

How Our Great Grandparents Lived Without Money By Elizabeth Wyn Wood

Collectors of early trade tokens of Upper Canada, only one of which had a value exceeding two cents, may wonder what our pioneer ancestors used for large expenditures. As far from the coast as York (Toronto) the Spanish silver dollar, and other exotic currencies, were scarce; in fact all money was in short supply. The settlers had used up most of their capital in family travel and land purchase. While land, in and about Metropolitan Toronto, was quite inexpensive, being ten shillings an acre, this had to be paid in cash within six years. Most families preferred to pay for it all at once, to secure a firm title to their land. Thus, they were left depleted in the sylvan wilderness, which stretched out in both directions from Yonge Street.

As everyone knows, goods and services were exchanged by a system known as "Barter". But if anyone imagines this barter to have been a crude form of haggling, whereby farm wives sat in the St. Lawrence Market arguing the relative values of a pig and a blanket, he will be interested in a delightful series of letters written by various members of the Magrath and Radcliff families from Upper Canada, describing how they fared here, and giving practical monetary advice to other intending migrants from Ireland. The letters were collected by the Reverend Thomas Radcliff and published in Dublin in 1833. The dignity of the transactions, the friendly give-and-take of the neighbours, the generosity and cordiality of their Indian friends and the idyllic life, from the Saint Lawrence River to Lake Huron, make the methods of modern trade and commerce seem crass indeed.

The basic sources of all earnings are two: Land and man-hours. And the wealth of nations, as was pointed out by Adam Smith, does not consist of how much gold is in the vaults, but rather how frequently it, or its equivalent, circulates among the people. Our great grandparents, in Upper Canada, developed a most beautiful, a most harmonious, balance between the bounty of the land and the energy of man. Thomas W. Magrath, Esq., writing from "Erindale, Toronto, January 1832," puts it this way:

"Land is often managed on shares here, from want of money to pay for labour. The man who has land and seed, leaves the management of them to the labourer, who takes half the produce, and draws the rest into the barn of the proprietor. If we want timber sawed, we take the logs to the mill, and have them cut to any scantling we require, leaving one half for payment. In this way, if we want wool made into cloth, it is sent to the mill, where it is carded into rolls for a certain share or portion, spun for another, and afterwards woven for a third; the want of money rendering all this traffic, and sometimes interchange, of commodities, in primeval simplicity, essentially necessary to the settler's wants and comforts."

The Magrath family built a truly elegant house, having three stories, a high stone basement, five bedrooms, a drawing room and a parlour, as well as other offices, and surrounded, on three sides, by wide verandahs. *"At the raising of my father's house, seventy kind neighbours assisted and worked extremely hard for an entire day without any recompense whatever, except a plentiful dinner al fresco."* (I have no doubt the Magrath boys assisted as graciously on the raising of the next seventy houses).

With their house completed they could share further amenities with their friends - such as pianoforte music. *"We raised a barn, sixty feet by thirty-six, and eighteen in height, with an ice-house, root-house, and summer dairy beneath it, which cost us, in cash for labour, only twelve dollars to a framer, and the price of some nails, worth about 2s.10d. We had a second Bee for the raising of this, which was effected in five hours, and on this occasion were able to supply our*

obliging friends, who again volunteered their valuable services, with an abundant dinner and supper in the dwelling house, and to gratify them with a little music. The floor of this barn would surprise you, it is supported by twenty-three beams of wood, eighteen inches square - with two courses of three-inch plank over them. There is in fact as much timber in the floor alone, as would cost you more than a hundred pounds."

Little money was needed for food. "*Here we think nothing of the expense, the larder is so cheaply and abundantly supplied*". Fruits grew wild - plums, grapes and berries. The maples gave sugar. They had more vegetables and grain than they could use, and flour was milled by sharing the grain. Game was plentiful - venison, bear, flocks of turkeys, ducks, partridges and pheasants. "*We could shoot more game in a day than a good horse could carry home*". ---"*Twenty pair (of ducks) a day has been with me a common sport*". ---"*The meat of a young bear is not unlike pork, but infinitely better. The Winter skin of bear sells for six or seven dollars and is very useful for sleighs*". ---"*The fish in the lakes are salmon, salmon trout, herring, pickerel, catfish, pike, whitefish and maskinonge; the latter of superior quality*". ---"*I have frequently caught from nine to ten dozen in a few hours.*"

The Mississauga Indians, who lived near the pond on the Credit River, were helpful and courteous. Sometimes they accompanied the settlers on trips farther afield. "*I never passed a more agreeable time in my life, than when surrounded by this party, at times 150 in number; and I myself the only white man in the entire camp*". ---"*After a residence of six weeks with my red brothers, I prepared to return homeward, and felt much regret at parting from them, so marked was their kindness to me, and so good-nature their attention. When I fixed the day, everyone had something to give; and had I accepted half what they presented, two canoes would have been insufficient to carry it away*".

The Magraths and the Radcliffs prospered, as did most of the settlers in this district. "*When I look at my rich land, unencumbered by rent or taxes, I ask myself --- how could I command such independence*". Eventually they had surplus money to invest, since they needed so little for actual living. What did they do with it? They put it to work:

"All the spare cash I had I vested in bank stock, in the Bank of Upper Canada. It is a decided fact that this stock pays regularly twelve per cent. ---Government are the holders, I am informed, of one third of the entire, --- no individual is permitted to invest more than one thousand pounds, that many may partake the advantage. Bank stock has this year paid sixteen percent, never less than twelve". - William Radcliff, York, August, 1832.

For interest on that investment came some of the B.U. Tokens of the Bank of Upper Canada, although none were actually struck until 1850.

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