Rural Elites in the Commercial Development of New York: 1780-1840

Thomas S. Wermuth
Marist College

During the second half of the eighteenth century, and accelerating even further following the War for Independence, a series of developments transformed the existing social and economic structure of the northeastern United States. During these years, this region became increasingly enmeshed in the developing commercial system. A variety of institutional changes during the period, particularly the transportation revolution and the growth in commercial markets, allowed goods to move both faster and less expensively then was possible earlier. These new transport networks brought manufactured goods, produced primarily in New England, needed by the farm family, at a price significantly less than what it cost to produce them at home. In addition, many farmers increased farm production and directed more produce than they had earlier toward commercial markets.

These developments had begun in earnest as early as the 1780s, and by 1850 had restructured the economy of the northeast, including that of New York. Indeed, the President of the New York Sate Agricultural Society wrote in 1851 that at "an early period 'production for consumption' was the leading purpose; now no farmer would find it profitable 'to do everything within himself.'" According to this report, the yeoman farmer had abandoned his earlier ways and "now sells for money" [11]. Before this transformation, much of the farm production in northeastern households was not market-directed or coordinated, but was attuned to the local needs of families and communities [15, pp. 53-55]. Although a portion of this farm produce was sent into regional markets, much of this was a surplus allowing farm families to earn some cash in order to pay taxes and purchase manufactured goods from local shopkeepers. Although some farmers were clearly market-oriented and attempted to gain profit, they were, at this time, a minority of families. This transportation and commercial revolution had other significant effects as well. With the completion of the Erie Canal in 1825, the lush farm lands of western New York and, across Lake Erie, the Old Northwest, came into competition with the older, less productive land of New England and the middle states. What remained of successful agriculture in New England was virtually destroyed, but in the middle states, particularly upstate New York, and large parts of New Jersey and Pennsylvania, families continued to work the family farm [2, pp. 121-91; 1, pp.31-50]. These farm families were increasingly enmeshed, however, in a new competitive, commercial system.

BUSINESS AND ECONOMIC HISTORY, Volume Twenty-three, no. 1, Fall 1994.
 ISSN 0849-6825.

Although it is clear that northern farmers increased production and became more market-directed, our knowledge of this process in the rural hinterland is limited. Most of our understanding of this economic transformation is centered on those areas that industrialized or moved firmly into developing commercial systems. Although recent research has emphasized the effects of this commercial revolution on the rural farm population, little attention has been focussed on the role of those groups that actively promoted commercial development in the backcountry.

An examination of the role of merchants and shopkeepers in the rural countryside in the economic transformation that was occurring is ideally suited to address this shortcoming. The development of capitalism and new long-distance trade networks is not an institutional process dictated and determined by unseen, outside forces, but a "process created by people, a set of economic and social relations, a human construct" [12, pp. 5-8]. Important in this process was the rise of merchants and commercially-oriented rural elites in the late-eighteenth and early-nineteenth centuries, and their conscious development of new, bigger systems of trade, and ultimately, new systems of production. This paper examines the role of merchants and shopkeepers in this process that was developing throughout rural New York, by exploring the central Hudson River Valley, and specifically, the mid-valley's leading port-town, Kingston.

In the eighteenth century, Hudson Valley farmers shipped only a portion of the goods produced in their communities into long-distance markets [19, pp. 56-80]. This does not mean that the central valley lay outside Hudson River transport routes, for it did not. Indeed, merchants in the mid-Hudson River Valley cultivated close ties to powerful New York City merchants such as William Bayard, Henry Cruger, and Oliver DeLancey. These larger down-river merchants dealt regularly in international markets and supplied the foreign goods and the credit needed by up-river shopkeepers like Benjamin Snyder, Abraham Hasbrouck, Sr., and Thomas Ellison to carry on their local businesses. In addition, the down-river merchants purchased the agricultural produce that local store-owners gathered from the farm population.

Still, a number of factors contributed to limiting the extent of economic exchange between the mid-Valley and commercial centers. It should be kept in mind that business activity at all levels in early America was relatively unsophisticated and unspecialized. Indeed, one historian has noted that the colonial New York merchant had much more in common with his medieval predecessor than with twentieth-century descendants. Merchants carried on numerous activities and routinely shipped a variety of goods. A New York City merchant owned a store, perhaps a warehouse, and tended to import his own goods. In addition, in a period without trade papers, shipping lines, insurance companies or financial institutions, this merchant had to transport, insure, finance, advertise, and sell his own goods [5, pp. 58-67].

Even with these limitations, however, New York City merchants, like their Boston, Philadelphia, and other port-town counterparts, engaged in a "vigorous spirit of enterprize" [4; 14, pp.160-86]. These merchants participated in trade throughout the American continents, Atlantic islands, and western Europe. New York merchants needed to carry on such trading patterns because the colony, like most North American colonies, was perpetually in debt to financial and mercantile houses in Great Britain.

While New York City merchants aggressively took risks in order to accumulate great profits, shopkeepers in the mid-Hudson Valley, and other rural areas for that matter, lived in a different social and economic world. Although some eighteenth-century valley merchants, such as New Windsor's William Ellison, engaged in aggressive business activity much like their down-river counterparts, most did not. Aggressive entrepreneurial activity in the eighteenth-century Hudson River Valley, like in much of rural America, was a fairly risky business. For example, there is the case of John van Arsdale, a leading merchant in New Windsor. The owner of a mill and a small sloop, and a lieutenant in the militia, in his correspondence van Arsdale fancied himself an "Ulster County Gentleman." In 1744 his vessel, laden with flour, was destroyed in a storm. In a period before insurance companies provided protection against losses, van Arsdale was ruined. He lost his money, his mill, the respect of his community, and shortly thereafter moved from the area [13, pp. 270-71].

In addition, store-owners lived within largely non-commercial communities, and maintaining good relations with their farm neighbors and customers often meant that they could not engage in the same type of entrepreneurial activity that characterized the lives of city merchants [19, pp. 86-89]. Although small merchants and shopkeepers in the valley relied upon their New York City counterparts for the influx of foreign goods and the credit essential to their livelihood, they also relied upon their farm family neighbors to supply the wheat, lumber, and potash that were sent down-river. Merchants and farmers were enmeshed in a network of reciprocal relations that, especially at the local level, were not exclusively commercial in character. Indeed, prices demanded by farmers for agricultural produce often had little to do with market demands, but were calculated "by custom or perception of the season" [10, pp. 29-30].

In any case, the development of a distinct merchant class was slow in the mid-Hudson River Valley. Throughout the eighteenth century leading merchants in the valley, like Abraham Hasbrouck, Sr., William Pick, and Benjamin Snyder, engaged in a variety of activities, not specifically mercantile ones. Indeed, Snyder, the most important merchant in North Kingston in the second half of the eighteenth century, ran a tavern, practiced law, and did a fair amount of surveying. Snyder's non-commercial handling of accounts reveals that he was much more oriented toward the bonds of community than toward making great profit. Even Abraham Hasbrouck, Sr, whose grandson was to become the mid-Hudson Valley's leading merchant, fancied himself a gentleman landowner, not a merchant. Although he operated his store in Kingston for 31 years, he considered his home to be his farm in New Paltz [9, pp. 382-3].

Abraham Hasbrouck, Jr., presents an excellent example of the changing role of merchants in late-eighteenth, early-nineteenth-century Hudson Valley. Hasbrouck viewed himself first and foremost as a merchant, not simply someone engaged in mercantile activity as a side profession. From the time he opened his store in Kingston Landing in 1797, he directed almost all of his energy toward trade. Even the years he served in public office, an 1813-1815 term in Congress, and a one-year position in the State Legislature in 1822, were devoted to increasing the commercial orientation of New York. During his terms in office, he was one of the earliest advocates for a system of canals and turnpikes that would link up western rural areas with the Hudson River transport network.

During the first decades of the nineteenth century, Hasbrouck and his fellow merchants began expanding the trade of Kingston and its surrounding rural hinterland. Although Kingston had thrived as a minor port for several decades, most of its trade was like that of its smaller neighboring towns--oriented primarily within the community and local exchange networks. In 1799, Hasbrouck's trade, geared toward production for local exchange, involved 186 customers. Almost 80 percent, (149), of his customers were local residents, either from Kingston, Hurley, or Marbletown, all within a fairly close distance to his store on the Kingston Strand. During the next twenty years, however, Hasbrouck's scale of operation expanded significantly, and so did the network of customers who did business with him. Of the 601 customers who exchanged goods with Hasbrouck in 1820, only 54 percent, (324), were clearly Kingston area residents (or from Marbletown or Hurley). Over 45 percent of the farmers who traded with Hasbrouck came from areas outside of the local community [19, pp. 151-98].

Although some of the increased volume of trade was the result of increased participation on the part of local farmers, Hasbrouck was responsible for much of the increase by aggressively pursuing new customers in the hinterland. For example, Hasbrouck and other merchants increased contacts with smaller inland shopkeepers, and encouraged their agents to seek out new customers to the west. In addition, Hasbrouck offered western farmers reduced carrying costs for transporting their goods to the New York City market [19; 6].

Critical in the development of commerce was the merchants' conscious organization of economic associations "that reinforced mercantile interest and identity" [12, p. 13]. Several of these organizations in Kingston, such as the Fire Department, the Order of Free Masons, the Kingston Academy, among others, were important for purposes of developing class interests and associations. More important, however, was the beginning of a variety of financial and transportation enterprises, particularly canals, turnpikes, and eventually, railroads, all of which served to link up the rural hinterland of the valley with the Hudson River market.

Before the nineteenth century, rural merchants in the mid-Hudson Valley were, at best, in a state of disarray. Merchants in Kingston and the mid-Hudson Valley generally, failed to forge the necessary alliances and sense of common purpose that was central to the rise of organized commercial development. In fact, merchants in Kingston spent a good deal of the Revolutionary War and the years following struggling with each other over a variety of political and economic issues. In addition to these, of course, were those merchants who became, or were identified as, tories. Among these was one of Ulster County's most important families of commerce, the Ellisons. Ultimately, the political and social upheaval of the war helped to consolidate economic and business power in the hands of a few merchants who proved themselves patriots, such as the Hasbrouck family. During the war, however, class interfighting, much of it brought on by the military and political conflict, prevented the coalescence of a distinct merchant interest around similar goals or agendas.

Finally, commercial development in the hinterland was delayed by the existence of more attractive places for financiers and investors to invest their money. Merchants in rural New York, and elsewhere, invested in bonds and certificates, bought real estate and public securities, and invested their money in a variety of areas, but not into developing a commercial transport or manufacturing systems. These other mediums were much more profitable and less risky than developing a largescale network of outwork production or commercial transport in the years following the revolutionary war [7, pp. 81-86; 5, 119-47].

By the first decade of the nineteenth century, however, Kingston merchants had begun to coalesce and identify common areas of interest that would engender economic development for the town, and, of course, growing economic opportunities for themselves. Chief among these interests was the Kingston branch of the Middle District Bank. The bank would promote Kingston's commercial growth in a variety of ways, including giving investors a safe place to invest their money and draw interest, and supplying capital for internal improvements and loans for investment. Although the Middle District Bank failed in 1829, it was replaced with a local institution (whose main branch was in Kingston), the National Ulster County Bank in 1831. In this organization we can see the emergence of a distinct group of Kingston merchants who were devoting their careers to commercial development and organization. On the first board of directors, eight of thirteen members were merchants and shopkeepers. Included among these men were Abraham Hasbrouck, his shopkeeper cousin Joseph Hasbrouck, Joseph's sometime partner Jacob Burhans, and Peter Sharpe and Peter Crispell, merchant friends of Hasbrouck [18, pp. 259-60].

The bank also served as a point of some controversy and dissension, however. Shopkeepers and commercially-oriented farmers had long advocated the need for a local bank. Merchant Joseph Smith argued that the "location of a banking institution in Kingston is obviously an object of much importance, in as much of it will materially tend to facilitate and encourage our mercantile and commercial operations" [19, pp. 221-23]. The bank engaged primarily in short-term loans that suited the needs of merchants and large agricultural producers, not the small, long-term loans that would benefit the general farming population. For several years a debate ensued between shopkeepers and their allies among the commercial farmers, and their opponents (primarily small farmers) who looked suspiciously upon banks and financial institutions.

It was with the incorporation of the Delaware and Hudson Canal in 1823, however, that Kingston's developing mercantile elite achieved one of its most important goals. The business class of Kingston had long argued for the construction of transportation routes that would pull western farm lands into the developing Hudson River market. As early as 1817, the *Ulster Plebian* asked merchants to draw "their attention to the cultivation of a commercial intercourse with the thickly populated settlements that border on the Delaware and Susquehanna rivers." According to the editors of the paper, Kingston "would and must essentially become, at some future day, the great emporium of that country" [19, pp. 223]. Although the newspaper editors and merchants favored building a turnpike, the canal served a variety of local mercantile needs as well.

Even though the canal was primarily the work of financiers outside of the mid-Hudson Valley, Hasbrouck and other local merchants were members of the Company, and Hasbrouck even served briefly as one of its local directors. The canal, which ran along the Delaware river in southwestern New York, added new vigor to the Kingston economy by linking southwestern New York and northern Pennsylvania (site of the developing coal mining industry) to the Atlantic market with Kingston as its nexus. In addition, of course, over 100 miles of hinterland that fronted the Delaware River was now connected to New York City via Kingston [2, pp. 61-72].

The Delaware and Hudson Canal had significant long- and short-term effects on the economy of the mid-Hudson Valley. Ultimately, the canal completed the transformation (developing for several decades) of Kingston into a primarily service-oriented town, with most of the services relating in some way to the canal. Although the canal was owned and operated by Pennsylvania coal mining companies, and a large proportion of the goods that traveled via the waterway consisted of Pennsylvania coal, local agricultural goods were sent along the canal at low rates. In addition, the canal employed hundreds of construction laborers for several years (although they were in the Kingston area for about two years) and, on a more permanent basis, needed local labor, skilled to work the locks and waterways, and less-skilled for loading, transfers, and normal dock-side work.

Although the canal eventually employed hundreds of workers and would become the central focus of the Kingston-area economy, these effects were not felt until the 1850s. In the 1820s and 1830s, the canal pulled farmers from western Ulster, Delaware, and Greene Counties into the larger regional market, into direct competition with mid-Hudson Valley farmers. Merchant Abraham Hasbrouck's 1820 Daybook revealed that over 40 percent of his customers now lived outside of the general Kingston area, many of whom were western farmers whose entrance into the market would soon conflict with the position of many mid-Hudson Valley farm families.

The entrepreneurially oriented among Kingston's commercial classes continued their call for more internal improvements--specifically, the need for a turnpike linking Kingston with developing Delaware County to the west. The business class in Kingston, speaking through their organ, the *Ulster Palladium*, called for the construction of a roadway which would connect the rich agricultural lands of Delaware County with the Hudson River market through Kingston. The newspaper linked the interests of merchants and farmers, stating that the inconvenient transport routes that connected the different sections of Ulster County "would remain from year to year a barrier to the enterprise of agriculture and commerce." Bad roads, the *Palladium* continued, "not only dampen the enterprising spirit of commerce, but would produce the same effect on agriculture and manufacture." The *Plebian* argued that the turnpike would "add materially to the prosperity of the inhabitants of this village." The *Palladium* added, somewhat more grandly, that "all concerned," whether "merchants, mechanics, manufacturers, and agriculturalists, would soon realize its benefits" [19, pp. 224-31].

One of the most interesting aspects of the shopkeepers' call for new transport routes was their attempt to link the interests of all within the community, even if the most casual observer could see that small valley farmers stood to gain very little by giving western counties the opportunity to compete with them. The *Palladium* even stated as much by pointing out that it was Delaware County, directly to the west of the Hudson River counties of Ulster, Orange, and Dutchess, which "must eventually effect more for the growth and support of this village [Kingston] than our own county" [19, pp. 224-31].

Small farmers in the valley realized that their interests were at stake with the construction of a turnpike to the west, and had effectively struggled against the road for many years. The "merchants of Kingston" first attempted to get public support for a "rode to Schohary Kill" in 1784, but were unsuccessful. Over 30 years later, in 1819, after thousands of dollars had been invested by local merchants and market-oriented farmers, the Ulster and Delaware Turnpike Road was abandoned because of a lack of local support. Indeed, the turnpike's act of incorporation was forfeited in a most ignoble fashion when the annual election of Directors went virtually unattended. However, by the early 1830's, with sufficient capital and the support of the local mercantile community, plans for the new turnpike proceeded unhindered [19, pp. 224-31].

Farmers not only held reservations about turnpikes, canals, and banks, but also argued against tariffs, which they felt hurt their class disproportionately. A variety of opponents of protective measures in the Hudson Valley, primarily farmers, combatted increases of tariffs in both 1816 and 1828 ("the tariff of abominations"). They argued that "the system protective of American industry is intended to benefit the manufacturers solely, to whom that system compels the producer to pay tribute, and thus they set down the Farmer, a mere dependent purchaser." It was during this period of increased commercialization that the different -- and often opposing -- political interests and agendas of merchants and farmers became apparent. Yeomen farmers viewed themselves as independent producers who avoided dependence on markets by selling a surplus and avoiding indebtedness. They recognized themselves in the 1830's as seventy percent of the population of New York "to which all owe their prosperity." A yeoman farmer was a direct producer who owned his own land and could "see the Fruits of his industry ripening...as he gazes upon the growth of that which his hand has planted" [19, pp. 224-31].

Merchants, on the other hand, owed their very existence to the goods produced by these farmers, and to the markets some farmers wished to avoid. Merchants produced nothing in the tangible sense understood by farmers, and, in the words of one suspicious farmer, engaged in little except methods "to invent means of taking up notes at the bank." Merchants also tended to romanticize farmers' lives, and to oversimplify them. Kingston merchant Joseph Smith wrote that "Farmers are truly the happiest and most independent of all others; they toil and labor hard during the summer months, till their crops are prepared for market...." However, that is where their work and worries stopped, "feeling that cheerfulness and health, respectability and success" that "are the attendants of their labors" [19, pp. 24-31].

Although merchants often represented themselves as subservient to farmers in the political economy, even referring to themselves as "mercantile dependents," they used this opportunity to argue that farmers knew little of business, and were often critical of the yeomanry's sense of commercial activity.

Farmers "neglect making calculations as to the profit and loss attending it [the normal, day-to-day activities of farming]." Indeed, from the merchant's perspective, farmers had no sense of business activity at all, and merchants routinely used the *Palladium* as a platform to scold farmers for their inability to adopt commercially-oriented production and exchange. "We call the attention of farmers to this subject," the editors of the *Palladium* argued, "wishing them to pursue that course which shall be found profitable [19, pp. 224-31].

The business community also began to admonish farmers on aspects of traditional rural culture, particularly such perceived vices as the use of alcohol on the farm. In the eighteenth and early-nineteenth centuries, the use of alcohol was considered absolutely essential, "From the cradle to the grave...the use of liquors was considered indispensable," wrote New Windsor farmer Edward McGraw. One farmer who "cut his hay without having liquor on the field...was denounced as barbarous and mean at the time" [16, pp. 46-47]. Liquor was not only essential in the fields, but also for those working in the villages and towns. For example, when building the Kingston market-house in 1753, the Kingston Corporation allocated "a reasonable accommodation of liquor to the People that should raise said market house [17, p. 198].

By the late 1820's, the contradiction between alcohol consumption and rational agricultural production was becoming apparent to shopkeepers in the valley. The temperance movement was gaining great strength throughout North America in the 1820's and 1830's, often in response to the problems of urban crime, domestic violence, and the attempt to discipline and regiment the developing industrial work-force [8]. Reformers also aimed to end drinking on the farm, arguing that it led to the ruin not only of the farmer, but of his family and his family's future as well. The editors of the *Palladium* hoped that "every farmer who regards the welfare of his family, his domestics, his neighbors, his country, and who is desirous of preserving his farm for the benefit of himself and his children will banish from his dwelling and his fields the crop that produces intoxication, and unnerves and weakens the strong arm" [19, pp. 231-32].

Increasingly, businessmen in the valley were attempting to promote their values and beliefs among the farming population. Merchants argued that farmers simply did not understand commerce, but that they should. Many farmers feared markets because they could destroy the traditional cooperative exchange systems and send small farmers into debt and, perhaps, tenancy. This is one reason why markets were carefully regulated in the mid-Hudson Valley throughout the eighteenth century and through the first decades of the nineteenth century. However, the Revolutionary War years witnessed a sustained ideological attack upon the old ideas of a regulated economy, although this assault was not immediately successful [19, pp. 129-36].

This attack was resumed in the years following the war. Kingston symbolically took part in this developing transformation by abandoning its public market in 1819 and with it, the careful regulation of the economy that was a corollary to the market. Until 1819, the Kingston Corporation had regularly posted the assize of grain, bread, and salt, and also regulated interest rates in the community to prevent usury. Other communities in the valley, such as New Paltz, Poughkeepsie, and New Windsor, did so as well. Three years earlier the cooperative ideal received a severe blow with the discontinuation of the corporation. When the twelve trustees relinquished their duties in 1816 to the civil authorities of the state and county, the idea of Kingston as a self-regulating civil and economic community was significantly altered [17, p. 184].

By the early nineteenth century, the dictates of the market compelled farmers to develop more aggressive productive and marketing techniques in order to keep up with western competition. By midcentury, large, market-oriented farmers began to consolidate their landholdings by purchasing the land of their smaller farm neighbors, beginning a subtle process which developed slowly and did not become general until after the Civil War. Small farm families rarely had the land, labor, or capital reserves necessary to compete effectively in the new market system, and began working for their neighbor's commercial farms in order to make ends meet. By the 1840's, the seeds of a rural wage-labor force were planted in the northeastern United States.

Conclusion

The role of rural merchants in this process of commercial development is fairly clear. By occupation already more profit-oriented than many of their small farm neighbors and customers, merchants and shopkeepers had a stake in the improvement of their commercial exchange networks, even if this meant encouraging the construction of transport routes to regions outside of their villages or towns. This increased trade, of course, intensified the competition for premium crops, large-scale production and low prices, further accelerating the movement toward commercially oriented trade and production. It would be incorrect to believe that these developments were entirely due to structural changes in financial institutions and trade systems, since these changes were the result of conscious decisions and actions on the part of many shopkeepers and farmers.

Although it would be inaccurate to state that all mid-Hudson Valley farmers were against commercial improvements, it is clear that they were far more reluctant to follow the path to commercial production and trade than were their shopkeeper neighbors. Indeed, without the active engagement of area shopkeepers and merchants, as well as outside capital and investment, this commercial expansion would not have taken place at the rate and speed that it did. Only by re-focussing our analysis toward the rural countryside and the role of commercially-oriented merchants and farmers, can we gain a fuller understanding of the dramatic economic changes occurring in the United States during the late-eighteenth and nineteenth centuries.

References

1. Hal S. Barron, *Those Who Stayed Behind: Rural Society in Nineteenth Century New England* (Cambridge, 1982).
2. Stuart Blumin, *The Urban Threshold* (Chicago, 1976).
3. Christopher Clark, *Roots of Rural Capitalism: Western Massachusetts, 1780-1860* (Ithaca, 1990).

4. Thomas Doerflinger, *A Vigorous Spirit of Enterprize: Merchants and Economic Development in Revolutionary Philadelphia* (Chapel Hill, 1986).
5. Virginia Harrington, *New York Merchants on the Eve of the American Revolution* (New York, 1935).
6. Hasbrouck Accounts, 1799, 1820, 1839, New York Historical Society.
7. James Henretta, "War for American Independence and American Economic Development," in Ronald Hoffman and John McKusker, eds., *Economy of Early America: The Revolutionary Period* (Charlottesville, VA, 1988).
8. Paul Johnson, *A Shopkeeper's Millennium: Society and Revivals in Rochester, New York* (New York, 1978).
9. Ralph LeFevre, *History of New Paltz, New York, and Its Old Families*, (Albany, 1903).
10. Cathy Matson, "'Damned Scoundrels' and Libertism of Trade': Arguments about Freedom and Regulation in Colonial New York's Fur and Grain Trades," (unpublished manuscript).
11. New York State Agricultural Society, Presidential Address, 1851.
12. Gregory Nobles, "Rise of Merchants in Rural Market Towns, " *Journal of Social History*, 43 (1990).
13. *Olde Ulster*, (Ulster County, 1905).
14. Edwin Perkins, "Entrepreneurial Spirit in Colonial America: Foundation of Modern Business History," *Business History Review* 63 (1989), pp.160-86.
15. Winifred Rothenberg, *From Market-Places to a Market Economy* (Chicago, 1992).
16. E.M. Ruttenber, *A History of New Windsor, New York* (Newburgh, 1911).
17. Morris Schoonmaker, *History Of Kingston* (New York, 1888).
18. Nathaniel N.Sylvester, *History of Ulster County, New York* (Philadelphia, 1880).
19. Thomas S. Wermuth, "To Market, To Market: Yeoman Farmers, Merchant Capitalists and the Transition to Capitalism in the Hudson River Valley, 1760-1840" (Ph.D. diss., Binghamton University, 1991).