

Debt Amongst Friends: Sympathy in Exchange and the Narration of a Transatlantic Credit Network, 1792–1837

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Résumé de l'article

Les conversations sur le crédit dans le monde transatlantique étaient souvent imprégnées de témoignages de sentiments. Plus que de simples mentions faites dans le cadre du pur calcul commercial dans l'économie des marchands et des immigrants, la communication des émotions jouaient un rôle essentiel dans le maintien des relations de crédit. Les lettres qui ont circulé entre John Large et son réseau d'amis, de famille et de contacts commerciaux dans la zone atlantique révèlent l'importance de la sympathie pour ses relations commerciales. Qu'il fasse du commerce dans les Caraïbes et aux États-Unis ou qu'il s'installe dans le Haut-Canada, l'intérêt économique personnel de John Large ne pouvait en aucun cas être dissocié de l'univers plus vaste de la sociabilité sentimentale. En tant que créancier et débiteur, ses entreprises économiques concernaient autant les coeurs et les âmes que la balance commerciale et le rendement des investissements. Comprendre le rôle que la sympathie jouait en échange de réseaux de crédit transatlantiques nous aide à situer la correspondance sentimentale de Large au carrefour des histoires intellectuelles et économiques des économies de l'émotion, du capitalisme commercial et du libéralisme économique dans le sillage des Lumières.

Debt Amongst Friends: Sympathy in Exchange and the Narration of a Transatlantic Credit Network, 1792–1837

MICHAEL BORSK*

Abstract

Conversations about credit in the transatlantic world were often suffused with accounts of feelings. More than just a warm gloss on the cold calculation of commerce in both merchant and settler economies, emotional exchanges played an integral role in the maintenance of credit relationships. The letters that circulated between John Large and his network of friends, family, and commercial contacts around the Atlantic reveal the importance of sympathy to his commercial relationships. Whether trading in the Caribbean and the United States or settling in Upper Canada, Large's economic self-interest could never be excised from the wider world of sentimental sociability. As both a creditor and debtor, his economic undertakings were as concerned with hearts and souls as they were with trading balances and investment returns. In the world of transatlantic credit networks, sympathy was a colonial relationship, exchanged in commercial arrangements according to the ideal of friendship. Large's correspondence, therefore, sits at the crossroads where credit's moral economies met an expanding colonial capitalism during the eighteenth and nineteenth centuries.

Résumé

Les conversations sur le crédit dans le monde transatlantique étaient souvent imprégnées de témoignages de sentiments. Plus que de simples mentions faites dans le cadre du pur calcul commercial dans l'économie des marchands et des immigrants, la communication des émotions jouaient un rôle essentiel dans le maintien des relations de crédit. Les lettres qui ont circulé entre John Large et son réseau d'amis, de famille et de contacts commerciaux dans la zone atlantique révèlent l'importance de la sympathie pour ses relations commerciales. Qu'il fasse

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du commerce dans les Caraïbes et aux États-Unis ou qu'il s'installe dans le Haut-Canada, l'intérêt économique personnel de John Large ne pouvait en aucun cas être dissocié de l'univers plus vaste de la sociabilité sentimentale. En tant que créancier et débiteur, ses entreprises économiques concernaient autant les cœurs et les âmes que la balance commerciale et le rendement des investissements. Comprendre le rôle que la sympathie jouait en échange de réseaux de crédit transatlantiques nous aide à situer la correspondance sentimentale de Large au carrefour des histoires intellectuelles et économiques des économies de l'émotion, du capitalisme commercial et du libéralisme économique dans le sillage des Lumières.

After a coal transaction went awry in 1794, the Irish merchant, John Large, found himself concerned about the state of his soul. Before he departed Cork, Ireland, for the Caribbean in an attempt to recoup his losses, he penned a hurried letter to the home of his business partner, William Willcocks, outlining the circumstances of their now shared financial misfortune. Large explained that, "So far was I from appropriating your money to my use that, from the first day I began it till this [moment], I was distressed, this, with the sarcastical observations put on me by Mr. Willcocks, has pierced my very soul, however, a little Patience will rectify all those matters."¹ To banish the spectre of impropriety conveyed in Willcocks' charge, Large directed Willcocks' attention to his sentimental capacities, rather than to his mercantile capabilities. His distress was an expression of their shared interest; his pierced soul was evidence of his innocence. Most importantly, Large's ability to recognize Willcocks' feelings and respond in kind framed their commercial arrangements in moral terms. Large's sentimental language was intended as proof of his sensibility, and of his capacity to react to the emotions of others. Whether this emotional outpouring was a genuine reaction to a friend's displeasure or a strategic response to an accusation of financial mismanagement, Large's account of his own distress transformed his letter into a space in which expressions of affective sincerity possessed a rhetorical power to mediate and manage the flow of credit between debtors and creditors.

The soul was one of many sentimental images that eighteenth- and nineteenth-century writers evoked to make claims to authority, intimacy, and power. Joined by descriptions of beating hearts, streaming tears, and seething anger, the suffering soul arose from a popular culture of sensibility that defined relationships through the communication of affection and the exchange of sympathy between feeling

individuals.² In a later letter sent from Martinique to Willcocks' wife, Phoebe Willcocks, Large shared news of his latest commercial ventures and profusely thanked her for updates about his "darling little child," Charlotte Large. Admitting that, "I must confess my soul is bound up in her, I shall never have it in my power to make you sensible of the obligations I hold myself and for all your kindness to her," Large was quick to reassure Phoebe Willcocks that "you may depend on {my} due attention paid to the remittances" that he owed her family.³ Though Large's sentimental descriptions of his debts aligns well with the literature on the "webs of obligation and affection" between transatlantic migrants, the connection between his credit and his soul points to an understudied area within the recent "affective turn" — the role of emotions in transatlantic credit networks.⁴ Indeed, little of what is known about credit's emotional dimensions have been applied to investigations of its circulation and use among merchants. To understand how emotions stirred Large's soul to shape the negotiation of credit and debt, it is necessary to situate his commercial credit relationships within a wider culture of sensibility that encompassed the household and its domestic relationships.⁵ Doing so reveals that the moral economy of Large's transatlantic credit relationships was formed less by a liberalism that privileged the cold pursuit of individual self-interest than by a liberalism indebted to warm, sentimental relationships.⁶

For credit to function, its users required a common understanding of its value and the evaluative frameworks needed to manage its circulation. Scholars have traced ideas of credit to those strains of liberalism in eighteenth-century Scottish moral philosophy in order to investigate the consequences of the moment when a culture of embodied individual sensibility and an increasingly disembodied form of commercial capitalism met. Their analysis has largely focused on pages penned by prominent authors, philosophers, and theorists who thought about credit, rather than on those individuals who used credit.⁷ The approximately 80 letters that make up Large's extant correspondence were exchanged when he was a merchant in the Caribbean and the United States between 1792 and the early 1810s, and then after he emigrated to Upper Canada where he lived until his death in 1837. Large's letters offer a chance to return these sentimental credit exchanges to the daily rhythm of economic life around the Atlantic.⁸ Importantly, the window into credit exchanges opened by Large's correspondence reveals that sympathy was a colonial relationship. The letters he sent

and received illuminate the way that emotions met the challenges that distance and isolation in the transatlantic trade posed to the trust and honour that undergird credit relationships.⁹ When faced with the difficulty of transmitting value between individuals across two distinct but connected colonial economies with imperfect communication and few institutional bridges, the circulation of credit relied on feeling to guide the actions of borrowers and lenders.

By beginning with Large's experiences as a merchant in the Caribbean and America before examining his life in Upper Canada as a settler, a better sense emerges of how the emotional value backing credit, as much as its accumulation, was what connected the transatlantic economies of commerce and emigration. Indeed, though Large's credit network changed over time to admit new generations, creating new relationships in new places, sentimental language framed according to the idea and ideal of friendship remained the common discourse for negotiating belonging and mitigating risk.¹⁰ Investigating how friendship and the expectation of sympathy in exchange structured credit's circulation across colonial boundaries illustrates how economic interest became emotional. Such an analysis reveals the role that credit exchanges played in creating the sentimental disposition necessary for Large to cast his participation in a global economy built on the exploitation of slaves' labour and Indigenous people's lands in terms of friendly economics. Indeed, though sentimental language may have softened the relationship between creditors and debtors by way of sympathy, it reinforced wider power dynamics and hierarchies within colonial society by designating some as friends who deserved sympathy and others as strangers. Reading Large's correspondence, therefore, offers an opportunity to see a particular history of liberal economic thought in action, one that relied on the sentimental dispositions of elite men and women tied together by friendly credit relationships.

The Roots and Routes of a Transatlantic Credit Network

The origins of Large's transatlantic credit network can be traced back to relationships formed in his native Cork. Large's participation as a freeman in the *court of d'oyer hundred*, the voting assembly of Cork's municipal corporation, indicates that he was likely born there in the 1760s.¹¹ Cork was a crucial port in the West Indies trade and the city's Protestant merchants participated in this transatlantic commerce,

including Willcocks, who shipped provisions to Gibraltar, Lisbon, and the Leeward Islands during the 1770s and 1780s.¹² Large's commercial circle here included his own family, particularly his brother, Thomas. In the late 1780s, Thomas worked as a cooper on Millerd Street, mere metres away from where Large worked as a merchant along Prospect Row and where Willcocks' merchant house was located on Morrison Island.¹³ Reconstructing Large's web of kin and community before he left Ireland reveals both gaps in the historical record and threads that never crossed within Large's own lifetime. Large's wife and mother to Charlotte Large, today known only as "Mrs. Large," died 21 January 1791 and was buried in Cork; her family, the Kingstons of nearby Bandon, Ireland, were clearly familiar with her husband's family but seem not to have known the Willcocks family.¹⁴

Linked by degrees of proximity and intimacy, Large's Cork connections offered him commercial opportunities in the transatlantic trade even before he left Ireland, first appearing in the Willcocks family household. In September 1792, Large sent a letter to Willcocks in Upper Canada after Phoebe Willcocks told him about a business proposal suggested by Willcocks' cousin, Peter Russell, then serving as a member of Upper Canada's Executive Council under Lieutenant-Governor John Graves Simcoe. Large jumped at Russell's suggestion to ship out "servants" to the colony with "a prospect of their selling at £20 a head" and proposed sending 150 people on board the *Eliza*, along with the Willcocks family, who were planning to emigrate to Upper Canada.¹⁵ As much as a demand for servants in British North America, it was Large's connection with the Willcockses and their extended family that allowed him to tap into an Atlantic world of commercial opportunities, one in which women's household roles made them important purveyors of information.¹⁶ "Last week Mrs. Willcocks was kind enough to show me Capⁿ Russells letter to you," Large wrote before concluding his pitch: "Last night I had a conversation with all your family on this business, they of course want your determination respecting their going out." Despite their deferral to their father, the Willcocks family had their own opinions about the wisdom of Large's proposed business venture. Willcocks' son, Charles, ended his post-script to Large's letter stating, "Notwithstanding what JL writes I would by no means have you enter into any engagements in consequence but such as you could get off from with honor if he did not pursue his plan."¹⁷ Individual honour, as much as potential profit, guided Charles' concerns as he evaluated the risk involved in

Large's scheme, acting as an impartial observer on his father's behalf. Determining what was in an individual's best interest meant evaluating commercial activity against the standards of both public propriety and personal prosperity.

As suggested by the speculative manifest proposed by Large for the *Eliza*, transatlantic trade and emigration were related ventures. Though he justified his time in the Caribbean by declaring that the provisions trade allowed him to "discharge all my creditors, which is the first wish of my heart," this sentimental aim was just one step in financing his larger plan to settle on a "snug farm" in Upper Canada.¹⁸ In 1794, he learned that the Willcocks family might not emigrate that year but mentioned, "I trust you will hold over my Lott of ground as you may."¹⁹ In reality, it was the dispossession of Indigenous people following the 1788 Johnson-Butler Purchase between certain Anishinaabe leaders around northern Lake Ontario and the British Crown that enabled Large to obtain land in Upper Canada.²⁰ Yet, when Large imagined his future lot as "a good & apleasing situation and near water," he blended romantic ideas of British North America as a *terra nullius* with his sentimental hopes of commercial success in the Caribbean in order to better align his own interests with those of the Willcocks family.²¹ He continued to press this point in 1795, admitting that "It would afford me singular satisfaction to know whether your plan to go to Canada goes forward this year or not, for your sake I wish it to take place [but] for my own I could wish it not, as I find it impossible to be home in time and by delay I expect to contribute more amply to it."²² In the joint-enterprise of commerce and settlement, Large framed his transatlantic movements as the product of a mutually beneficial connection with the Willcocks family.

At the heart of Large's friendship with the Willcockses was the ethic of reciprocal exchange. In 1795, Large thanked Willcocks for "the reservation of the ground you intended for me," and proposed sending a ship filled with rum, sugar, and other goods from the Caribbean to Quebec so that "perhaps I may have the pleasure of seeing you sooner than you expected."²³ Friendship with the Willcocks family bolstered Large's feelings and his finances. In turn, he sought to repay this debt, urging Willcocks to "let me know if I can forward you anything from hence, every thing here is very high and getting higher."²⁴ Despite land in Upper Canada and goods from Caribbean plantations belonging to different economies, they were extended as favours whose exchange gave them a commensurable affective value.²⁵ Though the

value of credit and the emotional valence of commercial undertakings were difficult to quantify, they were nonetheless obvious in moments of financial failure. In another letter to Willcocks concerning his separation from Charlotte, Large confessed that “It grieves me to the soul that my disappointments here sh^d prevent me from carrying my plan in to execution of Provisioning a vessel and cargo suitable for Cork to go [?] bring her out with me.”²⁶ Examining Large’s letters for evidence of sentimental value in commercial credit exchanges reveals his attempts to depict his pursuit of profit and extension of credit as social goods that he shared with friends and family, rather than an isolating form of individual gain.²⁷ To negotiate credit, therefore, was not just to enrich or evaluate individuals, but to judge a myriad of overlapping personal and commercial relationships between individuals in order to determine whose debts mattered.

Narrating A Transatlantic Credit Economy

As eighteenth-century merchants knew well, the world of transatlantic commerce depended on credit. “Only this moment I am informed that the *Terpsichore* Frigate being to sail in half an hour for Europe,” Large scribbled to Willcocks from Martinique, giving him just enough time to enclose a bill for £70 to cover a debt he was owed by Robert Hibbs that was to be lodged “to my credit” with the London bankers, Marsh and Creed.²⁸ As Large’s letter indicates, credit was a financial instrument, connected to an individual’s character. Despite the higher degree of legal and institutional protection offered under British imperial policies in the Caribbean, the exchange of credit was loaded with individual risk.²⁹ The shift in the Atlantic economy’s provision trade during the mid-eighteenth century away from permanent Caribbean firms towards a commissions system of independent, contracted agents only increased the personal responsibility that Large bore for any trade he facilitated.³⁰ An unpaid bill fed charges of financial impropriety and could lead to personal acrimony, making it necessary for Large to insist that he always “meet [his creditors] with due honour” in their exchanges.³¹ For Large and his contacts, then, commerce was an ongoing conversation. “[You] will of course say you have a good deal of business on hand,” Large wrote to Willcocks, “but I know you are fond of writing, and I think I could hit on a plan for getting out 200 Irish rascals to Canada if encouraged, so let me hear from you on the subject.”³²

The importance of communication in trade was recognized by the Scottish moral philosopher, Adam Smith, who argued: "If we should enquire into the principle in the human mind on which this disposition of trucking is founded, it is clearly the natural inclination every one has to persuade. The offering of a shilling, which to us appears to have so plain and simple a meaning, is in reality offering an argument to persuade one to do so and so as it is for his interest."³³ In the transatlantic trade, however, credit was both more pervasive and more persuasive than Smith's shilling, and Large's letters reveal how credit helped naturalize the self-interested "disposition of trucking" that Smith theorized. As Large borrowed from the Willcocks family, he made himself responsible for evaluating and explaining the situation of their money and the timeline for their repayment. Large insisted he would only send back "Good bills" that he believed would be honoured by London banks.³⁴ While trading on the island of St. Lucia, Large told Willcocks that "I would be happy to remit you £50 by this conveyance but can not get a bill here except an Officer Dft [draft] which I am not found of taking," though he swore he would be able to find a lender he preferred on Martinique.³⁵ Even a promise to settle a bill could keep up confidences. After failing to draw a bill for £60 that the Willcocks requested, Large explained that he wrote a letter all the same "as the Packet is to sail this evening [and] I would not lose the opportunity of writing, [for] we expect another Packet in 10 days when you may depend on the Remittance."³⁶

Managing risk by building trust in long-distance commerce was at the heart of the communication problem that Large attempted to remedy through his letters. Due to the vagaries of transatlantic trade, Large maintained his correspondences by sending duplicates of his bills and multiple letters, "lest any accident may have happened to the first."³⁷ Smith captured the heightened risks that the transatlantic trade posed when he argued that a merchant would necessarily prefer "home-trade to the foreign trade of consumption ... He can know better the character and situation of the persons whom he trusts, and if he should happen to be deceived, he knows better the laws of the country from which he must seek redress."³⁸ One way that Large sought to get around the problem of knowing who to trust in trade was to conduct his commerce with people he already knew. Unsolicited proposals for consignments from individuals in Cork were not well-received by Large, who informed Phoebe Willcocks that "I want no connection with them, I can do profitable business here and

if I want European goods I can order them out.”³⁹ Large clearly preferred to conduct his business within a circle of familiar commercial contacts, including his brother, Thomas, who Large entrusted to sell his remaining coal supplies in Cork.⁴⁰ When Large agreed to work with merchants from Ireland, he gravitated to people he had known before he left, like his former neighbour in Cork, Solomon Newsom, to whom he sent a consignment of sugar, coffee, and cotton in 1796.⁴¹ Large’s reliance on trusted contacts for his trading ventures was supported by a maxim shared with him by a fellow merchant: “know without an endorsement the impossibility of getting cash, particularly [from] a stranger.”⁴²

Yet meetings with strangers were inevitable within the world of transatlantic trade. For those interactions that involved the exchange of credit, Large frequently used the label “friend” to designate individuals who he may not have known intimately but nonetheless trusted.⁴³ He instructed Willcocks to deposit a draft for £100 drawn on “my friends Messrs. Anderson Child & Child of Lpool,” and noted that “I send this by way of New York under cover to your friend Messrs. W. Nelson and Co. as you desire.”⁴⁴ Even when used as a formality, friendship was a powerful social formation that emphasized care and trust through mutual interest and reciprocal advantage among merchants who may never have met one another.⁴⁵ As Smith mused, “Among well-disposed people, the necessity or convenience of mutual accommodation, very frequently produces a friendship not unlike that which takes place among those who are born to live in the same family.”⁴⁶ Indeed, after Large relocated his business to America, he informed Willcocks that he was working alongside “my worthy friend Hutchison to embark in the curing of spirit[s].”⁴⁷ Failure in business likewise pushed him to rely on his old friends to make new friends. When the firm he traded with in New York shuttered, he asked Willcocks whether “your friend W. Nelson [is] alive there, if he is be so good as to write him and on my going there I shall introduce myself to him.”⁴⁸ In essence, friendship was the term that Large used to personalize an impersonal market and to build trust and affection in his credit relationships.

Whether friendship arose from shared financial interests or vice-versa, the friendships that facilitated the exchange of credit were predicated on what Smith called “fellow-feeling.”⁴⁹ Fellow-feeling depended on affection, which, according to Smith, “is nothing but habitual sympathy.”⁵⁰ Sympathy, he argued, “does not arise so much from the view of the passion, as from that of the situation which excites

it,” and our ability to imagine the experiences of the suffering individual as our own.⁵¹ While Smith envisioned sympathy as a universal and liberal quality within everyone, he believed its extension between individuals was frustrated by distance.⁵² To overcome the threat that distance posed in credit exchanges, Large and his network filled their commercial correspondence with sentimental language that sustained fellow-feeling and exchanges of sympathy. When Large was informed of Willcocks’ displeasure with Large’s brother, Thomas, who had skimmed 6 shillings per barrel of coal he sold on their behalf “for mine and my family’s trouble,” Large protested that he had no knowledge of his brother’s action.⁵³ In effusive language, Large wrote back to Willcocks in order to “ashure you [it] gives me no small concerns, of which I shall not fail to take proper notice of, it being my wish to render you and family every assistance in my power [rather] than to distress you.”⁵⁴ When he felt Willcocks’ concerns as his own, Large expressed sympathy with his plight and did so in sentimental terms in order to maintain their friendship. And when Large wrote to Phoebe Willcocks in 1796 that he was “particularly grieved to have the Drft on Costley for £30 returned,” and emphasized that the matter “gave [him] no small share of uneasiness as I ashure you no person feels more for you as a friend,” he was offering sympathy and hoping for it in exchange.⁵⁵

Merchants’ Duties and Friendly Judgements

In transatlantic credit networks, judging prospects and people was a merchant’s means of survival. Scottish writer John Galt recognized that commerce depended on individuals acquiring information to evaluate one another, referring to the “mercantile duty” to inquire “as to the credit and character of their friends,” by “prying into the circumstances of their neighbours.”⁵⁶ Sympathy shaped these judgements, as seen when Large became sentimental in his account of the hardships of undertaking transatlantic journeys in a letter to Phoebe Willcocks: “thank God my heart feels a sympathy for all my fellow travelers.”⁵⁷ In other words, for one’s feelings about commerce to be effective they could not solely be rational or self-interested, but also affective; emotions comprised important parts of the “floating knowledge” Galt identified circulating in the “sphere of business.”⁵⁸ Certainly, the repayment of credit in a timely fashion was an essential part of building trust in commerce and compelled Large to guarantee Willcocks that he “may depend [that] every exertion in my power

shall be used to forward the sum you ask for.”⁵⁹ But a merchant’s duty to judge and be judged also included more personal exchanges. In an expression of his care, Large wrote to Willcocks: “I but rec’d two Letters from my mother without a word of any news, but all abt. my dear little child, tho. I frequently enquired for you and family.”⁶⁰ More than politeness, these friendly exchanges shaped commerce, helping merchants evaluate individual’s character and, by extension, credit.⁶¹ Thus, when Large wrote that the actions of one of his debtors, Mr. Knight, “weighed heavy on me for some months and will turn out to his utter confusion,” he relied on his own feelings to pass judgement on Knight’s present propriety and future prosperity.⁶²

Though feeling was not always a trustworthy guide, deception in the transatlantic trade only increased Large’s ability to appeal for sympathy in exchange. In 1797, Large complained bitterly of the “Villainous behavior of O’Conor,” a fellow merchant.⁶³ In an account reminiscent of those “unmanning” moments among colonial merchants in eighteenth-century Philadelphia, Large recounted how O’Conor had refused to honour a draft he authorized him to draw for £300, after Large had shipped him a consignment of sugar, cotton, and rum.⁶⁴ Subsequently rejected and overdrawn by £200, Large declared that “Never was man more exercised to preserve the property I brought out than I, or more basily treated [than] by O’Conor.” In a bid to evoke sympathy for his circumstances, Large emphasized that “you will observe that he was in possession of my property when he refused the Bill which he acknowledges in his Letter.” On the one hand, Large’s account still leaves enough room to see him as a naïve rube, conned by an enticing deal wrapped in suspiciously warm terms from a stranger. But it was O’Conor’s very double-dealing under the mask of friendship that Large presented as clear evidence of his own innocence and the depths of O’Conor’s treachery. Particularly egregious for Large was the fact that “at the time the Bill lay under Protest he writes a most friendly letter (the only one I ever had from him) that he was looking out for a suitable vessel for the Trade and [to] send [him] the Cargo I pointed out.”⁶⁵

O’Conor’s deceit rattled through Large’s credit networks and threatened to expose his own poor judgement in the process. “As [the affair] effected my Credit,” he wrote, “I have sent Copy of his letter and a full state of the business home.”⁶⁶ As letters became a form of evidence, Large framed O’Conor’s alleged friendliness as proof that his duplicity was premeditated. This was a violation of the mercan-

tile code of honour that required Large publicly to expose O'Connor in order to warn others and rehabilitate his own reputation.⁶⁷ Initially, Large brought the affair before his fellow merchants on the island of Martinique, who encouraged him to sue. However, in an effort to avoid the potential costs and exposure that a public case would necessarily entail, Large settled for restitution from O'Connor's nephew the following year.⁶⁸ Of course, the network of kin and community that saved Large's poor judgement from any legal exposure in 1797 was not always available. In 1801, after a Captain Gage of Boston stole £1000 of his cargo off the coast of Cape Verde, Large did not appear to have had any personal connections to settle the score privately and had to rely on his fellow merchants to judge him accordingly. Writing from Virginia, he explained to Willcocks: "I arrived here on the 13th inst. [...] but not in time to overtake him but I hope to establish my claim against him [at the] Mercht^s hose [sic] which I suspect will detain me two or three months, whence I propose going to Boston."⁶⁹

The opinions of fellow merchants were not the only ones Large sought to shape through sentimental appeals. In her purse, pen, and person, Phoebe Willcocks remained a crucial part of Large's transatlantic credit system after he left Ireland. Through their correspondence, Phoebe Willcocks often furnished Large with commercial updates from Ireland and the balance of his outstanding debts with her family.⁷⁰ Those included a £34 debt that Large incurred directly from Phoebe Willcocks, and a 34 Guineas debt with her daughter, Margaret Phoebe Willcocks, "which I am indebted for my dear child's board."⁷¹ Clearly, these debts recorded what Large owed his daughter as well as what he owed the Willcocks women for the money they spent on her care. "I really long to see [Charlotte]," Large told Phoebe Willcocks, "[though] that pleasure I can not expect for a few months" when he had the money to return to Ireland.⁷² Large worked to soften this miserly view of fatherhood by emphasizing his absence from Charlotte Large's life as a painful necessity rather than a thoughtless abandonment. Drawing on sentimental imagery in a bid for sympathy, Large confessed that his separation from his daughter "grieves me to the soul," and he frequently asked for news about her, thanking Phoebe Willcocks for the "the information of the health of my dear little Child."⁷³ His letters also included instructions for her care, including that she undertake "private devotion and serious reading, particularly the Bible."⁷⁴ Lest Phoebe Willcocks think Large had sacrificed his morality and absconded from his paternal obligations to

enrich himself, he drew on their shared Anglican faith to justify his absence. “I hope shortly [and] amply to provide for [Charlotte] and others,” he explained, “so that when Providence shall please to call me, that [way] shall not be a closed.”⁷⁵

Tellingly, Large never judged the Caribbean or Virginia to be safe places for Charlotte Large. Amidst revolutionary upheaval, the Caribbean was a theatre of war filled with “hot-headed people.”⁷⁶ Yet danger was not limited to warring imperial forces. Large’s observation around individuals’ temperament grew out of his judgement that the islands’ inhabitants, including those tens of thousands of black slaves who laboured on the plantations of white men and women he profited from, possessed “very little society.”⁷⁷ Though veiled, Large’s explanation for why it was best for Charlotte Large to remain in Ireland drew on racial hierarchies that subordinated the Caribbean for exploitation by him and the wider metropole.⁷⁸ Drawing on biblical allusions, he expressed similar reservations about the society he found in Virginia, calling it “an infernal hole equal to Sodom,” where yellow fever outbreaks were frequent and his commercial dealings were frustrated by “the Devile & his imps; sufficient to weary the Patience of Job.”⁷⁹ Large’s racialized and gendered evaluations of the Caribbean and Virginia become even clearer when his resolution to keep his daughter in Ireland is contrasted with his readiness to have his nephews join him in the transatlantic trade. In 1796, Large wrote to Phoebe Willcocks from the Caribbean that his nephew, John, “continues on in good health and is useful. I have sent for his next Brother; I propose having them all out [and] if Providence spares me a few years I hope to establish them.”⁸⁰ While more familial than friendly, the relationship between Large and his nephews likewise blended affective obligations and commercial interests in reciprocal exchange; Large facilitated his nephews’ entrance into the transatlantic trade and they, in turn, supported and expanded his commercial enterprise.⁸¹ In 1802, after Large relocated his trading ventures to Norfolk, Virginia, he informed Willcocks that he now did the majority of his trade in the Caribbean through John, who was soon to be connected with one of Large’s contacts in Trinidad, and another nephew, William, who planned to join Large in Virginia before returning to Martinique.⁸²

Perhaps unsurprisingly, Large’s appeals for sympathy are most frequent in his accounts of commercial disappointment. After a storm destroyed his cargo off the coast of Madeira, Large asked Willcocks, “you see my friend how this fickle dame fortune treats me,” before

he assured him, “my soule rises above mortality and I will preserve to this and against all opposition.”⁸³ War likewise imperiled Large’s profits and pushed him to ask for sympathy. In February 1795, Large took advantage of the French evacuation of Guadeloupe and chartered a ship to St. Lucia to trade fish, flour, and tobacco for sugar, coffee, and cocoa. “I offered the scheme to a Gentleⁿ here who readily come in to my proposal,” he explained, “and I now have the pleasure to inform you (though not 2 months standing) we have cleared £1000, without advancing £5.”⁸⁴ But by October, Large’s claims that risk had prudently been avoided were overturned when the French retook the island. In his account of the “the shamefull loss of St. Lucia,” Large blamed British General Stewart, “[whose] conduct has been so villainous,” before he recounted his own actions: “I staid til the last and with great difficulty escaped with my life, leaving £1800 worth of goods in my store and £1600 in debts, by this misfortune I was strip^d of every shilling.”⁸⁵ While sentimental imagery could not save Large from shifting imperial fortunes in the Caribbean, the sympathy it evoked could save him from shameful judgement by his creditors.

Arguably, something of a counter-revolutionary mercantile disposition emerged from the judgements that fill Large’s letters, though it is rife with contradictory sentiments and silences.⁸⁶ Large disparaged the “massacres” and “Politicks” of the French Revolution, and proclaimed “Tho the times in Europe are awful, I have no fears about the security and prosperity of Great Britain,” believing that “France and Bonaparte will be humbled” during the Napoleonic Wars.⁸⁷ He also held a skeptical view of Americans, who he felt were “split in to factions without principle to hold to honor or virtue.”⁸⁸ Yet, even as Large eagerly pursued a contract to provision the army and navy in the Windward Islands with beef, a streak of Smithian commercial liberalism characterized Large’s repeated wish that “God send us peace,” so that his trading ventures would be free from “The French in Guadeloupe [who have] a swarm of privateers out & do much mischief.”⁸⁹ Despite his disdain for Americans, it was likely this desire for safer trade that induced Large to stay in Virginia, alongside fellow merchants eager to transport their cargo under a neutral American flag.⁹⁰ Yet, if there were incongruities in the opinions Large held, his own pursuit of self-interested profit was not solely responsible for reconciling competing commercial and political sentiments in his letters. The feelings of both reader and writer also shaped Large’s accounts of politics and business in the transatlantic trade. Indeed, Large judged

that “Our Politicks [here] is of little account” and admitted to Phoebe Willcocks, “I have very little to entertain you with.”⁹¹

For all the sympathy imbued in Large’s accounts of political upheaval, his correspondence never once mentions slavery directly, despite the doubly significant presence of slaves in both the Caribbean and American plantation economies, and the moral economy of sentimentality from which Large profited.⁹² In a letter to Willcocks, Large complained how he and other merchants were routinely harassed and “duly insulted by the Patriots who keep in the woods.”⁹³ Though some of those “Patriots” likely included former slaves on St. Lucia, who, along with French and free black republicans, made up *l’armée française au bois* that confined Large and the rest of the British presence to the town of Castries, Large made no attempt to distinguish them.⁹⁴ Presented as unnamed and unknown strangers, slaves were not only relegated to the silences within Large’s letters but put into the space in which Adam Smith feared sympathy had failed: in the “established customs” of society that had justified slavery and the silence surrounding it on the grounds that black men and women’s subordination was simply “the way of the world.”⁹⁵ Thus, while there is an undeniable element of what Ann Laura Stoler calls the “disposition of disregard” in Large’s narration, his silences were a product of the same moral economy that undergird his friendly commercial sentiments, one that transformed slaves into silent strangers and credit exchanges into friendly undertakings.⁹⁶ Even when the Haitian Revolution challenged slavery as “the way of the world,” Large still gravitated towards talking about his friends rather than discussing strangers.⁹⁷ Offering no comment on how the overthrow of slavery by black men and women threatened to upend the racial hierarchy that the entire transatlantic trade relied upon, he instead wrote about individuals familiar to his commercial circle, perhaps in pursuit of the business opportunities that well-placed friends could provide: “I find by the papers your friend General Simco is appointed to St. Domingo. I hope he will not get delayed as most of them in coming here.”⁹⁸ Though never acknowledged in his letters, the moral economy that Large relied on to negotiate his credit exchanges among friends was dependent on slavery and shaped by strangers.

Settlers’ Debts and Sentimental Exchanges

Sometime between 1810–1811, Large left the transatlantic trade with his credit and contacts to establish a household in Upper Can-

ada, where he was “received by his worthy friends, Mr. Wilcox and his Daughter.”⁹⁹ By this time, Willcocks’ daughter, Margaret Phoebe Willcocks, had married William Warren Baldwin, further cementing the family’s ties within a prominent circle of Irish-Protestants in Upper Canadian society.¹⁰⁰ Unable to attend the wedding, Large passed along his “respectable regards wishing them every happiness” in one of the last letters he sent before he eventually joined them in Upper Canada.¹⁰¹ When Willcocks died in 1813, his property was divided up among this circle. Some of it went to paying off the debts he incurred in what Baldwin called his father-in-law’s “useless schemes at Mill building,” while he and Margaret Phoebe Baldwin received the remaining acres of the estate.¹⁰² But Willcocks’ mill building was not useless for everyone. The sawmill that he erected along the south bank of the Rouge River seems to have passed on to Large, as did a good deal of his remaining property in Millbrook.¹⁰³ Over the next twenty years, Large grew his holdings by buying and selling lots around the Baldwin-Willcocks family lands.¹⁰⁴

Though it does not appear that Large continued to invest in the transatlantic trade, ideas of friendship continued to unite the moral and commercial economies of credit exchanges in Upper Canada.¹⁰⁵ In 1837, Baldwin wrote to Large on his wife’s behalf: “[Margaret Phoebe] thanks you also for the Ham, but we neither see receipt nor ticket attached to them — this is not business like.”¹⁰⁶ Though gifts belonged to a different culture of exchange than commerce, the sentimentality that organized friendship could blur the lines between them, especially because Baldwin was also responsible for managing Large’s finances, particularly by furnishing him with the “blank bills as you requested,” on which he could draw credit.¹⁰⁷ However, unlike in the transatlantic trade, many of these credit arrangements in Upper Canada related to land rather than to goods, and they depended on Indigenous dispossession rather than slavery. In 1833, Lawrence Heyden, a relation of the Baldwin-Willcocks household by marriage, asked that Large pay back his debt: “I really want [the sum] to make up my land payment. I would not trouble you if I could well do without it.”¹⁰⁸ Heyden’s request for repayment out of need mirrored Edward Hayes’s request that Large pay him back, “now that I understand you have acquired affluent means to enable you to so do”¹⁰⁹ In both cases, settling an outstanding debt was positioned as more than an economic calculation; it was a social judgement about what was fair given the creditor’s knowledge of the debtor’s situation. When Hayes

suggested that Large's financial means ensured that "the discharging of [the debt ought] to be more readily and honourably acceded," he perhaps unwittingly indicated that the morality of settling a debt likewise extended to the timing and nature of the creditor's request.¹¹⁰

Large found himself on the opposite side of this relationship in 1835, when he tried to collect a £6 debt from David Long, a black man living in York, Upper Canada.¹¹¹ In this instance, Large relied not on what T.H. Breen called an "etiquette of debt," but instead acted, as Smith observed, the way that the powerful often did when they exploited the poor, "either by violence or by more orderly oppression of law" to increase their wealth.¹¹² After Large sent a constable to Long's home, Long protested in a letter to Large that "I had not one shilling at present, but if it satisfied you or him he may do his duty ... not that he or all the constables, that is, could render me more destitute," for "there is [no] advantage in drowning a ded rat."¹¹³ While a free man in British North America, Long's position within colonial society was precarious due to the racism that structured settler society, a marginalization compounded by his debts.¹¹⁴ Rather than a friend, Large treated Long as a stranger — a poor black man in a credit network and a settler society that was overly white — whose relationship was administered by the rule of law, not by any sort of friendly intercession. But Large's actions did not stop Long from writing sentimental appeals for sympathy. He promised Large that he had hired out his son to cover his debts before he implored him to end his public humiliation. "Send a note by the bearer to [the] constable to stop, not that there is any thing at stake but a little shame of [the] neighbours," he wrote.¹¹⁵ While Long's retort seems conscious of the limitations around sympathy to challenge colonial society's entrenched racial hierarchies, his words left little doubt that he understood sympathy's power to negotiate credit's moral economy. Put differently, he was just as sensible a man as Large. Ultimately, Long's narration turned his neighbours into impartial spectators who publicly judged their exchange, leaving ambiguous who was more shamed by the affair: the pitiful debtor or the unfeeling creditor.

While it is unclear whether Long's emotional appeal achieved the reprieve he sought, Large's correspondence in Upper Canada is rife with examples of when sentimentality both succeeded and failed to secure credit. In 1825, a letter from New York sent to Large by a fellow merchant, Richard Popham, opened with an explanation that his poor finances kept him from visiting Large in Upper Canada, and

followed with an inquiry about emigrating to open “[a] small store which I should like to do in your parts where I think with some Cash I could procure some credit.”¹¹⁶ Besides information, Popham was likely asking for financial assistance, informing Large a few months later: “My mind is in a dreadful state of agitation. I have nearly made it up in order to stop expense to take refuge in the Poor House till matters come round.”¹¹⁷ Without Large’s replies, it is impossible to know his reactions to Popham’s letters. Yet, even if Popham’s account of his precarity moved Large to pity, it did not move his money. In 1826, Popham repeated to Large that it was the “wish of my heart” to emigrate to “the neighbourhood of so beloved a friend and in case of accomplishing this desirable object I flatter myself that the remainder of our lives will be spent in reciprocal pleasures and advantages,” a sentiment he repeated again in 1829 when he inquired if “you were still living at Millbrook or in the neighbour^d I would endeavour to join you next spring.”¹¹⁸ Indeed, despite Popham’s sentimental pleas for financial aid, it appears that Large was one of those “pretended friends” and family members that Popham denounced, whose “hearts would not allow them to advance for the purpose a few pounds.”¹¹⁹

Popham might have erred in his letter because he relied too heavily on sympathy. As Smith recommended, “man has almost constant occasion for the help of his brethren, and it is in vain for him to expect if from their benevolence only.”¹²⁰ Yet, Large’s correspondence with his estranged sister, Mary Supple, reveals that heartfelt appeals to an individual’s sentiments could be enough to secure help and credit. Indeed, emotions were a powerful force, capable of undermining those “principles of contract” between family members that Nancy Christie found in her study of women’s begging letters of the nineteenth century.¹²¹ In the course of their correspondence, Mary Supple recounted the dead and dying around her during London’s cholera epidemic, and how her “unkind” husband had died after his failures in business, leaving the family, including Mary, her daughter, her unemployed son-in-law, and their four children, without any financial prospects. Her account of their situation was intended to evoke pity but also to shame her brother, telling him “you little know what has been the suffering sorrows difficulties and dangers that has marked my passage through this vale of tears as I believe that the misfortunes and hardships of all the family has been centered in me.”¹²² Clearly moved by her sentiments, Large extended both his sympathy and his money to settle his fraternal debt with his sister. Sending bills drawn in his name to both

Bandon, Ireland, and Montreal, in Lower Canada, Large covered the cost of Mary Supple and her family's emigration to Upper Canada and invited his sister to live with him at his home in Millbrook.

The inverse of this relationship was equally true; bad feelings could undo both familial and market expectations for the repayment of credit. When Charlotte Large arrived in Upper Canada to join her father's household in 1817, she maintained a correspondence with her maternal aunt, Hester Kingston, in which matters of debt frequently appeared. In a letter from 1819, Hester Kingston asked Charlotte Large "how I was to remit your money," a sum of approximately £50.¹²³ The money appears to have been part of an ongoing payment that Charlotte Large received from her mother's family; a later letter from Hester Kingston in 1820 deducted Charlotte Large's expenses for clothes and her passage to Upper Canada, and calculated her income to be £23.15.0, which included £5.16.3 of interest.¹²⁴ Though Charlotte Large's credit was accounted for in seemingly objective financial terms, it never lost its emotional valence. In the same letter, Hester Kingston intimated that the cost of paying her family's debts to Charlotte Large was steep since her husband, George Kingston, had died.¹²⁵ Hester Kingston mixed shame into her appeal for aid from Large when she wrote her niece, "if [it is] in your father's power he would consider my children who have met severe loses and pay them the debt he owed their dear good father. It would be a great hardship if he did not as we willingly pay you."¹²⁶

Financial hardship also appears to have played a role in keeping Charlotte Large from receiving her share of the family's property. Years after Hester Kingston's death in 1820, her son, William Holland Kingston, sold off family property in Ireland to avoid bankruptcy, forcing Charlotte Large to pursue the "fair settlement of [her] claim on him in common with the rest of his creditors."¹²⁷ Yet, it was as much poor feelings as poor finances that were to blame for Kingston's refusal to pay. "Mr. Kingston is a most unpleasant kind of man to deal with," wrote James Scott, one of Baldwin's contacts in Ireland handling the case on the Large family's behalf, "it being exceedingly difficult to get any kind of payment from him, he is besides very hard and unaccommodating."¹²⁸ Scott detected no kindness from Kingston or any sense of obligation to the Large family, and Mary Supple recalled that Kingston was actively unfriendly to Charlotte Large, being "obliged to send for Mr. Kingston in consequence of the ill treatment I received in various ways as to [Charlotte] being unkindly treated and talked

of.”¹²⁹ Perhaps Kingston’s hostile disposition towards Charlotte Large can be traced back to her father’s failure to repay the debt he owed Kingston’s family years earlier. In any case, their personal acrimony kept Charlotte Large from the share she claimed of her mother’s family estate, causing Large to set aside £30 in his will for her to be paid quarterly so long as her cousin withheld her inheritance.¹³⁰

Just as credit negotiations remained sympathetic affairs in settler society, the use of credit for transatlantic emigration to Upper Canada remained enmeshed with transatlantic credit economies in the Caribbean. In 1832, Large reconnected with his nephew, Seward Large. Sharing news about his life in Ireland, Seward informed his uncle that he was a cooper who “occasionally [did] a little West India business.”¹³¹ That business was done with his brother, William, with whom Large had established in the provisions trade decades prior, and who had become a partner in selling sugar from Trinidad through the provision house of Large, Adams & Co.¹³² However, Seward Large was curious to “try his fortune in Canada” after “the total failure of the cooperating trade,” and asked his uncle whether £800 was enough to fund his family’s emigration.¹³³ Large’s reply must have been positive as Seward’s response months later informed his uncle that he had changed his mind. Though he was relieved to report that business had improved, Seward explained that his finances still prohibited him from emigrating, because “much of my capital is now afloat in the West Indies which I cannot come at for some time.”¹³⁴ That Seward Large found himself so invested in the extraction of sugar in the Caribbean that he could not take part in the colonial dispossession of Indigenous people from their land in Upper Canada is an important reminder that the circulation of credit was limited by the colonial conditions of its creation.¹³⁵ But it likewise reveals that the value of credit cannot be understood as a straightforward accumulation of colonial profits.¹³⁶ For Large and his network of friends and family to speculate on their futures, and with their finances in empire, the hands that exchanged credit were as important as credit itself.

Sympathy in Exchange

Turning our attention towards the role of sympathy and sentimental language in commercial credit exchanges is intended less to ignore the empirical or the imperial realities of trade in the Atlantic than to recognize, in the first place, the reasoning that allowed for a com-

merce dependent on credit to be conducted between individuals. Even as it was theorized universally, sympathy was a colonial relation in practice. Individual expectations for sympathy in exchange connected liberal domestic spaces and marketplaces through credit relationships while distancing both from the illiberal colonial conditions of slavery and dispossession upon which they depended. As Emma Rothschild has argued in relationship to Enlightenment thought, “The flux in conditions and dispositions [was] thus at the heart of late eighteenth century commercial life.”¹³⁷ Large and his transatlantic credit network illuminate this affective aspect of economics in colonial capitalism, within markets and households as well as across distinct colonial boundaries, in order to re-situate Smith’s ideas concerning morality within the daily rhythm of commercial life. Simply because the impact of emotions on credit relationships cannot be tallied up does not mean affect should be written off in understanding the circulation of credit in transatlantic networks; the debt that credit negotiations owed to sympathy and friendship was never discounted by those in Large’s network. Independent of the critical gaze of historians, these merchants and emigrants underwent their own affective turn, in which feeling played a major role in organizing and narrating the transatlantic exchange of credit.

The strength and weaknesses of sentimental language in credit exchanges can be traced to the way displays of affection fostered recognition between individuals. In Smith’s thought, our sentiments are best expressed when we are in “agreeable company,” and where our feelings can be expressed “*by sympathy*” between the writer and the reader, for it is “then and then only [that] the expression has all the force and beauty that language can give it.”¹³⁸ For Large and his network, it was according to the ideal of friendship that a liberal discourse of sentimental language had the power to negotiate a space for sympathy within credit relationships. Tempering those feelings of self-interest that united the individual pursuit of personal profit with reputation, liberal sentimentality demanded sympathy for others and promised a degree of propriety among friends. Crucially, the moral economy of sympathy was flexible and limited, making it a powerful tool for judging credit relations in the twinned transatlantic contexts of trade and emigration, without demanding that hierarchies of race, gender, and class be overturned.¹³⁹ If, as Ian Baucom posits, credit and the system of financial capital it arose from was a double economy of monetary value and individual trust, Large’s letters remind us that both sides of

that economy negotiated emotions to determine the value of a debt and an individual.¹⁴⁰ Thus, Large's transatlantic credit network narrated a practice of sympathetic commercial sentiments that reconciled Smith's individual economic liberalism with his collective moral liberalism. The exchange of credit was financed by feelings.

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Endnotes

- 1 John Large to William Willcocks, 7 July 1794, Toronto Reference Library, William Warren Baldwin Papers, B108/L11 [hereafter TRL].
- 2 Daniel Wickberg, "What is the History of Sensibilities? On Cultural Histories, Old and New," *American Historical Review* 112, no. 3 (2007): 661–684; June Howard, "What is Sentimentality?" *American Literary History* 11, no. 1 (Spring 1999): 63–81.
- 3 TRL, John Large to Phoebe Willcocks, 27 March 1796.
- 4 Elizabeth Jane Errington, "Webs of Affection and Obligation: Glimpse into Families and Nineteenth Century Transatlantic Communities," *Journal of the Canadian Historical Association* 19, no. 1 (2008): 26. This historical oversight is less true for a number of studies that situate sentimentality and credit within legal, literary, and cultural arenas. See Lynn Festa, *Sentimental Figure of Empire in Eighteenth-Century Britain and France* (Baltimore: John Hopkins University Press, 2006); Sarah Pearsall, *Atlantic Families: Lives and Letters in the Later Eighteenth Century* (Oxford: Oxford University Press, 2008), esp. 145 to 178; Jeffrey L. McNairn, "'The Common Sympathies of our Nature': Moral Sentiments, Emotional Economies, and Imprisonment for Debt in Upper Canada," *Histoire sociale/Social History* 98 (May 2016): 49–72; Michael Genovese, *The Problem of Profit: Finance and Feeling in Eighteenth-Century British Literature* (Charlottesville, Virginia: The University of Virginia Press, 2019).
- 5 Examples of works that centre domestic relationships in trade include Peter Mathias, "Risk, Credit and Kinship in Early Modern Enterprise," in *The Early Modern Atlantic Economy*, eds. John J. McCusker and Ken-

- neth Morgan (Cambridge: Cambridge University Press, 2000), 15–35; Margot C. Finn, *The Character of Credit: Personal Debt in English Culture, 1740–1914* (Cambridge: Cambridge University Press, 2003); Nancy Christie, “A ‘Painful Dependence’: Female Begging Letters and the Familial Economy of Obligation,” in *Mapping the Margins: The Family and Social Discipline in Canada, 1700–1975*, eds. Nancy Christie and Michael Gauvreau (Montreal & Kingston: McGill Queen’s University Press, 2004), 69–102.
- 6 For an interpretation that stresses the rational, independent economic individual as paramount in seventeenth-century English credit relations, and which rejects studying mentalities in economics, see Richard Grassby, *The Business Community of Seventeenth-Century England* (Cambridge: Cambridge University Press, 1995), 197, and *Kinship and Capitalism: Marriage, Family, and Business in the English-Speaking World, 1580–1740* (Cambridge: Cambridge University Press, 2001), 388.
- 7 Emma Rothschild, *Economic Sentiments: Adam Smith, Condorcet, and the Enlightenment* (Cambridge, MA: Harvard University Press, 2002); Ian Baucom, *Spectres of the Atlantic: Finance Capital, Slavery, and the Philosophy of History* (Durham, NC: Duke University Press, 2005); Lisa Lowe, *The Intimacies of Four Continents* (Durham, NC: Duke University Press, 2015).
- 8 Pat Hudson gives an overview of the forms of letters in merchants’ correspondences in “Correspondence and Commitment: British Traders’ Letters in the Long Eighteenth Century,” *Cultural and Social History* 11, no. 4 (2014): 527–53.
- 9 The importance of trust in credit networks has long been acknowledged, as seen in John Smail, “Credit, Risk, and Honor in Eighteenth-Century Commerce,” *Journal of British Studies* 44, no. 3 (July 2005): 439–56, has recently been challenged by Tom Cutterham, “‘A Very Promising Appearance’: Credit, Honor, and Deception in the Emerging Market for American Debt, 1784–92,” *William and Mary Quarterly* 75, no. 4 (2018): 623–50. Much of this work can be traced back to arguments made in Craig Muldrew, *The Economy of Obligation: The Culture of Credit and Social Relations in Early Modern England*, (New York: St. Martin’s Press, 1998).
- 10 While Janet Moore Lindman’s recent overview of friendship, “Histories of Friendship in Early America: An Introduction,” *Journal of Social History* 50, no. 4 (Summer 2017): 603–8, calls for more attention to the affective ties between merchants in historical scholarship, Albane Forestier’s “Risk, Kinship, and Personal Relationships in Late Eighteenth-Century West Indian Trade: The Commercial Network of Tobin & Pinney,” *Business History* 52, no. 6 (October 2010): 912–931, shows the importance of investigating friendship as a particular form of sociability among commercial relationships.

- 11 John O'Shea, "Index/Digest of Council Books of the Corporation of Cork with Alphabetical List of Freeman, 1710–1841" (Cork Archives Institute [C.A.I.], 2007); Ian d'Alton, *Protestant Society and Politics in Cork, 1812–1844* (Cork: Cork University Press, 1980), 92.
- 12 Edith G. Firth, "Willcocks, William," in *Dictionary of Canadian Biography*, vol. 5 (Toronto and Quebec City: University of Toronto Press-les Presses de l'Université Laval, 2003). Nini Rodgers argues that merchants in Cork "pioneered the Caribbean provisions trade," particularly in beef and butter during the eighteenth century. See Nini Rodgers, *Ireland, Slavery, and Anti-Slavery, 1612–1865* (London: Palgrave MacMillan, 2007), 127–8.
- 13 Richard Lucas, *The Cork Directory for the Year 1787* (Cork: Cork Historical and Archaeological Society, 1967), 147.
- 14 Cork County and City Archives, Christ Church/Holy Trinity: Baptisms, Marriages and Burials 1784–1846 (SM672), "Mrs. Large, wife of Mr. John, Merchant, January 21st, 1791"; TRL, Hester Kingston to Charlotte Large, May 1818; TRL, Hester Kingston to Charlotte Large, 31 August 1818.
- 15 The need for servants in Upper Canada is covered in Elizabeth Jane Errington, *Wives and Mothers, School Mistresses and Scullery Maids: Working Women in Upper Canada, 1790–1840* (Montreal & Kingston: McGill-Queen's Press, 1995), 136–58. It is not immediately clear whether the "servants" in question were enslaved Africans or indentured servants. Russell himself was a slave owner in Upper Canada. See Edith G. Firth, "Peter, Russell," in *Dictionary of Canadian Biography*, vol. 5 (Toronto and Quebec City: University of Toronto Press-les Presses de l'Université Laval, 2003). Though sources are limited, Harvey Amani Whitfield writes that the majority of adult slaves in the Maritimes sold for between £30 to £40. See *Black Slavery in the Maritimes: A History in Documents*, eds. Harvey Amani Whitfield (Peterborough, ON: Broadview Press, 2018), 14. There was a slave ship, the *Eliza* registered in Liverpool that made multiple voyages across the middle passage between the 1780s and 1790s. However, there was also another *Eliza*, an American ship, that sailed with passengers on at least two voyages from Belfast to Baltimore in February and August of 1792. See "Eliza," *Voyages: The Trans-Atlantic Slave Trade Database*, 2009, <http://slavevoyages.org> <viewed 6 March 6 2020>; David Dobson, *Ships from Ireland to Early America, 1623–1850*, Vol. 2 (Baltimore, MD: Genealogical Publishing Company, 1999), 37. Given that Large proposed sending the Willcocks family over from Ireland along with 150 servants, I suspect that he meant to send them all aboard the American *Eliza* and that he intended to send over indentured servants, not slaves, whose contracts would be sold upon their arrival for merchants' profit. See

- Allison Madar, "Servitude in the 18th-Century British Atlantic World: Old Paradigms and New Directions," *History Compass* 15, no. 1 (2017): 1–10, and Christopher Tomlins, "Reconsidering Indentured Servitude: European Migration and the Early American Labor Force, 1600–1775," *Labor History* 24, no. 1 (2001): 5–43.
- 16 Ellen Hartigan-O'Connor argues for the importance of seeing women as economic agents across the public-private sphere divide in "The Personal is Political Economy," *Journal of the Early Republic* 36, no. 2 (Summer 2016): 335–341.
 - 17 John Large to William Willcocks, 17 September, 1792, Ontario Archives, Peter Russell Fonds, F 46.
 - 18 TRL, John Large to William Willcocks, 19 February 1795.
 - 19 TRL, John Large to William Willcocks, 13 January 1794.
 - 20 R.J. Surtees, "Land Cessions: 1763–1830," in *Aboriginal Ontario: Historical Perspectives on the First Nations*, eds. E.S. Rogers (Toronto: Dundurn Press, 1994), 107.
 - 21 TRL, John Large to William Willcocks, 17 October 1795. For a discussion of imagination and romanticism in the development of eighteenth-century capitalism, see Baucom, *Spectres of the Atlantic*, 242–264.
 - 22 TRL, John Large to William Willcocks, 19 February 1795.
 - 23 TRL, John Large to William Willcocks, 17 October 1795. This land might have been on Willcocks' grant of Norwich Township, in present-day Whitby, Ontario.
 - 24 TRL, John Large to William Willcocks, October 1795.
 - 25 Daniel Vickers categorizes favours as part of an informal exchange economy in his study of credit in rural New England because they were often not accounted for in monetary terms. See "Errors Expected: The Culture of Credit in Rural New England, 1750–1800," *The Economic History Review* 63, no. 4 (2010): 1035.
 - 26 TRL, John Large to William Willcocks, 20 December 1803.
 - 27 Genovese finds a similar discourse around profit in eighteenth-century British literature. See *The Problem of Profit*.
 - 28 TRL, John Large to William Willcocks, 13 January 1795.
 - 29 Kenneth Morgan, "Mercantilism and the British Empire, 1688–1815," in *The Political Economy of British Historical Experience 1688–1914*, eds. Donald Winch and Patrick K. O'Brien (Oxford: Oxford University Press, 2002), 165–191.
 - 30 R.C. Nash, "The organization of trade and finance in the British-Atlantic economy, 1600–1830," in *The Atlantic Economy during the Seventeenth and Eighteenth Centuries: New Perspectives on Organization, Operation, Practices and Personnel*, ed. Peter A. Coclains (Columbia: University of South Carolina Press, 2005), 101–2.
 - 31 TRL, John Large to Phoebe Willcocks, 2 November 1796.

- 32 TRL, John Large to William Willcocks, 7 May 1802.
- 33 Adam Smith, *Lectures on Jurisprudence*, eds. Ronald L. Meek, David Dai-ches Raphael, and Peter G. Stein (Oxford: Clarendon, 1978), 352. For studies on the importance of communication to Adam Smith's economic theory, see Charles Bazerman, "Money Talks: The Rhetorical Project of *The Wealth of Nations*," in *Economics and Language*, eds. Willie Henderson, Tony Dudley-Evans, and Roger Backhouse (London: Routledge, 1993); Lisa Herzog, "The Community of Commerce: Smith's Rhetoric of Sympathy in the Opening of the Wealth of Nations," *Philosophy and Rhetoric* 46, no. 1 (2013), 65–87.
- 34 TRL, John Large to William Willcocks, 2 November 1796.
- 35 TRL, Large to William Willcocks, 17 February 1795.
- 36 TRL, Large to Phoebe Willcocks, 27 March 1796.
- 37 TRL, Large to William Willcocks, 19 February 1795.
- 38 Adam Smith, *An Inquiry into the Nature and Causes of the Wealth of Nations*, eds. Roy H. Campbell, Andrew S. Skinner, and William B. Todd (Oxford: Clarendon, 1976), 454.
- 39 TRL, Large to Phoebe Willcocks, 2 November 1796.
- 40 TRL, Large to William Willcocks, 7 July 1794.
- 41 TRL, Large to Phoebe Willcocks, 27 March 1796. Solomon Newsom is listed as a flour merchant in North-Abbey, blocks away from Large's former residence on Millerd Street, on the River Lee, in Richard Lucas, *The Cork Directory for the Year 1787* (Cork: J. Corin. Reprint, Cork Historical and Archaeological Society, 1967), 149.
- 42 Richard Popham to John Large, 29 June 1826, Ontario Archives [hereafter OA], William Baldwin Family Fonds, F 17.
- 43 Mathias, "Risk, Credit and Kinship in Early Modern Enterprise," 16, 30.
- 44 TRL, Large to William Willcocks, October 1795.
- 45 For a similar interpretation of the socio-economic aspects of friendship, see T.H. Breen, *Tobacco Culture: The Mentality of the Great Tidewater Planters on the Eve of Revolution*, 2nd ed. (Princeton: Princeton University Press, 2001).
- 46 Adam Smith, *The Theory of Moral Sentiments*, eds. D.D. Raphael and A.L. Macfie (Oxford: Clarendon, 1976), 223–24; Spyridon Tegos, "Friendship in Commercial Society Revisited: Adam Smith on Commercial Friendship," in *Propriety and Prosperity: New Studies on the Philosophy of Adam Smith*, eds. David F. Hardwick and Leslie Marsh (New York: Palgrave Macmillan, 2014).
- 47 TRL, John Large to William Willcocks, 23 June 1810.
- 48 TRL, John Large to William Willcocks, 20 December 1803.
- 49 Smith, *The Theory of Moral Sentiments*, 10. For a discussion of Smith's ideas of sympathy, see David F. Marshall, *The Surprising Effect of Sympa-*

- thy: *Marivaux, Diderot, Rousseau, and Mary Shelly* (Chicago: University of Chicago Press, 1988), and *The Figure of Theatre: Shaftesbury, Defoe, Adam Smith, and George Elliot* (New York: Columbia University Press, 1986).
- 50 Smith, *The Theory of Moral Sentiments*, 220.
- 51 Smith, *The Theory of Moral Sentiments*, 12, 16, 38.
- 52 For a convincing spatial analysis of Smith's theories, see Fonna Forman-Barzilai, *Adam Smith and the Circles of Sympathy: Cosmopolitanism and Modern Theory* (Cambridge: Cambridge University Press, 2010). Julie Ellison argues that Smith's *Theory of Moral Sentiments* was "part of the core curriculum of liberal emotion," in *Cato's Tears and the Making Anglo-American Emotion* (Chicago: University of Chicago Press, 1999), 10.
- 53 TRL, Thomas Large Account with William Willcocks, 1 April 1795.
- 54 TRL, Large to William Willcocks, October 1795.
- 55 TRL, Large to Phoebe Willcocks, 27 March 1796.
- 56 John Galt, *Bogle Corbet, or The Emigrants*, Vol. I (London: Henry Colburn and Richard Bentley, 1831), 221–222. Though Galt admitted that his stories about commerce in the West Indies were "entirely fictitious," he referred to *Bogle Corbet* as a practical "guide book" for emigrants in John Galt, *The Autobiography of John Galt* Vol. II (London: Cochrane and M'Crone, 1833), 153.
- 57 TRL, Large to Phoebe Willcocks, 27 March 1796.
- 58 Galt, *The Autobiography of John Galt*, Vol. II (London: Cochrane and M'Crone, 1833), 175–6.
- 59 TRL, Large to William Willcocks, October 1795.
- 60 TRL, Large to William Willcocks, 19 February 1795.
- 61 Peter Earle regards friendship as an expression of politeness and social mobility among the commercial classes of eighteenth-century England in *The Making of the English Middle Class: Business, Society, and Family Life in London, 1660–1730* (Berkeley: University of California Press, 1989), 5–12.
- 62 TRL, Large to William Willcocks, 2 November 1796.
- 63 TRL, Large to William Willcocks, 14 February 1797.
- 64 Toby L. Ditz, "Shipwrecked; or, Masculinity Imperiled: Mercantile Representations of Failure and the Gendered Self in Eighteenth-Century Philadelphia," *The Journey of American History* 8, no. 1 (June 1994): 51–80.
- 65 TRL, Large to Phoebe Willcocks, 27 March 1796.
- 66 TRL, Large to Phoebe Willcocks, 27 March 1796..
- 67 Toby L. Ditz discusses the imperative to expose disreputable merchants in "Secret Selves, Credible Personas: The Problematics of Trust and Public Display in the Writing of Eighteenth-Century Philadelphia Merchants," in *Possible Pasts: Becoming Colonial in Early America*, ed. Robert Blair St. George (Ithaca, NY: Cornell University Press, 2000), 219–42.

- 68 TRL, Large to William Willcocks, 14 February 1797.
- 69 TRL, Large to William Willcocks, 15 September 1801.
- 70 TRL, Large to Phoebe Willcocks, 2 November 1796.
- 71 TRL, Large to William Willcocks, 7 July 1794; TRL, Large to William Willcocks, 6 October 1795.
- 72 TRL, Large to Phoebe Willcocks, 2 November 1796.
- 73 TRL, Large to William Willcocks, 20 December 1803; TRL, Large to Phoebe Willcocks, 2 November 1796.
- 74 TRL, Hester Kingston to Charlotte Large, 27 May 1819.
- 75 TRL, Large to Phoebe Willcocks, 2 November 1796.
- 76 TRL, Large to William Willcocks, 18 February 1795.
- 77 TRL, Large to Phoebe Willcocks, 2 November 1796.
- 78 Metropolitan concerns about civility and society in the Caribbean are covered in Catherine Hall, *Civilizing Subjects: Metropole and Colony in the English Imagination, 1830–1867* (Chicago: University of Chicago Press, 2002).
- 79 TRL, Large to William Willcocks, 7 May 1802; TRL, Large to William Willcocks, 20 December 1803.
- 80 TRL, Large to Phoebe Willcocks, 2 November 1796.
- 81 The involvement of kin, especially among male relatives, was common in all eighteenth- and nineteenth-century commerce, including the transatlantic trade. See Forestier, “Risk, Kinship, and Personal Relationships.”
- 82 TRL, Large to William Willcocks, 7 May 1802.
- 83 TRL, Large to William Willcocks, 20 December 1803.
- 84 TRL, Large to William Willcocks, 19 February 1795.
- 85 TRL, Large to William Willcocks, 6 October 1795.
- 86 My thanks to Professor Shirley Tilotson for this observation.
- 87 TRL, Large to William Willcocks, 19 February 1795; TRL, Large to William Willcocks, 20 December 1803.
- 88 TRL, Large to William Willcocks, 7 May 1802.
- 89 TRL, Large to William Willcocks, 14 February 1797; TRL, Large to Phoebe Willcocks, 27 March 1796; TRL, Large to William Willcocks, 19 February 1795; TRL, Large to William Willcocks, 14 February 1797. The tensions within Adam Smith’s ideas of commercial freedom, mercantilism, and empire are insightfully covered in Samuel Fleischacker, *On Adam Smith’s Wealth of Nations: A Philosophical Companion* (Princeton: Princeton University Press, 2004).
- 90 Silvia Marzgalli, “Establishing Transatlantic Trade Networks in Times of War: Bordeaux and the United States, 1793–1815” *Business History Review* 39 (Winter 2005): 811–844.
- 91 TRL, Large to Phoebe Willcocks, 2 November 1796.
- 92 The literature that explores the image of the slave and the impact of slavery on sentimentality during the eighteenth century is vast, though

- largely centered around anti-slavery writing and humanitarianism. For examples see Thomas Bender, ed., *The Antislavery Debate: Capitalism and Abolitionism as a Problem in Historical Interpretation* (Berkeley: University of California Press, 1992); Festa, *Sentimental Figure of Empire in Eighteenth-Century Britain and France*; and Christine Levecq, *Slavery and Sentiment: The Politics of Feeling in Black Atlantic Antislavery Writing, 1770–1850* (Durham, NH: University of New Hampshire Press, 2008).
- 93 TRL, Large to William Willcocks, 19 February 1795.
 - 94 William Stewart McCormack, *Patriots, Royalists, and Terrorists in the West Indies: The French Revolution in Martinique and Guadeloupe, 1789–1802* (Toronto: University of Toronto Press, 2019), 202.
 - 95 Adam Smith, *The Theory of Moral Sentiments*, 210, 201. My reading of Smith’s concerns about custom and moral sentiments is indebted to Forman-Barzilay, *Adam Smith and the Circles of Sympathy*, esp. 137–195.
 - 96 Ann Laura Stoler, *Along the Archival Grain: Epistemic Anxieties and Colonial Common Sense* (Princeton: Princeton University Press, 2009), 246–247. My argument around sympathy’s roots in colonial modes of production as much as colonial mentalities here follows Lisa Lowe’s definition of *intimacy* in *The Intimacies of Four Continents*, 2015, 17–21.
 - 97 For a ground-breaking account of the silence around the Haitian Revolution, see Michel-Rolph Trouillot, *Silencing the Past: Power and the Production of History* (Boston: Beacon Press, 1995).
 - 98 TRL, Large to William Willcocks, 14 February 1797.
 - 99 TRL, John Hutchison to William Warren Baldwin, 14 March 1816.
 - 100 Graeme Patterson, “Early Compact Groups in the Politics of York,” in *Old Ontario: Essays in Honour of J.M.S. Careless*, eds. David Keane and Colin Read (Toronto: Dundurn Press, 1990), 183.
 - 101 TRL, Large to William Willcocks, 20 December 1803; R.M. and Joyce Baldwin, *The Baldwins and the Great Experiment* (Don Mills, ON: Longmans, 1969), 75–6.
 - 102 Edith G. Firth, “Willcocks, William,” in *Dictionary of Canadian Biography*, 2003.
 - 103 City of Markham, By-Law 2003-315, *A by-law to designate a property as being of Historic and/or Architectural Value or Interest: Buttonville Mill House*, 2003, Clause 6, Report No. 52.
 - 104 Robert Stamp, *Early Days in Richmond Hill: A History of the Community Until 1930* (Richmond Hill, ON: Richmond Hill Public Library Board, 1991), Appendices — see Lot 16–3; “Large, John, York County,” 1837, OA, York County Surrogate Court Estate Files, RG 22-305.
 - 105 For an overview on the importance of credit to Upper Canada’s economy, see Douglas McCalla, *Planting the Province: The Economic History of Upper Canada, 1784–1870* (Buffalo, NY: University of Toronto Press, for the Government of Ontario, 1993).

- 106 OA, William Warren Baldwin to John Large, 14 June 1836.
- 107 OA, William Warren Baldwin to John Large, 23 September 1834.
- 108 TRL, Lawrence Heyden to John Large, 18 July 1833.
- 109 OA, Edward Hayes to John Large, 4 April 4, 1826.
- 110 OA, Edward Hayes to John Large, 4 April 4, 1826.
- 111 The lives of the Long family are covered in two genealogical studies: Gary E. French, *Men of Colour: An Historical Account of the Black Settlement of Wilberforce Street and in Oro Township, Simcoe County, Ontario. 1819–1949* (Ontario: Kaste Books, 1978), 106–8, and Janice Nickerson, *York's Sacrifice: Militia Casualties of the War of 1812* (Dundurn, ON: Ontario Genealogical Society, 2012), 23, 118–21.
- 112 Breen, *Tobacco Culture*, 93–94; Fleischacker, *On Adam Smith's Wealth of Nations* (2004), 224.
- 113 OA, David Long to John Large, 4 September 1835.
- 114 Though race is understudied in the commercial and credit relationships in Upper Canadian society, evidence of the racism faced by black men and women in politics, land settlement, and before the law in the British North America can be gleaned from Robin Winks, *The Blacks in Canada: A History* (Montreal & Kingston: McGill-Queen's University Press, 1971); Whitfield, *Blacks on the Border: The Black Refugees in British North America, 1815–1860* (Burlington: University of Vermont Press, 2006); Barrington Walker, *Race on Trial: Black Defendants in Ontario's Criminal Courts, 1858–1958* (Toronto: University of Toronto Press, 2011).
- 115 OA, David Long to John Large, 4 September 1835.
- 116 OA, Richard Popham to John Large, 22 December 1825. These letters are termed “begging letters” by Christie, though she argues that “Male begging letters only circulated among immediate kin, namely brothers and sisters,” in “A ‘Painful Dependence,’” 87.
- 117 OA, Richard Popham to John Large, 29 June 1826.
- 118 OA, Popham to Large, 1 November 1826; OA, Popham to Large, 5 August 1829.
- 119 OA, Popham to Large, 5 August 1829.
- 120 Smith, *The Wealth of Nations*, 1976, 26.
- 121 Nancy Christie, “A ‘Painful Dependence,’” 91.
- 122 OA, Mary Supple to John Large, 25 February 1832.
- 123 TRL, Hester Kingston to Charlotte Large, 27 May 1819.
- 124 OA, Hester Kingston to Charlotte Large, 4 March 1820.
- 125 TRL, Hester Kingston Charlotte Large, May 1818.
- 126 TRL, Hester Kingston to Charlotte Large, 27 May 1819.
- 127 OA, Robert Belcher to Charlotte Large, 7 March 1836; Béatrice Craig discusses moral claims around inheritance in “Families, Inheritance, and Property Transmission in Rural Central Canada in Nineteenth and Early Twentieth Centuries,” in *Family Matters: Papers in Post-Confedera-*

- tion Canadian Family History*, eds. Lori Chambers and Edgar-Andrew Montigny (Toronto: Canadian Scholar's Press, 1998), 159–175.
- 128 TRL, James Scott to William Warren Baldwin, 14 April 1832.
- 129 OA, Mary Supple to John Large, 25 February 1832.
- 130 OA, York County Surrogate Court Estate Files, RG 22-305, "Large, John, York County," 1837.
- 131 OA, Seward Large to John Large, 16 February 1832.
- 132 OA, Seward Large to John Large, 16 February 1832.; *Cork Constitution*, 12 January 1830.
- 133 OA, Seward Large to John Large, 16 February 1832; OA, Seward Large to John Large, 3 August 1832.
- 134 OA, Seward Large to John Large, 3 August 1832.
- 135 Lowe, *The Intimacies of Four Continents*, 84.
- 136 While Onur Uluas Ince rightly points to the limits of reading the connections between capitalism and empire as an account of extractive colonial profits, he focuses largely on the political economy that produced liberal thought rather liberal feeling, in *Colonial Capitalism and the Dilemmas of Liberalism* (Oxford: Oxford University Press, 2018), 19–20.
- 137 Rothschild, *Economic Sentiments*, 241.
- 138 Adam Smith, *Adam Smith: Lectures on Rhetoric and Belles Lettres*, ed. J.C. Bryce (Oxford: Clarendon Press, 1983), 25, 55.
- 139 For a similar argument in legal contexts, see McNairn, "The Common Sympathies of our Nature." 70.
- 140 Baucom, *Spectres of the Atlantic*, 64.