primary and Archival Sources: Guelph and Wellington County to 1940*. She is also principal author of *Waterloo County to 1972: An Annotated Bibliography of Regional History*. Together, these three volumes offer over 10,000 annotations to students, scholars, authors and researchers of family or local history.

Elizabeth Bloomfield has also been responsible for the Canadian Industry in 1871 Project (CANIND71) which has published 14 papers based on the data contained in the 1871 manuscript census for industrial establishments. The publications present preliminary analyses and interpretation of selected topics or regions - from *The Hum of Industry: Millers, Manufacturers and Artisans of Wellington County* to *Canadian Women in Workshops, Mills and Factories: The Evidence of the 1871 Manuscript Census*. In addition a series of 36 Ontario county reports have been prepared.

Gerald Bloomfield (often a co-author in the CANTND71 series of essays), also participates in a series of Occasional Papers In Geography, published by the University of Guelph's Department of Geography, where he is a faculty member.

The geography series begins with *Snow Cover, Wellington County, Winter 1980/81* (published in 1982) and continues through an additional eighteen papers, including a pair on Mennonite farmers in the Mount Forest area (by Julius Mage) and one on *Functions of Settlements....With Historical, Background and Comparative Data for the Counties of Bruce, Huron and Wellington* by Frederic A. Dahms. Two of Gerald Bloomfield's papers in the series, *The Shipper's Bible* and *The Railway Life-Cycle in Ontario* sue reviewed in this issue.

Lastly, note that Ross W. Irwin is making an interesting contribution to

researchers of the county's history through his reprint series. The latest, *Early Agriculture in Wellington County*, reproduces pages which relate to this county from the 1881 *Ontario Agricultural Commission Report*, along with an 1849 article "The Wellington District - It's Area, Soils, Size of Farms, State of Culture, Live Stock, Agricultural Societies &c.," reproduced from *The Canadian Agriculturist*.

The first reprint, published in 1990, featured Wellington County agriculture-related advertisements from the *Farmer's Advocate*, 1876-1901. A second reprint contained local advertising from the *Farmer's Magazine* and a feature article on the Gilson Company of Guelph. The third booklet featured articles from the *Gore Gazette* which described the origin and settlement of Guelph in the period 1827 and 1828. Copies of the booklets are available from the Wellington County Historical Society.

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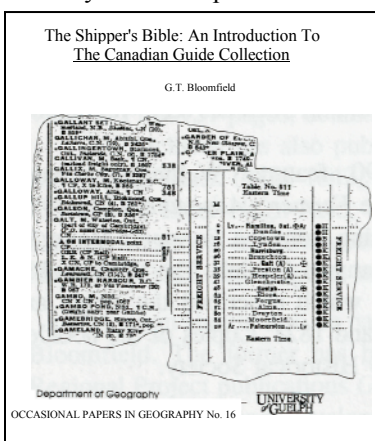
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G.T. Bloomfield, *The Shipper's Bible: An Introduction to "The Canadian Guide Collection."* Guelph: University of Guelph, 1992. (Department of Geography Occasional Paper No. 16).

Railway and transportation historians were delighted when, in 1982, the



University of Guelph purchased the papers of the publisher of *The Canadian Guide*. Though it is not well known now, only a few decades ago a copy of *The Canadian Guide* usually lay within easy reach of anyone involved in the transportation of people or the shipping of freight. *The Canadian Guide* was a monthly publication from 1864 to 1977 (and less frequently until it ceased publication in 1991) that listed all railway passenger schedules and stations in Canada. The *Guide* contained

advertising, and much information that was not found in the timetables issued by the railways.

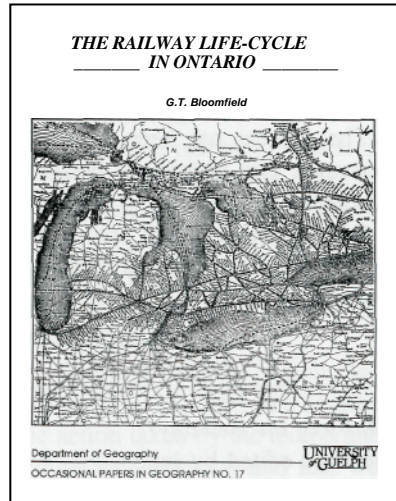
Professor Bloomfield was instrumental in the acquisition of *The Canadian Guide* papers, which are now catalogued and available in the Archival Collection of the University of Guelph. His brief (36 page) publication offers an introduction to the collection. The first of the four chapters explains the value of gazetteers, directories, and railway timetables to historians and historical geographers. The second and third chapters are more specialized, and present a history of *The Canadian Guide* and its publisher. These pages will be of most interest to those with a fascination for business and railway history.

Most researchers will find the concluding chapter the most valuable one. It lists the contents of the collection and its organization. The collection includes bound copies of most of the Guides from 1864 until the end of publication, with a major gap between 1871 and 1893.

The Canadian Guide provides information on the Canadian transportation system during the railway age that is useful to local historians, transportation and communications specialists, and even family historians who wish to trace the movements of their families. Professor Bloomfield's book serves as an excellent introduction to those wishing to use *The Canadian Guide Collection* in their research.

Steve Thorning

G.T. Bloomfield, *The Railway Life-Cycle in Ontario*. Guelph: University of Guelph, 1992. (Department of Geography Occasional Paper No. 17).



With the abandonment of much of the branchline railway network in southern Ontario over the past decade, geographers and historians are beginning to assess the impact of railways on the economic and social fabric of the province. *Wellington County History* devoted a full issue to the subject in 1991. Gerald Bloomfield, in *The Railway Life-Cycle in Ontario*, has tackled the subject on a province-wide basis.

Embracing history, industry and transportation, it is natural that railways play a large part in Professor Bloomfield's approach to

historical geography. This is an academic analysis of the 140-year history of railways in this province. According to Professor Bloomfield's approach, the railway life-cycle can be divided into expansion and contraction phases, with the pivotal year set at 1919.

There is a solid base of statistical work here, with charts and tables showing railway milages, comparisons of various modes of transportation, and maps showing the growth and waning of the railway network.

As might be expected, Professor Bloomfield shows how growth of railways in Ontario had the effect of reorganizing communities and economic activities, but he extends his analysis to look at the railways themselves as businesses. Few people realize that railway companies were most of all large and complex business organizations, faced with operating problems, competition, public pressures, and changing transportation technology. Their business decisions need to be understood in order to comprehend the total picture of railways in Ontario. Professor Bloomfield has succeeded well in integrating the corporate dimension into his examination of the railway life-cycle.

The last two of the six chapters of this book examine the legacy of the railways. Firstly, railway abandonments have turned a great deal of land into redundant space, which, Professor Bloomfield shows, has not been reused as well as it might have been. In fact, there has not even been any comprehensive planning done to maximize the usefulness of this land. Secondly, the role of railways in the total transportation picture has been redefined. The concluding chapter examines some of the recent developments in the use of railways, which include growth in commuter passenger

service and a realignment of the Canadian railways in the aftermath of the Free Trade Pact.

Although many lines were ripped up during the last ten years, the Ontario railway network, and more particularly the usage of railways, has been shrinking for the past six decades. The process has been slow and incremental, and therefore has largely escaped our notice. In bringing together this data and providing the accompanying analysis, Professor Bloomfield startles us into recognizing that something very major has happened to the way our communities function, and how they are related to one another through the transportation network.

Steve Thorning

Bethany United Church 1843-1993: A History of the Bethany Community, Pilkington Township. Compiled and edited by Jane Robertson. Privately published, 1993. Available from the author, RR #2, Ariss, Ontario NOB 1B0.

Book reviewers writing in *Wellington County History* have previously remarked upon the usefulness of church histories, such as the several which follow. It is perhaps worth noting that apart from documenting the story of a particular church and its changing congregation, two additional benefits emerge. The writing of such chronicles does have a way of renewing a community while reminding it of its rich traditions and anecdotes which make that locale unique; the collection of memories and photographs along with the very act of deciding what to include must surely draw members closer. And of course, were it not for the multitude of church histories produced, we might well lack significant accounts of countless hamlets now shrinking or almost forgotten.

Jane Robertson's present account of the Bethany Methodist Church neighbourhood (stretching from Ariss to Ponsonby) clearly demonstrates all of the above. Congregation members have been involved in sifting and telling their stories; family histories and photographs have been collected and identified; archives and record repositories have been consulted.

It is wise to recall "the hardships of the early days. When there was anything to sell there no was no market nearer than Dundas or Hamilton." Thus wrote Joseph Carder, an early settler who arrived in 1834 to Concession 1, Lot 1, Nichol Township; he was one of the founders of the Elora church. Martin Martin, who settled in 1832 at Concession 3, Lot 11, was persuaded to leave his farm to build the first tavern in Elora, where a space "close to the bar room, [served] the manifold purposes of dining-room, bedroom, drawing, kitchen and wash house occasionally, and as it unhappily turned out, hospital also."

Two maps are reproduced, one a landowners map of the Township of Pilkington "so far as can be ascertained by the Assessment roll of 1873;" a second is contemporary, showing settlers mentioned in the text with their dates of arrival.

There are relevant extracts from the Annual Reports of the Missionary Society of the Wesleyan Church in Canada from 1841.

Several pages from the Elora Circuit Minute Book 1866-1873 have been copied, including a memo of a conversation with Brother Farrow, who "expressed regret for the language that he used in the Bethany Church, which gave rise to the action of this Board in suspending him from the office of Local Preacher."

Extracts from the Minute Book of the Ponsonby Circuit 1889-1934 note that on May 15, 1893, the board placed on record "a motion of approval, of the action taken by the temperance workers throughout the province, on the temperance question and that we pledge ourselves to use every legitimate means, to secure a large vote in favour of Prohibition."

A series of recollections are printed: "I'll never forget June 25, 1923" writes Ettie (Howse) Van Norman. "That was the day of the Ontario election when the United Farmers' Party under B.C. Drury was literally swept from office...however [it] was not so much because of the election sweep but my memory of the tornado that swept a swath of destruction through our community in the late afternoon of that day."

The history of S.S. #8 (Nichol and Pilkington Union School) is sketched, along with the story of those who served during WW II, the Bethany Ladies Aid, the United Church Women.

Those researching family history will appreciate the lists of names from the 1897 Financial Report of Ponsonby Circuit, the catalogue of ministers to the parish from 1841, the roll of men and women who served during WW II, and an index of the stones in Ponsonby Pioneer Cemetery 1843-1888.

A list of acknowledgements pays tribute not only to the published sources, but to the members of the Bethany community who have combined their reminiscences and resources to make sure that the fertile efforts of their forefathers are remembered.

Jane Robertson's publication follows a slimmer, earlier booklet *Glory To God In The Highest: Bethany 1876-1976* written by Viola Wallace for the one-hundredth anniversary of the church building.

Ian Easterbrook

Stone Church Methodist 1862-1924/Stone United Church Eramosa Township, Ontario. 1925-1993. By Jean Jackson and Joyce Duffield, with help from Steve and Colleen Looker Duffield. Guelph: Pronto

Print, 1993.

Stone United Church is a small, unpretentious church in rural Wellington County located on part of lot 12, concession three, Eramosa Township, near the corner of Highway 24 and the 4th line. Built in 1862 by dedicated members of the Evangelical Methodist faith, it recently celebrated its 125th anniversary. From this celebration grew the idea of setting down for posterity a record of its memorable past and active present. Jean Jackson and Joyce Duffield, longtime members of the Stone Church congregation, deserve public recognition for their role in compiling this church history, as it is a valuable contribution to Wellington County's local history.

Stone Church is arranged neatly into chapters covering all aspects of the church's past and present. It begins with an easy-to-read overview of the Methodist religion, tracing its evolutionary stages that culminated in the 1925 union of Presbyterian, Congregational and Methodist churches which formed the United Church of Canada. Readers with a general interest in religious history will find this section most illuminating. Succeeding chapters deal capably with such topics as church organizations, pioneer families who formed its congregation, and personal reminiscences by older members.

However, the book's greatest value is, no doubt, the extensive lists of names of Eramosa Township residents. The book lists hundreds of devoted members who served on the various church committees from its inception in 1862 to the present day, including stewards, trustees, board members, treasurers, organists, ushers, and others too numerous to mention here. Readers should also note the inclusion of the names of all the ministers who gave spiritual guidance over the past 125 years, as well as an extensive compilation of church members from 1872 to 1993, arranged alphabetically for easy reference.

Readers with an interest in genealogy will also find this publication useful as it includes references to all marriages conducted from 1936 to 1992, and a list of baptisms between 1922 and 1992, although the authors warn that since the baptismal register before 1958 is not available, the list of members baptised during this period was compiled from reminiscences. The names of members who died between 1919 and 1993 are also recorded, as well as an alphabetical index and plot plan to the burials in the small cemetery behind Stone Church.

A special feature of this church history is a chapter containing personal reminiscences by several senior members of the congregation. For instance, Margaret Barber recalls fond memories of summer garden parties and church suppers held in the horse shed, where the cooks had to bring their own stoves!

Jean Jackson and Joyce Duffield have compiled a splendid record of Stone Church. If you are interested in Eramosa Township people and places

this book is a valuable resource. If you are interested in rural social history or Methodist Church history, this book will help you gain a better understanding. Stone Church is welcomed to my shelf of local history.

Bonnie Callen

Dictionary of Jesuit Biography: Ministry to English Canada 1842-1987.
Toronto: Canadian Institute of Jesuit Studies, 1991.

The Society of Jesus is a Roman Catholic order of missionary priests and lay-brothers which was founded by Ignatius Loyola in 1540. The Society grew quickly and established itself worldwide, first arriving in Canada in 1611, and we all know from school and from the recent movie *Blackrobe* of Fr. Br  beuf and the "heroic failure" of the famous Jesuit mission house in Ontario called "Ste. Marie among the Hurons," which burnt in 1639. But in 1773 the Jesuit order was, for reasons more political than religious, suppressed by Pope Clement XIV, and it entirely disappeared. In 1760 there were 330 Jesuits in Canada, but the last one died in Montreal in 1800. The order was restored by Pope Pius VII in 1814, and at the invitation of Bishop Bourget of Montreal, Jesuits returned to Canada in 1842, the date from which the Dictionary of Jesuit Biography begins its work of tracing the lives and work of individual Jesuits in Canada. The mission to Canada, both before and after the suppression of the order, was largely French and although the French aspect of its ministry is by no means ignored, this volume concerns 354 men who ministered to English-speaking Canada.

There has long been a close relationship between the Jesuits and Wellington County. Besides the ministry of individual priests to congregations in the County, the city of Guelph has been the anglophone training centre for the Canadian chapter. Guelph appears on nearly every page of the Dictionary; St. Ignatius College was opened in 1863, only to be closed down the next year, and re-opened as St. Stanislaus Novitiate in 1913, then incorporated in 1958 as Ignatius College. St. Bartholemew's Church in Guelph received its first Jesuit priest in 1852, was renamed The Church of Our Lady Immaculate in 1878, and then was finally transferred to Hamilton Diocese in 1931. It is a hit-and-miss effort to try to find out who ministered where in the County. A place-name index would have made the book more useful for those involved in local history.

Otherwise this is a first-class book. It contains a helpful introductory essay, a schematic of main events in the history of the Society in Canada from 1842 to 1988, a glossary for those not entirely familiar with the traditions of the Order, an excellent bibliography, consisting mostly of archival material deposited at the Jesuit Archives in Toronto, and finally a

"Calendar of the Deceased" for those who wish to remember individuals in their daily prayer. The biographies are terse, thorough, and well-written, containing not only each member's basic data, training, places of ministry and significant contributions, but also personal glimpses into his character. The length of the entries varies; some are simply a few sentences; on the other hand, the entry for Bernard Lonergan (d. 1984), one of the most significant Catholic theologians in the world and for the study of whose thought two periodicals, a scholarly institute and an annual international workshop have been founded, is several pages long. The Dictionary is available at the Wellington County Archives, and I heartily recommend it, not only for research, but for an afternoon's browsing. The members of the Society of Jesus have contributed more than can be told to the history and development of our county, and this book gives us much insight into their dedication, labour, and accomplishments.

Eric R. Griffin

Terry Crowley, *For All Time: A Centennial History of St. James the Apostle Anglican Church, Guelph Ontario*. Guelph: Privately printed, 1990.

Church histories are only published at significant points in the life of the parish, and the case of St. James Anglican Church in Guelph, Ontario, is no exception. This vibrant parish marked its centennial in 1990, prompting the publication of such an account by Dr. Terry Crowley.

For All Time is far more than a chronological account of a parish over a one-hundred year period. This history succeeds in relating the life course of St. James and its parishioners to Canadian social life in general. The reader will come away with a better understanding of the role the church played in the everyday life of its congregation.

Crowley's literary style and overall approach to recording the history of St. James is lively and the book is easy to read. The author, who was ably assisted by many members of the congregation, set out to record for posterity a "people" history, focusing on the many individuals who were instrumental in the life of St. James from its founding in 1890 to present day. Readers will find anecdotal references to prominent families who supported Guelph's second Anglican church. These biographies of selected parishioners, rectors and church officials make *For All Time* a valuable contribution to Guelph's social history.

St. James came to fruition through the untiring efforts of Thomas W. Saunders and friends who were discontented with St. George's Anglican Church, and wanted a new spirit of Anglicanism. The supporters of the new parish wanted easier access to the sacraments, frequent communion, free

pews and a return to the ecclesiastical grandeur of earlier days when choirs were surplined and the church was adorned.

Over its one hundred year period, St. James grew and prospered, focusing its efforts on mission work and structured activities and clubs for all members of the community, ranging from the Boys' Brigade to the Daughters of St. James. The author has succeeded in capturing the spirit of community that has always characterized the parish of St. James.

For All Time is of interest not only to the congregation of St. James. Readers with a wider interest in church and social history will also find the book enlightening and entertaining. Crowley states in his introduction "History is a creation, a sculpture chiselled by history with materials not generally of their own choosing." This author (and active member of the Wellington County Historical Society) has chiselled a fine book.

Bonnie Callen

Campbell Cork (ed.), *A History of the Catholic Community of Kenilworth, Ontario from the 1830s to 1993: On the Occasion of the 90th Anniversary of Sacred Heart Church*. Owen Sound: Stan Brown Printers Ltd., 1994.

In the spirit of celebration, the parishioners of Sacred Heart Church, Kenilworth, have produced a fine publication worthy of review - *A History of the Catholic Community of Kenilworth*. Last year marked the ninetieth since the founding of this flourishing Catholic parish, located on Highway 6 between Arthur and Mount Forest, Wellington County. This book traces the evolution of Sacred Heart Church from its opening by Bishop Dowling in 1903 to present day, with extensive text and finely produced black and white photographs of the church, its interior furnishings, its parishioners and priests.

The roots of Catholicism in Arthur township go back to its earliest settlement period which saw a large number of Irish immigrants take up farm land. A log church, under the direction of Jesuit missionaries, opened in 1852, but by 1870 this log church closed its doors, forcing the Catholic parishioners to journey to Mount Forest or Arthur Village. By 1902, a number of Catholic families committed to the idea of a local church, organized a committee, raised subscriptions, and commenced the erection of Sacred Heart. The parish flourished and today enjoys a large and active congregation involved in mission work, the choir, and organized clubs and activities for women, men and youth.

Illustrated chapters on parish life, church organizations, parish Council, pioneer cemeteries, priests and sisters make this church history a valuable contribution to the local history resources currently available in the areas of

religious organizations, Catholicism and the Irish influence on community life.

A History of the Catholic Community of Kenilworth, Ontario is a well-documented, and well-illustrated publication. Congratulations to editor Campbell Cork, Father Tim Connolly, and all of the parishioners involved in its production.

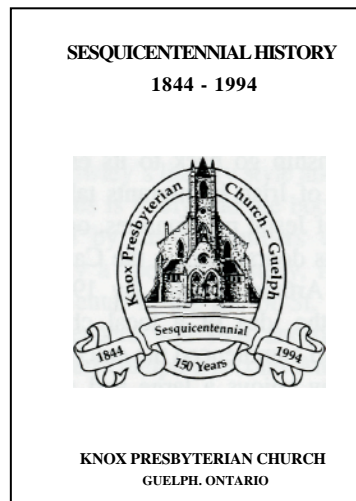
Bonnie Callen

Stanford Reid, *Sesquicentennial History 1844-1994: Knox Presbyterian Church, Guelph Ontario*. Guelph: Privately printed, 1994.

Another Church History, you say. Well, yes. But quite different from the others reviewed in this volume. While most have been co-operative efforts, often compiled by committees with generous input from their congregations, the Knox history benefits from the wisdom and direction of a single author.

The Reverend Dr. Stanford Reid, first chair of the University of Guelph's Department of History, and now Professor Emeritus, has compiled a detailed and fascinating sweep through the first 150 years of the church's past.

While the story of Knox Presbyterian is intriguing in itself, the author, in effortless prose, recalls the occasionally tumultuous story of the Church of Scotland and the Canadian Presbyterian Church. Readers may be forced to conclude that some Presbyterians do not suffer dissent with ease.



Earlier histories of Knox were prepared to mark the church's Diamond Jubilee in 1904 and its Centennial in 1944. These publications, along with the Session Minute Books in the Church Archives have served the author well; the minutiae fascinate: "In 1863 one member of the congregation was suspended for twelve months for drunkenness, and he was called to show reform before being re-admitted to Communion;" later "Until 1881 apparently only psalms and paraphrases were sung in the services, but that year the use of hymns was introduced...;" and in the area of outreach "hi November of 1935 Session had obtained a list of

students at O.A.C. and O.V.C. to whom invitations to attend church, particularly the communion service were sent."

Indeed, as the author suggests, "A dominant theme running through the history of Knox Church, Guelph is that of mission. From the very beginning there has been a strong sense of mission in the congregation." In reminding them of their rich and accomplished past, Reid calls on the present congregation "to reach out, to share, to serve, to minister to the community and to respond to the opportunities to help in national and international mission programs....A church without mission is a contradiction in terms." The author's zealous and focussed telling of the Knox story should provide a solid base from which to move forward.

Ian Easterbrook

REPORTS FROM THE ARCHIVES

WELLINGTON COUNTY MUSEUM AND ARCHIVES

Researchers will be pleased to note that 1993 saw a number of significant collections deposited in the Wellington County Museum and Archives.

Readers with a particular interest in genealogy and local history welcomed the early release of the 1901 Nominal Census Returns. The Archives acquired the returns for Wellington County, which consisted of a Population Schedule listing biographical information on every person in each household, such as name, month, day and year of birth, year of immigration, origin, religion and occupation. The return also included a Schedule of Buildings, Land, Churches and Schools, with notes on house inhabited or under construction, number of rooms, and amount of real estate owned or held.

Anyone with an interest in the architectural history of Fergus can now consult the building files created in 1992 by the Fergus Local Architectural Conservation Advisory Committee (LACAC). This research collection is arranged alphabetically by street name and house number and contains photographs, and extensive notes on architectural features, original and added, owner's name, and approximate date of construction. The information accumulated for this project was based on initial research undertaken in the 1970s for the Canadian Inventory of Historic Building. A photocopy of this collection is on file.

The Archives also acquired a number of published materials of interest to students of fashion and costume history. These materials include two volumes of the *Godey's Lady's Book* from the 1850s, and several fashion periodicals including *The Delineator*, *The Designer*, and *The Glass of Fashion*, published in the 1890s.

The County Archives was also chosen as the repository for a large collection of library records from the Town of Fergus. This record group consists of minutes, book catalogues, and financial records documenting the history of the Fergus Subscription Library, the Fergus Farmers and

Mechanics Institute, and the Fergus Public Library, covering the period 1849 to 1935.

An outstanding collection of primary and secondary research materials relating to the peoples, places, organizations and institutions of Wellington County can be found at the Wellington County Museum and Archives. If you have an interest in local, architectural or family history, please consider visiting this heritage facility, located midway between Fergus and Elora on County Road 18. The archival collection can be accessed week-days.

Bonnie Callen

UNIVERSITY OF GUELPH LIBRARY ARCHIVAL AND SPECIAL COLLECTIONS

1993 was an exciting year, in terms of the Archive's growing regional collection.

Blueprints of the International Malleable Iron Works Co., Guelph 1912-1920, by the architect W.H. Mahoney surfaced, as well as information on various architects in the Guelph area which were compiled from newspaper references by S. Kent Rawson, a Toronto architect, 1850-1892.

The Guelph and Area Photograph collection, 1850-1900, was deposited and includes chiefly cartes-de-visite and some tintypes; larger mounted photographs from photographers in Guelph are mainly family portraits from Guelph and area.

Manuscript letters from the Board of Education, Guelph and Wellington Districts, as well as letters from the Education Office of the Department of Public Instruction for Upper Canada, were purchased.

The agricultural collections were also complemented by the Leonard Harman/United Co-operatives of Ontario collection, 1910-1990. Leonard Harman was a leading figure in the co-operative movement, and much of the material in this collection was gathered and organized by him. The collection consists of twenty-four boxes and is accessible by an on-line finding aid.

Other existing agricultural collections include: Ontario Farm Movements, 1924-1987; Developing Countries Farm Radio Network, 1982-1989; and Canadian Agricultural Hall of Fame.

Gloria Troyer

THE C.A.V. BARKER MUSEUM OF CANADIAN VETERINARY HISTORY

The museum of Canadian Veterinary History at the Ontario Veterinary College, Guelph, is one of several museums that have been a part of the history of the College since 1870, the year Professor Andrew Smith opened

his newest College building on Temperance Street, Toronto.

Museums of the Smith era and those that followed have been characterized by specimens from pathology or anatomy departments, stored in glass jars or as skeletons and dissected parts of animals. In addition there have been large framed class photographs, starting with the class of 1885, lining the College halls. Other Canadian Veterinary Colleges have similar displays and exhibits of veterinary instruments.

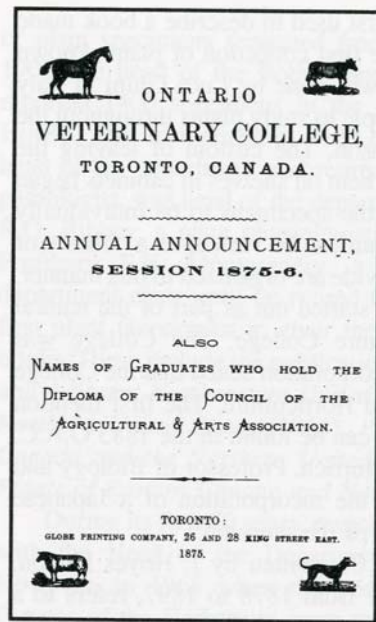
VETERINARY MEDICAL TARIFF		
Adopted at the meeting of the "Ontario Veterinary Medical Association," in Toronto, December, 1875.		
SURGERY, EXCLUSIVE OF MEDICINE:		
Removing Tumors and Warts	\$	8
Parturition in Horses and Cattle	3 to 7	" 10
Removing Placenta	5	" 10
Castration	3	" 5
Adjusting Fractures in horses and cattle	2	" 5
Adjusting Fractures in smaller animals	5	" 10
Neurotomy	2	" 5
Reducing Hernia	5	" 10
Extracting Molar Teeth	5	" 10
Extracting other Teeth	4	" 10
Firing for Ringbone and Spavin	1	" 10
Examining Horses for Soundness	3	" 10
All other operations	2	" 10
Consultation at Pharmacy	1	" 10
Attendance per hour after the first hour, 1	1	" 10
Attendance from 11 p.m. to 6 a.m., 25 per cent. extra.		
N. B.—Mileage: First mile, \$1; every additional mile, 50 cts.		
A. SMITH, V.S., Edin., Pres't. C. H. SWEETAPPLE, V.S., Ont., Sec'y		

The idea of having a museum of Canadian veterinary history at the Ontario Veterinary College began in 1953 when a contribution of memorabilia was received from an 1889 alumnus Leopold A. Brown, Aylmer, Ontario. His donation of graduation diploma, oxen shoes and badges of attendance at veterinary meetings started a collection now numbering over 4000 accessions. Initially all donations were kept in storage files and cupboards in the Department of Medicine and Surgery, afterwards in janitors closets and finally a fireproof vault. Finding space was and still is a problem. Currently the location is MacNabb House. None of the three

other Canadian Veterinary Colleges has attempted to salvage their history or Canadian veterinary history as has been done at the Ontario Veterinary College.

In its early stages the museum was encouraged to research and publish Canadian veterinary history by the late Dr. C.A. Mitchell '14, the father of such writing and publishing. He was an amateur historian who wrote extensively as a hobby, preserving some of our heritage. With encouragement from Mitchell, two books have been co-authored by C.A.V. Barker, covering 100 years of the Ontario Veterinary Association and 40 years of the history of the Canadian Veterinary Medical Association.

O.V.C. faculty and graduates have contributed to the growth of the museum through donations of memorabilia, lecture notes, Canadian veterinary journals and so on. In addition to publications the museum has acquired an extensive collection of documents from several estates of early graduates from the Smith era. Thirty oral histories relate stories of College life and practices of over a hundred years ago, a useful research source for students interested in our professional life. The museum has become a reference source supplementing curriculum lectures on College and veterinary



history.

The museum is unusual because neither the university or College budget provides support except through provision of space and occasional secretarial assistance. It has functioned as a volunteer museum with annual financial assistance from the Ontario Veterinary College Alumni Association, chartered to support and encourage muscology. Plans for a permanent location of the museum have been prepared and modified several times. When the plans for the Lifetime Learning Centre were started it seemed as though a permanent location, part of an area used by the O.V.C. Library, would be the final site. With the advent of the current recession the plans were put on hold until the second building phase of the Centre is completed.

On May 24, 1990, the Board of Governors of the University of Guelph passed a resolution approving the name "C.A.V. Barker Museum of Canadian Veterinary History." At the official opening ceremony of the Lifetime Learning Centre on June 19, 1993, a bronze plaque was unveiled in recognition of the work accomplished by its founder and continuing volunteer Curator and Director.

The museum is recognized as an international entity, a standard reference source on Canadian veterinary history from the early 1800s, with a mission of acquisition, conservation, research and education.

Researching documents and viewing photographs or instruments may be done by arrangement with the Director, C.A.V. Barker Museum, Box 371, Ontario Veterinary College, University of Guelph, Guelph, Ontario, N1G 2W1, (519) 824-4120, Extension 4213.

C.A.V. Barker

UNIVERSITY OF GUELPH HERBARIUM

Historically, the reason for studying plants has been to discover their medicinal uses. The first book on medicinal plants was *De Materia Medica*, written in the first century A.D., by Pedanios Dioscorides. This was the definitive work on medicinal botany until the middle ages.

The term "Herbarium" was actually first used to describe a book made up of pages of dried medicinal plants. The first collection of plants known to have been sewn or pasted into a book was done by Luca Ghini in Italy during the 1500s. These books enabled people to study plants throughout the year and not just during the growing season. The custom of leaving the pages of these books unbound and storing them on shelves in cabinets began in the 19th century. This practice allowed the specimens to be individually removed and studied. Therefore a Herbarium can be viewed as a "library of dried plants." Presently, all herbaria worldwide are organized in this manner.

The University of Guelph Herbarium started out as part of the natural history museum at the Ontario Agriculture College. The College was founded in 1874 and in 1880 the Act of Incorporation stated that the College was to have a Museum of Agriculture and Horticulture. The first mention of such a "plant collection" at the College can be found in the 1883 O.A.C. Annual Report, written by J. Playfair McMurrich, Professor of Biology and Horticulture. Here, McMurrich mentions the incorporation of a Japanese plant collection into the Botanical section of the museum.

The 1886 Annual Report of the O.A.C., written by J. Hoyes Panton, Professor of Natural History and Geology from 1878 to 1897, refers to a well established museum for visitors to the College. The collection at that time was eclectic. It consisted primarily of geological samples and fossils as well as one whole case devoted to "specimens illustrating the manufacture of glass and chinaware." The collection also included insects, plant specimens and one stuffed squirrel! Squirrels seemed to be a popular item in 1887; the report mentions the addition of a live flying squirrel to the collection.

The abundance or rarity of a particular species can be traced from the earliest collections up to the present. An annual report of the O.A.C. written several years later, in 1891, contains a bulletin outlining an Act of Parliament for the protection of the plant ginseng. The bill stated that ginseng could not be picked between the first day of January and the first day of September. "Any person who contravenes this act will be subject to a penalty of not less than \$5.00 and not more than \$20.00." In those days that was a hefty fine but ginseng was selling for \$3.00 to \$3.50 per pound of dry roots and the profit would have outweighed the fine.

Ginseng was first discovered in Canada, near Montreal in 1716, by a Jesuit missionary. In only 75 years, excessive harvesting had reduced the ginseng plant to endangered status.

The Museum of Agriculture and Horticulture was under the charge of Professor William Lochhead from 1897-1906. "Biology" was under the umbrella of the Natural History and Geology Department until 1905 when that Department was divided into Entomology/Zoology and Botany/Geology. It wasn't until 1906 that the term "Herbarium" was used to describe a group

of plant specimens separated from the rest of the museum collection. In 1907, the head of the Botany and Geology Department, S.B. McCready, reported 1400 specimens in the Herbarium collection. In 1911 Dr. J.E. Howitt, who specialized in weed control and orchard disease, took over as head of the department and retired in 1948. Dr. J.D. MacLachlan, a plant pathologist, was head of the department for two years to be followed by Dr. R.O. Bibbey, a plant physiologist who headed the department until 1954. Professor F.H. Montgomery, a plant taxonomist, then took over as department chair until he retired in 1967. Professor Montgomery was the first plant taxonomist to chair the department and was the author of five books. These include the publications *Native Wild Plants of Eastern Canada and Adjacent Northeastern United States* (1962), *Weeds of Canada and the Northern United States* (1964), *Plants from Sea to Sea* (1966), *Trees of Canada and the Northern United States* (1970), and *Seeds and Fruits of Plants of Eastern Canada and Northeastern United States* (1976).

During its first 80 years, responsibility for the Herbarium seemed to rest with the Head of the Department, who also had the role of Curator. However, in 1968 when the positions of Head of the Department and Curator of the Herbarium were separated for the first time, Dr. Jack Alex became Curator. Dr. Alex is a weed specialist and author of *Ontario Weeds* (Ontario Ministry of Agriculture and Food Publication - No. 505). When he retired in 1993, Dr. Alex was named Professor Emeritus and continues as Curator of the Herbarium.

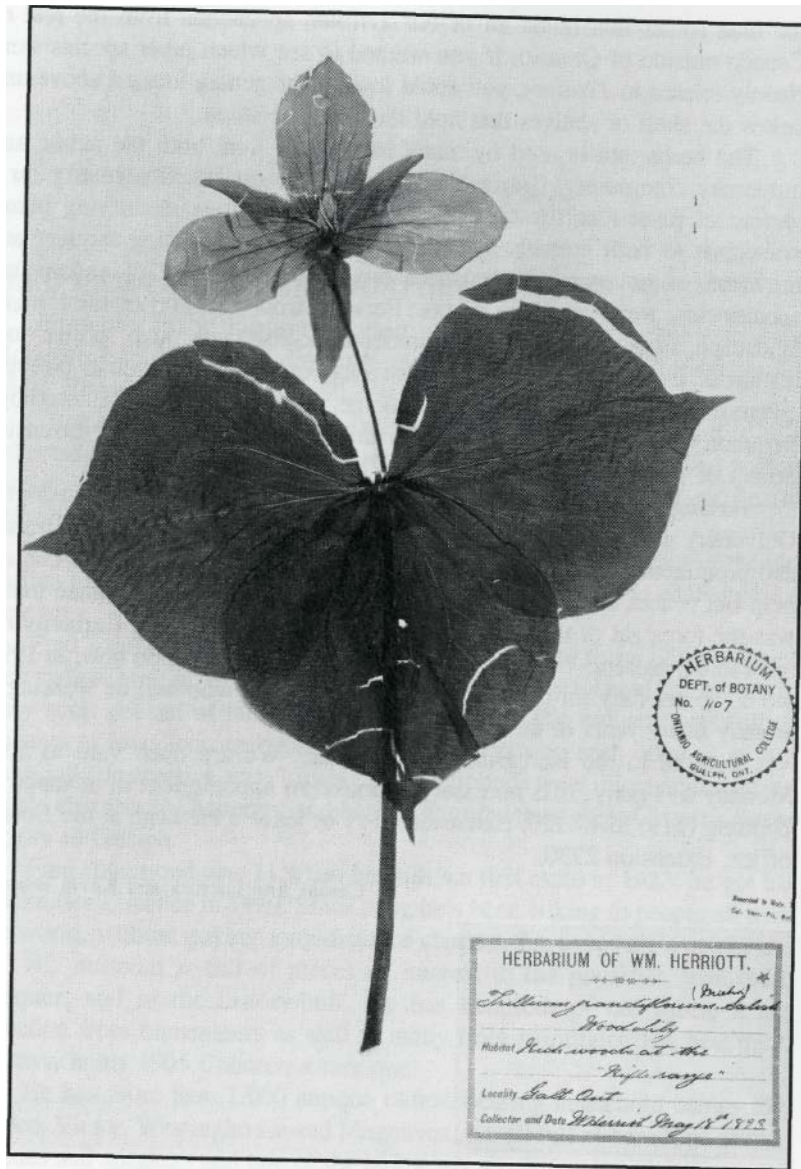
The University of Guelph Herbarium now exists as a unique museum where a great deal of information about plants can be found. Each mounted specimen stored in the cabinets of the herbarium contains a binomial scientific name. This is a name consisting of two parts; the genus and species (specific epithet). For example our "Sugar maple" is called *Acer saccharum* Marshall. *Acer* being the name of the genus and *saccharum* being the specific epithet. Notice also it is common practice to underline or italicize the scientific names of plants followed by the full or abbreviated name of the person who first described the plant. This internationally recognized system of naming plants was introduced by Carl Linnaeus (1707-1778). Unlike common names, which can change from area to area, the scientific name is understood by botanists throughout the world. Other data such as the location where the plant was collected, the date it was collected and the type of habitat in which it was found growing, is usually included on the specimen label. Depending on the age of a herbarium specimen, these collections can offer significant historical data on a particular plant or the area in which that plant was found. Thus the herbarium collection is a bank of raw data on botanical collecting and plant distribution as well as a record of the vegetation in a particular area at a particular given date.

The University of Guelph Herbarium is part of a world wide network that includes 2,639 herbaria in 145 countries. Canada is ranked 13th with 110 herbaria and the United States has the most at 628. The herbarium, here at the University of Guelph, has 80,000 specimens which have been collected from all over the world. To put this number into perspective, the two largest herbaria in the world are in Paris, France and Kew, England with 8,877,300 and 6,000,000 specimens respectively.

Most herbaria have a program of borrowing and lending specimens between internationally recognized institutions. We have an active exchange program with some 117 institutions throughout Canada, the USA and overseas. It is through these exchanges that we are able to increase international holdings of plant species. Specimens of plants that our staff could never expect to collect in person can be obtained through the exchange program. When we collect any plant, we usually gather two or more specimens. One is kept here; the extras are sent to other herbaria and in exchange they will send us specimens from their own areas.

The herbarium regularly borrows specimens from other institutions for study by faculty members and graduate students and has the responsibility of ensuring that the borrowed specimens are handled safely, annotated by the person doing the study, and returned to the lending institution within a reasonable length of time. By borrowing specimens of a given species of plant from several other institutions, a researcher can examine material representing many stages of growth, collected in a wide variety of habitats and from throughout a plant's geographical range. Similarly, we receive requests for loans of specific groups of plants for study at other institutions and are pleased to accommodate them.

Presently our herbarium specimens are arranged in a manner to reflect their evolutionary associations. This is helpful for people identifying an unknown plant, especially if it is from an unfamiliar flora. Identification by the use of botanical keys can be made to the family level and then by utilizing the collection one can search through related species to see if they resemble the unknown plant. Our collection is also divided by geographical area. The folders for each species are colour coded: salmon for specimens collected in Wellington County; manilla for those from the rest of Ontario; blue for other provinces in Canada; red for North America outside of Canada and finally gold for elsewhere in the world outside of North America. Colour coding simplifies use of the collection. For example, if you were looking up *Trillium* and wanted to find out where it grew in Alberta, you would start by going to the Lily Family to which *Trillium* belongs, then within the Lily Family find the *Trillium* genus; from there, you could open



A pressed and mounted specimen of *Trillium grandiflorum* (Michx.) Salisb., collected by William Herriott at Gait, May 18th, 1893; from the collection of the University of Guelph Herbarium
 [Photograph by Douglas Scott, Wellington County Museum and Archives.]

the blue folder that holds all of our *Trillium* specimens from the rest of Canada outside of Ontario. If you wanted to see which other species were closely related to *Trillium*, you could look at the genera located above and below the shelf or shelves that hold the genus *Trillium*.

The herbarium is used by many individuals from both the public and university community. The herbarium staff are consulted regularly on a variety of plant identification problems. These include identifying plants poisonous to both animals and humans, as well as assisting farmers and members of government ministries on the identification of endangered species and weed problem plants. Persons from the horticultural trade, landscape architects, and environmental consultants also utilize our resources. University students from a variety of disciplines such as biology, geography, zoology, veterinary medicine, crop science and entomology frequently come to the herbarium to utilize the collection, our extensive library of plant texts and our expertise in plant identification.

Having started from a small collection of plants over 100 years ago, the University of Guelph Herbarium has indeed grown in both size, utilization and prominence. When one pulls a specimen dated from 1876, you can not help but reflect on the historical roots of the collection, and realize that it was the foresight of those of the past that has enabled such a Herbarium to exist in the present. When we add specimens to the collection now, in 1994, we do so not only for our present use but for those who will be working in Botany many years in the future.

Visitors to the Herbarium are welcome. We are open 9am to 5pm, Monday to Friday. It is necessary to make an appointment in advance by phoning (519) 824-4120, Extension 8581 or leave a message at the Botany office, Extension 2730.

Carole Ann Lacroix and Kevin Burgess

COLLECTIONS

FRED HAMMOND'S RADIO HISTORY MUSEUM

From the spark transmitters used at the turn of the century to send Morse code to the modern day amateur radio transmitter, Fred Hammond's Radio History Museum has it all.

There are hundreds of beautifully cared-for pieces of history that he's collected over the past 60 years. Not only are there lovingly polished walnut console radios, but amateur receivers, transmitting equipment, early television sets and a century of vacuum tubes too.

Along with the equipment, Hammond has pictures and stories of the old stations and of the men who created that exciting era from the challenges of their time.

Fred's father and uncle were in the business in the early 1920s. One of their radios, built in 1923 and retailing for \$65 is on display at the museum. They soon got out of the receiver trade, he said. The industry was full of lawsuits as inventors were stealing ideas, or accusing each other of it in a financially destructive way. Instead, the Hammonds went into manufacturing trickle chargers for batteries, and battery eliminators at their Glasgow Street factory in Guelph.

Fred Hammond was 11 when he built his first radio in 1923; he got his transmitter's licence in 1929. Since then, he's been talking to people all over the world, without paying long-distance charges, for over hah⁰ a century.

His museum is full of pieces of interest to the physicist, ham-radio operator, and to the history-buff. He has hundreds of old tubes, a big selection from transmitters as well as many from amplifiers. His best item, he says, is his 1905 Coherer, a rare one.

He has more than 1,000 antique radios, bearing household names like Philco, Victor, Westinghouse and Magnavox; a wall full of broadcast microphones and speakers and two of the oldest television sets in existence - one is a 1928 television set which scanned only 48 lines, compared with 525 lines today. Although the picture quality was poor by today's standards, it did work.

Fred Hammond built his own TV in 1947. It had a round screen, and it worked really well, he said. He was able to receive programming at that time from Buffalo.



Fred Hammond.

[Photo by Mirko Petricevic, courtesy of the Kitchener-Waterloo Record.]

With amateur radio his first hobby, Fred also has two modern-day radio stations - his own VE3BJ transmitter at the museum, and VE3AHW, the Sanderson Memorial Station, owned by the late Harry Sanderson.

At Hammond's museum, there is a century of history, not only of the radio, but of a world developing an incredible communication network as it moved into the twentieth century.

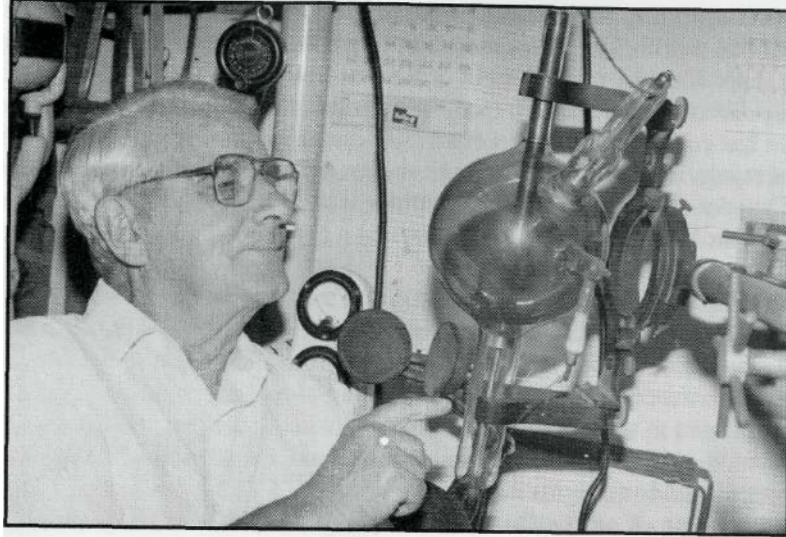
The above is a shorter version of the author's article "Tine Story ojRadio - From Fred Hammond's Museum," which appeared in the Wellington Advertiser, November 4, 1991. See also "Guelph Man Keeps the Radio Age Alive" by John Roe in the Kitchener-Waterloo Record, October 30, 1992. Fred Hammond's Radio History Museum is located at 95 Curtis Drive, Guelph N1K 1E1; open by appointment, (519) 822-8323.

Barb Mitchell

FRANK SPEERS

Frank Speers uses thousands of gadgets to tell the history of Elora.

Whether it be old Dr. McGregor's 1913 X-ray machine or a 1910 Edison Voice Writer salvaged from Tweddle's Chick Hatchery in Fergus, everything is as it was when people in the area first began to use technology.



Frank Speers.

[Photo by Anne Bryan, ourtesy of the Fergus-Flora News Express.]

Most people know Franklin W. Speers as the founder of Speers' Electric (now run by his son, Jim), and the host of a popular bed and breakfast. Speers sees himself as a person who has a deep love of his community and wants to preserve it through its many unusual gadgets.

Hidden in the basement museum in his home, sandwiched between electrical parts and a tool and die equipment room, is a fully operational 1871 steam engine connected to an 1897 Westinghouse generator. Speers pushes a button and voila - the hum of an old washing machine engine can be heard powering the equipment.

For example, there is his collection of sad irons from the 1800s up to the Coleman naphtha-gas irons - the ultra modern tool for farm wives in the 1920s.

He has 16 different kinds of apple peelers from 1882 and up, and all the equipment used by a grocer to sell cheese, including an original cutter which he found buried in the basement while renovating the L&M grocery store in Arthur.

Notable in Speers' collection is a 60-year-old ornate coffee grinder from Burl's Dry Goods and Clothing Store in Elora; the punch clock from the Fleury Bissell Farm implement company in Elora, and a complete 1950s telephone switchboard, including the clock for timing the long distance calls.

He also claims that he has pretty well the entire history of dentistry in Elora at his museum. It started with a 1901 foot pedal drill, owned by Dr.

McGregor, and grew to include his X-ray machine. In 1937, an older Dr. McKee was looking for someone to buy out his equipment, so Speers got it, later adding Dr. Ellis' 1940 drill to the collection.

The forerunner of the record player was also of interest to Speers, and he has collected about 16 Edison cylinder gramophones in different states of repair. He also has dictaphones and several versions of the record player. Cylinder-shaped records were used originally; Speers has 200 of them and took the time to play one which featured a cheerful hillbilly telling the story of his young nephew.

The hillbilly's laughter echoed through a room crowded with radios and televisions from every decade over the past century. Speers briefly pointed out a wireless remote transmitter-receiver from World War I, and indicated the forerunner to today's computers - reel-to-reel magnetic storage tape.

Urged to open his collection to the public, Speers said he has shown it often to his bed and breakfast guests, and one day might open it to everyone, when he gets it tidy.

As he took stock of his museum and cut the power to his steam engine, Speers sighed, "I wish I had another lifetime."

The above is a shorter version of the author's article which appeared in the Fergus-Elora News Express, Wednesday, September 1, 1993. Frank Speers' museum is at 256 Geddes Street, Elora NOB ISO; open by appointment, (519) 846-9744.

Anne Bryan

JOYCE BLYTH

Joyce Blyth, of Guelph township, knew that she had started collecting automobile flower vases when she found her first pair eight years ago, at a farm auction in Puslinch township. The auctioneer held up a matched pair of cobalt-blue vases from a wooden box on the odds and ends wagon. Although he did not seem to know what they were, Blyth did.

Today she has about 60 vases in a wide variety of colours. There are mercury-glass vases, coated inside to give a silvery appearance; depression glass in pastel shades; slippery-looking yellow vaseline glass; satin glass in greens and blues; clear glass with etched floral designs; iridescent marigold glass; and marbled slag glass. The most recent addition is a dark amber pressed-glass vase - a Christmas gift from her husband.

The vases, which once held sprays of fresh or artificial flowers to decorate the interior of a car, are conical in shape and between six and eight inches high. Thick walls make them heavy and less likely to break or spill. Although vases were sold individually, they were usually purchased in pairs,

one for each side of the car. The vase was held in place by a nickel or silver-plated bracket screwed to the door post between the front and back doors.

The lip on some vases flares out, on others it narrows. A 1916 Canadian Fairbanks-Morse accessory catalogue advertised vases with improved non-spillable tops for rough roads. In that catalogue the most expensive vase was cut glass with a silver bracket. It sold for \$9.50.



Joyce Blyth.

[Photo courtesy of the Kitchener-Waterloo Record.]

Car vases were also advertised in the Eaton's spring and summer catalogue from 1927 to 1931. Pressed-glass vases, with "artistic and realistic" imitation flower sprays, sold for \$1 each in 1927. The price was reduced to 85¢ in 1929. The Sears-Roebuck catalogue in the U.S. also advertised vases in the late 1920s.

Car vases are known to have been made by the big glass factories in the U.S.; however, they may have also been made in Canada.

Although vases were more usual in limousines and funeral coaches, they were also found in ordinary cars.

Blyth met a man who had seen a pair in a Gray Dort, in about 1919; and a woman who remembers a pair of clear vases in a McLaughlin-Buick in the late 1920s.

Another person recalled seeing a pair of carnival-glass vases in a Packard. Still another has memories of a dual-ignition Nash, built in about 1928, with a plush green interior and three pairs of vases: each side of the car was adorned by a larger vase set between two smaller vases.

Blyth believes that car vases are rare because, unable to stand on their own, they were thrown away. Today they sell from about \$8 to \$60, and are more valuable with the bracket which is scarcer than the vase.

The car vases are not her only collection. She also has slag-glass stick-shift knobs and ash trays for cars, coloured-glass lightning rod insulators, and decorative picture nails with large heads made of brass and coloured glass.

Originally submitted for publication in Wellington County History, this article was later published in the Kitchener-Waterloo Record.

Barb Mitchell

AUDREY HENDERSON

Audrey Henderson has collected buttons since she was a child. The retired Belwood-area farm woman does know how many she has - "That's the \$64,000 question" - perhaps as many as 10,000.

As a child, when Henderson stayed overnight with her grandmother, she would often get out her grandmother's jar of buttons. Once when she had separated out one of each kind of button, her grandmother told her that she could keep those buttons. This was the beginning of her collection; today she is still collecting one of each kind.

Although Henderson does not know the value of her collection, she realizes that some of the buttons are rare. Her oldest button may be the one that was made by the Goodyear Tire Company sometime between 1849 to 1851. It is a rubber, diamond-shaped button with a raised portion in the shape of a bird.

Henderson has not priced her buttons because they are not for sale. "I do not buy or sell, just trade," she said. Most of her collection has come the same way her first buttons did - one of each kind from her friends' button jars. Although Henderson does not know where most of her buttons were made, she has noticed that the buttons her friends bring her from Europe are not really different from those that she already has.



Audrey Henderson with a card which displays 500 buttons, all different.

[Photo courtesy of Barb Mitchell]

Henderson's buttons are made from many different materials: enamelled tin, black jet, pearl, celluloid (a precursor to plastic), and glass, clear or coloured. There are mother-of-pearl buttons in brown, blue, white, or pink depending on the colour of

the shell they are made from; paper-maché buttons that kept washing away and had to be replaced; and odd buttons made from the cap of an acorn nut with bits of decoration glued inside.

There are buttons for many uses - white buttons for a man's long underwear or a girl's waist; tin overall buttons that had to be sewn back on regularly because they would cut the thread; and small, round buttons, covered in leather or cloth or carved from wood, for shoes and spats. Henderson's uniform buttons include two brass spheres from her uncle's WW I uniform and one button from a Grand Trunk Railway uniform; she also has imitation uniform buttons that were sewn on children's coats.

There is an interesting selection of "goofies" that were made in about the 1950s. These mainly plastic buttons, which were made for children's clothing, include a blue terrier, a set of playing cards, a red high-heeled shoe, a pink sea shell, a working compass, and a real jingle bell.

The fanciest buttons are made of more than one material. Some are inlaid with mother-of-pearl and some imitate silver brooches laden with diamonds, pearls, and rubies. One of Henderson's most beautiful buttons resembles a gold heart-shaped locket; behind the brass filigree there is a mirror.

Many of the buttons have pictures: anchors, sail boats, flowers, cameos, or scenes from the Bible. One metal button depicts an oasis scene with palm trees and camels.

Although most of the buttons are round and flat, some are square, eight-sided, or oblong. Most of them have either two or four holes, but some appear to have only one big hole from the front, although they actually have two. Some have holes at the side instead of in the centre. Button sizes also vary: there is a button, from a baby's dress, that is as small as a grain of rice, and a coat button that is three inches across.

Barb Mitchell

OUR CONTRIBUTORS

Terry Crowley teaches with the Department of History, University of Guelph. **Sheila Hill**, of Clifford, writes for the *Clifford Cliffhanger*. **Alanna May** of Bolton is a recent graduate of the University of Guelph, with an Honours B.A. in history. **Anna Jackson** writes for the Puslinch Pioneer and is Executive Secretary of the Federated Women's Institutes of Ontario. **Barb Mitchell**, of Drayton, is an independent journalist. Councillor with the Village of Elora, **Steve Thorning** writes a weekly history column for the *Elora Sentinel/Fergus Thistle*, and is editor of the *Canadian Philatelist*.

Bonnie Callen is Archivist with the Wellington County Museum and Archives. The Reverend **Eric Griffin** is an Anglican priest, and a doctoral candidate in theology at the University of Toronto.

Gloria Troyer is a Library Associate at the University of Guelph's McLaughlin Library. **Dr. C.A.V. Barker**, a retired veterinarian, is Curator of the Museum of Canadian Veterinary History, which has been named in his honour. **Carole Ann Lacroix** is the Assistant Curator of the Herbarium at the University of Guelph and has worked in the Botany Department for 16 years; **Kevin Burgess** is an undergraduate student at the University and has worked part-time in the Herbarium for the past two years. **Anne Bryan** writes for the *Fergus-Elora News Express*.

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