

# Retailing in the Countryside: Upper Canadian General Stores in the Mid-Nineteenth Century

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[T]he country merchant...had to cater to the entire wants of his customers, and was in the letter, as well as the spirit, a general merchant, for he kept...everything, in fact, from a needle to an anchor [Haight, 1883, p. 243].

Fundamental to processes of exchange, exports, and credit, the country or village general store was the basic unit of the trading system for most British North Americans and Americans from the colonial era well into the nineteenth century [Ommer, 1990]. The principal merchants were powerful figures in their communities, and have been prominent also in Canadian history [Bliss, 1987; Taylor and Baskerville, 1994]. Yet although selling imports was a crucial part of the business of town and village merchants, retailing has been little researched and continues to be understood in terms that Canniff Haight would recognize. Such neglect stems from a tendency, noted by Carole Shamma, to equate “unspecialized” with “underdeveloped” [Shamma, 1990, p. 284]. If stores sold “the entire wants” of an undifferentiated mass of consumers, details of the operations of specific colonial stores offered little of interest to business historians. The important retailing story was what came after the general store, “the coming of the mass market,” the development of department stores, and the growth of specialized trades [Fraser, 1981; Santink, 1990, p. 53]. Only lately has colonial retailing begun to be explored more systematically [Bunting, 1991; Desrosiers, 1987; Mancke, 1995; Sweeny et al, 1992]. The daunting volume of data in the account books for even a single year of an ordinary store and a host of interpretive problems have, however, tended to confine studies to individual stores and short periods and to inhibit comparative and long-term studies.

Two powerful traditions in Canadian historiography, the staples interpretation and the idea of unequal exchange, might have fostered closer analysis of demand, and hence, perhaps, retailing, yet each tended to take consumption for granted. In his classic statement of Canadian dependence on resource

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exports, Harold Innis argued that, "Goods were produced as rapidly as possible to be sold at the most advantageous price in the home market in order to purchase other goods essential to the maintenance and improvement of the current standard of living" [Innis, 1956, p. 384]. It was the export side of this argument that staples research emphasized, however; little was said of what was "essential" and to whom. The unequal exchange argument, still widely accepted, holds that merchants "exercised effective local monopolies" [Bittermann et al, 1993, p. 34] and, using their power over credit and prices, exploited the "dependence of households on store goods" to entrap the latter in debt [Clark, 1990, p. 175]. Even where customer agency has been recognized, as in Allan Greer's sophisticated analysis of Samuel Jacobs' rural business in 18th century Lower Canada, the demand side of the merchant-producer relationship has been little explored. Greer argued that "consumer demand was rather inelastic as it was dominated by the real needs of the population..." [Greer, 1985, p. 156].

Elsewhere, studies of consumption that transcend the anecdotal have recognized the value of store and household accounts, but most approaches to the topic have been through aggregate trade statistics, probate records, and shop inventories, each of them valuable but also with unavoidable limitations [Shammas, 1990; Weatherill, 1988; McCusker and Menard, 1985, pp. 283-4; Ommer, 1991, pp. 168-9]. Aggregate data provide an overview, but cannot provide evidence on variation in consumption. Estate inventories have various biases; and although possession of durables and semi-durables indicates tastes, products like pipes and tea services cannot show how important tobacco and tea were in family budgets and routines. Store inventories show what had not yet been sold, often what remained at the end of the busiest sales season, and do not show who the buyers were or how much was sold. For example, at Darlingside, one of the stores discussed below, tea, sugar, tobacco, salt, and boots and shoes made up 25% of sales in 1861; in a surviving 1858 inventory, they represent only 5% of stock, most of that tea (3.8% of stock, 7% of sales) [Darling, Inventory Book, 1858].

Such problems justify an exploration of demand, consumption, and exchange in rural society through store accounts. By analyzing such hitherto general categories as "real needs" and "store goods," a systematic approach to actual patterns of retail buying can contribute to our understanding of the retail business itself, of the relationships between imports and exports, and of the inter-relationships among households in colonial society. In order to include a number of stores and a longer time, the research program reported here relies on sampling. The approach is via the purchases made by structured samples of customers, linked to census manuscripts, at selected stores in selected years.<sup>2</sup> In this paper, the retail trade is examined at the sample's widest point, using evidence from five village retailers in two counties of Upper Canada in 1861, a

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<sup>2</sup> For the Scovil store, 22 unlinked customers were included in the sample, as a control. Six of them are included here, because their accounts exceeded \$20.

census year on the eve of the "revolution in Ontario commerce" [Drummond, 1987].<sup>3</sup>

The five stores were by 1861 well established, all in areas oriented to the production of forest products as well as to agriculture. All the merchants engaged in other enterprises besides retailing, activities that show up in varying fashion in the retail accounts. All were located on water, four on navigable waterways. Three were in Peterborough County, northeast of Toronto. J.C. Sherin had opened his store in 1855 in Lakefield, 10 miles upriver from Peterborough, the leading town in the region [Sherin Papers]. By 1861 the village population was about 200. Thomas Choate had operated his store since 1836 in Warsaw; 14 miles northeast of Peterborough, this village had about 150 residents in 1861 [Choate Papers]. Henry Fowlds and his sons had operated their store since the early 1850s in Hastings, about 20 miles southeast of Peterborough and 20 miles inland from Lake Ontario [Fowlds Account Book]. The largest of the villages in this study, Hastings had a population of 500 in 1861. All three villages had substantial water power, and both the Fowlds family and Choate owned saw and grist mills. The Fowlds were also entering cotton manufacturing, while Sherin was about to enter the lumber trade. All three stores faced competition from other local retailers.

The other two stores were in Leeds County, on the upper St. Lawrence River east of Kingston. S.S. Scovil's store was in Portland, a village of perhaps 200 people in 1861, located on the Rideau Canal at the rear of the county [Scovil Papers]. Since his purchase of the store in 1846, he had become a prominent figure in local trade. Darlingside, the location of Thomas Darling's store, was a landing on the St. Lawrence River 20 miles upriver from the county town, Brockville [Darling Day Books]. Darling, who supplied wood to passing steamboats, had opened the store in 1845 as an addition to that trade. He added a second store in 1855 in Lansdowne, a nearby inland village, where the new Grand Trunk Railway had established a station. All of these businesses except Fowlds survived into the 1880s or even later; and although the Fowlds' enterprises went bankrupt in 1865, the family remained important in the area.

To simplify a mass of data, the paper uses thresholds to select commodities and customers for discussion. For the former, the threshold was at least one percent of one store's sales to the sample of its customers (Tables 2 and 3).<sup>4</sup> For the latter, a minimum of \$20 in purchases was required (Tables 4 and 5). The percentage of sales of the main categories of merchandise is shown in Table 1. With two exceptions, hardware at Fowlds' and produce at Choate's, all six categories (groceries, textiles, iron and hardware, clothing and footwear, produce, and "other" [notions, housewares, and a wide variety of other goods and services]) represented at least 10 percent of sales at each store. Although proportions in the six categories varied, all stores sold goods across the full spectrum of ordinary colonial retailing. None sold alcohol, however.

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<sup>3</sup> Upper Canada (Canada West) became the province of Ontario in 1867.

<sup>4</sup> It will simplify the text to note that, hereafter, any references to total sales mean sales to the whole sample.

**Table 1:** *Sales of Five Upper Canadian Stores, 1861 (% of sales by category of commodity)*

	<u>Lakefield Sherin</u>	<u>Warsaw Choate</u>	<u>Hastings Fowlds</u>	<u>Portland Scovil</u>	<u>Darlingside Darling</u>
Total sales to sample	\$2,254	\$1,387	\$3,308	\$1,873	\$1,874
Groceries	13%	20%	14%	21%	19%
Textiles	12	15	26	19	21
Hardware	27	25*	7	17	13
Clothing, footwear	13	22	10	13	20
Produce	17	3	27	15	14
Other	17	15	15	17	13

Note: Columns may not add to 100 because of rounding.

\*includes wagons

Within these categories, the principal goods sold are summarized in Table 2, which gives the percentage of total sales for 15 commodities that were sold at or above the one percent threshold at three or more stores. Tea, pork, boots and shoes, and tobacco were sold at this level at all stores; and all commodities in Table 2 except flour actually exceeded two percent of sales at two or more stores. Categories such as “hats and caps” and “boots and shoes” combine distinct items with widely varying prices. So do most others; for example, iron included a variety of sizes and shapes, nails were of several kinds, pork might be in barrels or fresh, tobacco was in pounds and plugs, and tea was of several grades. Together the commodities listed in Table 2 represented about half (44 to 53%) of all sales at the five stores.

Thirty other commodities reached the threshold of one percent of sales at one or two stores (Table 3). Seven (flannel, orleans, axes, glass panes, coats, shawls, and pants) were actually sold at all five. At the other extreme, three (wagons, furniture, and a horse) were sold in just one or two transactions at one store only and may not have been part of the store’s usual retail operation; as the percentages in Table 3 reveal, however, the value of such individual transactions was high, exceeding the store’s total for many of the commodities reported in Table 1. Other such transactions were two lots of leather sold at Sherin’s and two sets of buffalo robes sold at Darling’s. Together, commodities listed in Table 3 accounted for another 15 to 20% of sales, making the combined total about two-thirds (62 to 71%) of all sales (see Table 2). The remaining sales were accounted for by another 150 or 200 items. All stores sold the needles Haight referred to. None sold an anchor to anyone in the sample, but three sold enough iron to make a very heavy anchor should anyone have required one.

**Table 2: Principal Commodities Sold, Five Upper Canadian Stores, 1861 (% of all sales)**

	<u>Lakefield Sherin</u>	<u>Warsaw Choate</u>	<u>Hastings Fowlds</u>	<u>Portland Scovil</u>	<u>Darlingside Darling</u>
Total sales to sample	\$2,254	\$1,387	\$3,308	\$1,873	\$1,874
Tea	7%	8%	8%	9%	7%
Sugar	3	3	*	2	5
Tobacco	1	3	3	2	2
Salt	*	2	*	4	1
Cloth	2	2	5	2	*
Cotton	*	3	*	4	6
Print	2	3	3	—	3
Tweed	1	—	2	—	3
Iron	12	*	2	8	5
Nails	7	2	2	1	*
Boots & shoes	7	14	3	6	10
Hats & caps	*	2	1	*	2
Pork	5	1	7	2	3
Butter	2	*	1	2	*
Flour	*	—	14	1	1
Total (includes * items)	52	44	53	44	50
Commodities on Table 3	19	20	15	18	18
Total, Tables 2 & 3	71	64	68	62	68

\*Commodities sold at below 1% threshold.

The differentiation among stores, evident in sales of calico, sugar, and salt, for example, suggests the presence of other suppliers. That is, it is hard to believe that no one in the Portland area wanted cotton print, that people in Hastings had little taste for salt or sugar, or that customers wanted calico in one part of Leeds and Peterborough counties but not another. Boots and shoes, important at all stores, seem to have been primarily factory made products rather than local handicrafts; even so, four of the stores also numbered shoemakers among their customers, and sole leather represented 5% of Sherin's sales.

Produce sales were substantial at all but Choate's store, where they represented only 3 percent of sales; that figure does not include sales from Choate's grist and saw mills, which were not recorded in the retail daybook. By contrast, produce was 27% of Fowlds' sales, and flour was the single most valuable commodity sold in 1861. Here, produce sales, recorded in a mill book, were entered in the daybook at the end of each month. Because Fowlds' clientele reflected the greater occupational diversity of a larger village and included many non-farmers, the contrast in produce sales between Choate and Fowlds is unlikely to be primarily a consequence of accounting practices.

**Table 3: Other Principal Commodities Sold, 5 Stores, 1861 (goods representing 1% or more of sales at 1 or 2 stores)**

Entries show number of stores selling each commodity and identify store(s) and percentage of all sales (to sample there) in cases where sales equalled at least 1% of total sales.

C=Choate      F=Fowlds      Sh=Sherin      D=Darling      Sc=Scovil

Textiles			Hardware		
flannel (5)	F: 3%	D: 1%	axes (5)	D: 2%	
orleans (5)	Sc: 1		glass (5)	C: 1	
cobourg (4)	F: 1	D: 1	lead (4)	Sh: 1	
factory (2)	F: 1		oils (4)	Sh: 1	
calico (2)	F: 3	Sc: 3	scythes &c (4)	C: 1	
			guns (2)	C: 2	
			bolts (3)	Sh: 1	
Clothing, cloth products			Produce, etc.		
coats (5)	D: 2	Sc: 1	eggs (3)	Sh: 1	
shirts (4)	C: 1		cheese (4)	Sh: 1	
shawls (5)	D: 1		beef (2)	F: 3	D: 1
pants (5)	F: 1		herrings (2)	D: 2	
buffalo robes (3)	D: 2		oats (4)	Sh: 3    D: 1	
horse blankets (3)	C: 1		leather (3)	Sh: 5	
Other (1 store only)			barrels, tubs (3)	Sc: 3	
wagons	C: 9		shingles (2)	Sc: 1	
furniture	Sc: 1		cordwood (3)	Sc: 2	
horse	D: 1				

Notes: For total sales of these commodities by each store, see Table 2.

Factory is a standard cotton; oils exclude medicine and grocery oils.

What is categorized as produce here includes some wood and wood products and some animal fodder, but most was food for humans. Where the merchant obtained pork, butter, flour, and beef is not always evident, but such sales are a reminder that there was a substantial domestic food market, which must often have been local. Only a minority of non-farm households bought these foods through these specific stores, however, and few bought quantities large enough that they might have been a year's supply. Nor did these foods and the principal imported groceries cover the food requirements of a household. Even non-farm households could produce food for themselves, but clearly there also were other channels besides these stores for marketing fruits and vegetables, poultry and eggs, etc.

Even if the highest echelons of urban society were lacking, rural society was far from undifferentiated [Bittermann et al., 1993]. To explore implications of such diversity for demand, samples were structured to include a representative selection of farmers and representatives covering the full range of other occupational designations found in the census (with the exception of employees of the business and members of the merchant's own family). Aspects of the samples are shown in Table 4, which focuses on the distribution, by size of

account, for sample customers at each store. The 24 to 31 households whose accounts totaled \$20 or more represented from 30 to 44 percent of the respective samples and accounted for from 79 to 93 percent of sales. There were 135 such customers in total, including 70 farmers (for whom data are also shown separately in Table 4), 35 artisans, and 30 others (10 laborers, 5 merchants, 4 inn and tavern keepers, 3 widows (two unlinked to census), 1 maid, 1 doctor, 1 clergyman, 1 teacher, and 4 unlinked). Thirteen artisans made up over half (57%) of the accounts totaling \$100 or more and another nine were in the \$50-\$99 category. Half of all the farmers with accounts over \$50, including four of the five above \$100, were at Darling's store, where many had substantial credits from wood sales [McCalla, 1995]. One such Darling farmer purchased enough iron that it seems unlikely farming was his only occupation. Among the other occupations, 2 merchants, 2 inn and tavern keepers, and 3 laborers had accounts of \$50 or more.

**Table 4:** *Principal Sample Accounts, Five Stores, 1861*

	Lakefield Sherin		Warsaw Choate		Hastings Fowlds		Portland Scovil'		Darlingside Darling'	
	All	Farm	All	Farm	All	Farm	All	Farm	All	Farm
Customers	206		344		714		491		166	
Linked customers	138	72	226	154	424	150	351	204	124	65
Sample customers	59	24	70	40	117	28	131	44	73	26
Sample households	59	24	70	40	73	28	102	44	55	26
Number of households buying:										
a. \$20.00-\$49.99	12	5	20	14	11	4	27	13	10	8
b. \$50.00-\$99.99	6	4	5	4	9	3	2	1	10	9
c. \$100 or more	6	1	1	-	10	-	2	-	4	4
Accounts buying \$20+ as % of sample households	41	42	37	45	41	25	30	32	44	85
% of purchases by										
a.	17		43		10		45		17	
b.	20		26		16		7		37	
c.	53		11		67		27		34	
all accounts over \$20	90		80		93		79		88	

\* unlinked customers are also included in these samples:

Scovil - 22 unlinked in "all" sample, including 6 of the 27 @ \$20-\$49.

Darling - 12 unlinked in "all" sample, none at or above \$20.

Note: Where more than one member of a household is recorded, data on household are combined to arrive at a total \$ figure for the household.

Of the commodities shown in Table 2, eight were purchased by over half of all 135 sample households, and a ninth, hats and caps, fell just below 50%. For these goods, the distribution of purchases among households by value is shown in Table 5. That there was wide variation in the value of households' purchases of even the most commonly purchased goods is evident in the data on tea and sugar. The average annual per capita Canadian imports of tea and sugar for 1859-61 were 2 lbs. of tea and 16 lbs. of sugar [Canada, 1862],

figures that can be compared to English consumption, which by 1800 averaged 2 lbs. of tea and 24 lbs. of sugar per capita [Shammas, 1990, pp. 82-4]. At prevalent prices, the \$3.85 spent on tea by the median buyer would have purchased about 4 lbs. of tea, enough for one cup per day for a year for two people. The \$1.12 median for sugar would have purchased between 9 and 10 lbs.<sup>5</sup> Thus, medians for tea and sugar are well below consumption levels suggested by aggregate trade figures. Half the buyers, of course, bought less than the median; 23 of the 135 largest accounts bought no tea and 31 bought no sugar. Undoubtedly consumption levels varied, but it is obvious that many households bought tea and sugar at one or more other stores. Even among the largest accounts, the 23 over \$100, there was substantial variation: 21 bought both sugar and tea, but only 16 bought at least median values of both, and only 8 of the 21 bought tea equivalent to even 1 lb. per household member.

**Table 5:** *Purchasing Pattern, Principal Commodities, Principal Customers (commodities from Table 2, 60 or more buyers; 135 sample customers over \$20, 5 stores)*

	buyers	Value for percentile				
		100 <sup>th</sup>	90 <sup>th</sup>	75 <sup>th</sup>	Median	25 <sup>th</sup>
<i>tea</i>	112	\$63.65	\$15.13	\$7.38	\$3.85	\$1.80
<i>sugar</i>	104	15.58	5.42	2.06	1.12	.50
<i>tobacco</i>	101	27.76	4.25	2.68	1.37	.55
<i>salt</i>	75	9.33	3.89	1.80	1.18	.17
<i>cotton</i>	97	16.21	6.30	3.07	1.26	.55
<i>print</i> *	72	14.05	5.96	3.79	2.09	.88
<i>nails</i>	89	42.72	5.52	1.64	.58	.25
boots & shoes	96	31.65	13.00	8.00	4.75	2.35
<i>hats &amp; caps</i>	64	6.50	2.95	2.10	1.40	.85

\*print sold at 4 stores only.

The largest tea buyer was David Rose, a lumber merchant, who purchased a total of 77 lbs. (almost 10% of all the tea sold to all 112 buyers) from the Fowlds' store. The 60 lbs. he purchased on 9 February were, presumably, to supply a timber shanty. As this transaction illustrates, country stores sometimes supplied inputs to local production on what appears to be wholesale rather than retail scale. Other such large purchases included leather, whose sales by Sherin were noted earlier; iron, for which just four buyers (3 blacksmiths and a farmer), one at each store except Choate's, accounted for 94% of all purchases; and nails, for which the six buyers of \$10 or more (3 blacksmiths, 1 carpenter, 1 merchant, and 1 tailor) accounted for 65% of sales, the remainder being distributed among 83 other buyers (see also Table 5). Two blacksmiths bought no iron, four carpenters bought no nails or only very small quantities, and only one of the four inn and tavern keepers bought any groceries. Evidently, they obtained such supplies elsewhere.

<sup>5</sup> Although not shown in Table 5, similar proportions of farm and non-farm households bought sugar, and the median for the farmers who bought sugar was actually slightly higher than for non-farmers. Some farms produced maple sugar, but many reported no sugar production on the agricultural census.

From the commodities sold, it is clear that stores were general and might indeed have been able to supply most of a customer's "entire wants," for imported goods at least. But from the perspective of customer accounts, it seems that many, probably most, customers did not use the store in such a fashion. Customers had choices [Sweeny et al, 1992]. They had, of course, to decide on their needs and their ability eventually to pay for them, and they also could choose where to buy them. They could shop at other stores in the same village, at stores in nearby communities, and at stores in the closest major urban center, even if it was some distance away. For a number of the commodities listed in Tables 2 and 3, as we have seen in the case of produce, there were also sources of supply besides stores. In 1861, clearly, individual merchants did not have local monopolies. Frustrating though this conclusion is for attempts to gain a comprehensive understanding of what households bought, it fundamentally challenges one of the most common interpretations of retail merchants' strategies, the idea that they sought profits by unilateral manipulation of the terms of exchange with their clientele.

What were their strategies, then? Only a preliminary answer can be sketched here. More research and deeper analysis have still to be done to develop the argument. It is essential to recognize that sales were on credit. Enhancing profits was not a simple function of increasing sales or of raising prices, because it was necessary to get paid for what had been purchased, and in time that the retailer himself could meet his payments. The retailer's interest was to avoid sales to those who would not pay and to increase sales, especially of goods that carried the highest markup, to those most likely to pay. Competitors, of course, had the same objectives.

However large accounts were created, all stores had at least one that represented more than 10% of sales. The largest of the 135 accounts was that of George Shields, a Lakefield blacksmith, whose purchases of iron, nails, and other hardware alone totalled \$347; his total account was \$471, which was over 20% of Sherin's sales. Other such accounts included the families of James Bush, a laborer, with 13% of Fowlds' sales; Eb Heath, a cooper, with 17% of Scovill's sales; James Deer, a farmer, with over 11% of Darling's sales; and J.W. Stone, a lumber merchant, with 11% of Choate's sales. At Fowlds', such large accounts were exceptionally important; the 10 households with accounts over \$100 represented fully 67% of sales, whereas the 59% of sample accounts that totalled less than \$20 added up to just 7% of sales (Table 4).<sup>6</sup> Members of the households of such large customers visited the store frequently, often several times per week, and the relationship between them and the retailer must have been close and complex.

What attracted customers, whether large or small? In addition to credit, convenience must have been significant, and stock and prices surely mattered too. The retailer needed adequate quantities, appropriately selected, of most of

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<sup>6</sup> Whether this pattern contributed to the firm's bankruptcy is not clear, however. Other business ventures, including the attempt to begin cotton manufacturing and an extensive local real estate development, were also among the prime causes [Fowlds Papers, Box 14].

the major commodities discussed here – and of the many other products a customer might want as well. At this stage of analysis, evidence bearing on margins, notably some inventories and suppliers' invoices, has yet to be integrated with the account book data; thus it is not clear which categories of stock carried the highest markups. More remains to be gleaned from study of the retail transactions themselves, for example by a systematic comparison of prices for goods sold in both large and small quantities. It is striking that William Sharpe, a laborer who bought 1 lb. of tea from Fowlds on 16 February, was charged 80¢, the same unit price as for David Rose's 60 lbs. one week earlier. Similarly, Erastus Brown, a farmer, bought 1 lb. of wrought nails from Fowlds on 30 November for 12.5¢, the same price as the wrought nails among the 150 lbs. of nails bought during the year by Thomas Pomeroy, a blacksmith. That Rose and Pomeroy were prepared to buy on the same terms as such retail buyers suggests that other factors besides price entered into their decisions.

This paper has focused on the main commodities sold, which accounted for over 60% of sales at these country stores. Customers did not buy a standard package of such goods, at least not at a single store. The diversity of patterns has implications for how we understand processes of exchange and the role of stores themselves. With a few exceptions, the customers of country stores were themselves engaged in production for sale in the market. The scale of the principal artisan accounts suggests the scale of their sales; they had to earn enough to permit them to pay both for raw material inputs and for the food and clothing needed by their families and others in their households, such as apprentices and servants. In addition to the produce they sold beyond the region, many farmers produced much for sale at local levels [McCalla, 1993, pp. 67-91]. In essence, the evidence points to networks of exchange, in which the individual merchant participated as an important but not controlling figure. Through his accounts, we can hope to learn more about those networks, about the character of demand in a colonial economy, and about the retailer's strategies for success in meeting that demand.

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