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Articla abstract
In their analysis of the impact of nineteenth-century market forces upon the lives of women, historians have drawn attention to the important evangelical construct of the pious, praying mother with its strong, prescriptive norms for female behaviour. This study examines its largely unexplored counterpart, “the Christian businessman”, through means of a detailed case study of the business and family life of a single individual, Charles C. Colby (1827-1907), a prominent Eastern Townships lawyer, entrepreneur, Methodist layman, and federal politician. Richly documented in a large collection of family and business papers, Colby’s life offers a unique opportunity to move beyond the clerically constructed “Christian businessman” to a world where business and religious interests were often in daily competition, and where the much-vaunted tranquility of Victorian domestic life was frequently challenged by the forces of the market-place, even in Colby’s case, to the point of bankruptcy. The study tests the extent to which an ideal religious construct both influenced and was in turn influenced by the reality of economic and family concerns even as it sought to maintain moral continuity.

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In their analysis of the impact of nineteenth-century market forces upon the lives of men and women, feminist historians have for some time now drawn attention to a profound restructuring of the private and public spheres. Deeply implicated in that restructuring, they have argued, was the changing role of religion in the lives of men and women. Where women retreated into the private world of home and piety, commonly referred to as “the cult of domesticity,” middle-class men derived their identity from success in the capitalist marketplace acquired by accumulated wealth and power. Unlike its female counterpart, the male gender construct, variously referred to as “marketplace manhood,” or “the myth of the self-made man,” was an entirely secular ideal. Religion, it was assumed, belonged in the private sphere, that increasingly marginalised world in which women and clergy sought mutual consolation. For men, on the other hand, participation in religious activity was a remnant of the old order, at best only a stepping stone in the march to political and cultural dominance in a de-enchanted brave new world.¹

More recently, historians of gender and of religion, each in different ways, have begun to challenge such assumptions by drawing attention to the enduring persistence of religious forces and to the complex and varied power relations inherent in the metaphor of “separate spheres.” Dualism and dichotomy are giving way to a more integrated understanding of gender and religion as part of a web of social relations, structured by family, community and legal networks. Accompanying this re-evaluation is an awareness of the multiple ways in which

gender has been constructed. Thus for the Victorian period, to the study of the "self-made man," the secular counterpart to the "pious female," has been added the evangelical concept of Christian manhood. Alongside extolling the virtue of the praying mother, by the mid-nineteenth century, ministers were writing a new form of literature in which they drew attention to the Christian virtues that might be expressed in the world of commerce. Appearing at a time when denominational expansion called for increased lay involvement in time and money, this new construct of masculinity, the "Christian businessman," figured prominently in the columns of denominational papers and in evangelical prescriptive and biographical literature, most of which was authored by ministers. Thanks to a massive mobilisation of the printing presses, and a generic and readily exportable piety, the evangelical world, as ministers would have it be, has been well documented. The extent to which practice matched precept, on the other hand, is more difficult to uncover, and calls for constant testing of the world constructed by the presses against people's actual experience of social, economic, and religious change. Despite the advice literature, we know little about the inner and outer lives of male converts. How confidently, or how defensively, for example, did evangelical men promote their concept of Christian manhood? This leads to the more central concern, formulated by an earlier generation of feminist historians such as Carroll Smith-Rosenberg, but that now needs to be extended also to the lives of evangelical men, namely how gender redefinition was part of a wider process enabling men to adapt to social and economic change. Secondly, following the work of Ann Douglas and others on the rela-


4 See for example, A.W. Nicolson, Memories of James Bain Morrow (Toronto and Halifax, 1881); Nathanael Burwash, Memorials of the Life of Edward and Lydia Ann Jackson (Toronto, 1876); Rev. W. Cochrane, ed., The Canadian Album. Men of Canada or Success by Example. 5 vols. (Brantford, 1891-96).

5 For Canada see, for example, G.A. Rawlyk, ed., Aspects of the Canadian Evangelical Experience (Montreal and Kingston, 1997).

tionship between changing gender roles and secularisation, how in turn were religious belief and practice affected by such redefinition?7

Such questions are especially compelling for historians seeking to unravel the intricate connection between the public and private spheres in Victorian Canada. Thanks to recent scholarship, the dominance of evangelical Protestantism in English-speaking Canada has been well documented. Scholarly literature is also beginning to draw attention to a congruence between religious values and economic practice.8 This brief study forms part of such research. It does so by focusing not on the broad canvas of social and religious change, but by examining with care a significant detail, namely the intersection of family, religious, business, and economic concerns in the life of a single individual, Charles Colby (1827-1907). Head of a middle-class household in Stanstead, P.Q., prominent supporter of the Methodist Church and its educational institutions, lawyer and entrepreneur in the Eastern Township's St. Francis district, Colby was, from 1867 to 1891, the county's representative (first Independent, and after 1872, Conservative) to the Dominion Parliament. Rarely able to be at home, he documented the whirl of his activities through a steady flow of correspondence exchanged with his wife, Hattie (1838-1932), and their four children, Abby Lemira (1859-1943), Jessie Maud (1861-1958), Charles William (1867-1955), and John Child (1873-1926). These letters, supplemented by a large collection of material culture, preserved in Carrollcroft, the family home in Stanstead, provide unusually detailed insight into the way one individual sought to live out the often-conflicting demands of gender and family, religion, and politics within the volatile economic climate of the latter half of the nineteenth century.

Thanks to this rich documentation, Colby's life offers a unique opportunity to move beyond the clerically constructed "Christian businessman," to a world where economic and religious interests regularly interacted, and where the much-vaunted tranquillity of Victorian domestic life was frequently challenged by the forces of the marketplace, in Colby's case to the point of bankruptcy and the temporary loss of the family home in 1872. In ways unexplored in the advice literature, and at times in contradiction to the official tenets of evangelicalism, Charles Colby, nevertheless, managed to craft ways to hold in dynamic tension the disparate demands of family, religion, politics, and business. While in this process reality at times diverged from the ideal, this Methodist entrepre-

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8 See, for example, Gordon Darroch and Lee Soltow, *Property and Inequality in Victorian Ontario: Structural Patterns and Cultural Communities in the 1871 Census* (Toronto, 1994).
neur was eulogised as one who had lived up to the criteria of the "Christian gentleman." At his funeral in 1907, jointly conducted by ministers from three denominations, Methodist, Episcopal, and Congregationalist, he was honoured as a model public man, "a devout Christian, regular in his attendance upon the services of the church, deeply concerned in her prosperity, and expressing his religion in his daily life."9

The period of Colby's life, 1827 to 1907, coincided with a rapid growth in membership and wealth for Canada's Protestant denominations, enabling them to establish a cultural presence whose influence extended well into the twentieth century. Chief among these denominations was the Methodist.10 While Methodist statistics vaunted a growing denominational presence, they tell little about the particular conditions of nineteenth-century family and business life that allowed religious belief and practice to flourish, and church life to expand and institutionalise. The answer to such a question entails a multi-dimensional approach. Against the wider backdrop of religious and socio-economic change are several narratives: the changing socio-economic environment, denominational growth, and in the case of the present study, Colby's own role as head of a family, as a Methodist, a businessman, and a civic leader.

Such narratives are lived simultaneously, and it is in their intersection that the nature and role of religion in urban communities in Canada in the latter part of the nineteenth century comes into bolder relief. Thus while there is no intent to present the case of Charles Colby as "representative," a layered approach to the life of one Methodist businessman can help in understanding the ways in which religion entrenched itself as part of the social fabric in late nineteenth-century Canada. The variables will have a different colouring for men of different faiths and occupations, but one thing all men shared was that family ties were crucial in shaping their identity. It was the need to provide for self and family that moved men into the public world of business; at the same time, home and family acquired a new significance as the unifying centre to the individualistic life in the marketplace.11 Although in Colby's case this move to the

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10 The turning point was at mid-century and coincided with Colby's entry into public life. In ten years from 1849 to 1859, the membership of the Wesleyan Methodist church in central Canada more than doubled, from 24,268 to 51,669, while that of the Methodist New Connexion rose from 3,389 to 5,708. In the Maritimes, Wesleyan membership, which registered 11,750 in 1849, and in the next nine years grew by less than 2000, in 1859 drew in 3,338 new members, largely through revivals in such major urban centres as Halifax, Saint John, N.B., and Charlottetown. For the Wesleyan Methodists in central Canada, connexional funds (those over and above local building and salary costs, but including church relief, contingent, educational, and superannuated ministry funds) more than doubled, from $7 360.25 to $17 190.22. George Cornish, ed., Cyclopedia of Methodism in Canada. vol. 1 (Toronto, 1881), 32, 455.
public sphere also included several decades of parliamentary life, these will not be examined here. The focus will be primarily on his family life and his business affairs and the extent to which religion intersected with and influenced each of these.

Our point of entry is the social and economic life of the Stanstead region in the early nineteenth century. Located in the rolling agricultural land of the St. Francis district, Stanstead had first attracted British and American settlers in the early 1790s, becoming a "buffer zone" between the seignuries of the recently conquered French Canadians and the American republic to the south. By 1832, the year when Dr. Moses and Lemira Colby with their three infant children, Charles, William, and Emily, moved to Stanstead from the Vermont border town of Derby, the region had begun to experience considerable social and economic change as a result of diversification of its agricultural base. Very quickly, as the only resident medical doctor and a substantial landowner, Moses had allied himself with the town's emerging merchants and gentlemen farmers, and briefly (notwithstanding his republican sympathies) had served as the Conservative member for Stanstead County in the Lower Canada legislature from 1837-1841.12 Through careful economic management he continued slowly to expand his property, which by 1855 comprised a medical practice, an 800-acre farm and a tavern.13

In throwing his political lot in with the new middle class, Moses had astutely recognised the social and economic changes that were beginning to transform the St. Francis district. Brought about by the completion of the Montreal-Portland Railway in 1853 and by an accompanying shift from small artisan to capitalist production in such industries as cotton, paper, and mining, these new socio-economic realities here as elsewhere were accompanied by tensions between the generations, as men and women sought new forms of self-definition in both the private and public realms of existence.14

While Moses in the 1830s and 40s had allied himself politically with the new socio-economic developments in the St. Francis district, by the mid 1850s


13 Files of C.A. Richardson #5747:August 2, 1855, Last Will and Testament, Moses F. Colby, Archives nationales du Québec à Sherbrooke (ANQS).

14 For the socio-economic changes, see the analysis and summary in Jean-Pierre Kesteman, "Une bourgeoisie et son espace: industrialisation et développement du capitalisme dans le district de Saint-François (Québec), 1823-1879", Ph.D. thesis, Université du Québec à Montréal, 1985, 687-703.
he had come to view their impact upon social values with some alarm.\textsuperscript{15} His two sons, Charles and his younger brother, William, on the other hand, were eager to seize the perceived opportunities for career advancement offered by the region's expanding economic prospects. Such changes carried in their wake a redefinition of manhood, as the sons, both in their mid-twenties, tried to succeed in the new order. In contrast to their father who had built up the family estate by a combination of careful and diversified entrepreneurship, theirs was a more conspicuous consumption, one quick to incur debts. Where Moses had always proceeded with caution, Charles and William were swept up in the accompanying speculation, spending, and optimism of the changing economic prospects of the St. Francis district.

Emblematic of such changes were their differing attitudes in 1857 to the construction of a grand stone house, later known as Carrollcroft, and subsequently home to four generations of Colbys. Agreed to by Moses primarily to meet the need for comfort for his arthritic wife, Lemira, under his sons' direction the house became a visible sign of the new economic era dawning for Stanstead and the Eastern Townships, in which they aspired to play a significant part. Increasingly grandiose in design, the construction quickly aroused their father's anxiety as both brothers incurred heavy debts against the estate.\textsuperscript{16} Already in 1855, when serious illness had moved him to draw up a will, Moses had been forced to hem in his oldest son's prospects of inheritance with a strongly worded condition that he replace his irresponsible lifestyle with confirmed, steady habits.\textsuperscript{17} Three years later, his concern shifted to William, the younger son. His excessive spending on the new house and his habit of signing promissory notes on his own behalf and that of friends led to a sharply worded letter wherein Moses threatened to "advertise that hereafter no debts will be paid out by him except by written order."\textsuperscript{18}

\textsuperscript{15} Gregory Schneider, examining the relations between men in the early and later nineteenth-century Methodist cultures in the U.S. has interpreted this shift from an agrarian to a marketplace-driven economy as marking the transition from a culture defined by honour, self-abnegating virtue, and patriarchy to one characterised by moral individualism, a breakdown of deference, and an increased emphasis on affection and self-interest as the basis for family relations. A. Gregory Schneider, The Way of the Cross Leads Home: The Domestication of American Methodism (Bloomington, 1991).

\textsuperscript{16} This is Moses' accusation in a lengthy letter to William, n.d. [1858?] Moses French Colby Papers (MFC) Series 1:Box 1:12, Fonds Colby, Société Historique de Stanstead (FC). Land transactions by the two brothers show in 1858 a one-acre (unnotarised) purchase for $600, and a $1500 mortgage obligation for 10 percent, and in 1859 a $1000 mortgage obligation at 6 percent, and a $500 mortgage obligation at 6 percent. Files of C.A. Richardson #6509, 20 November 1858; #6510, 20 November 1858; #6666, 20 May 1859, ANQS.

\textsuperscript{17} Files of C.A. Richardson #5752, 15 August 1855, ANQS. This immediately followed a will notarised on August 2, and while substantially in agreement with the earlier will, replaced Charles with William as an executor.

\textsuperscript{18} MFC to William, n.d. [1858?] MFC Papers, Series 1:Box 1:12, FC.
Rather than mastering the new forces, William, who by all accounts was a gentle, caring individual, but whose life would be marked by chronic alcoholism, was already becoming their victim. By 1864, a year after his father’s death, and only recently married, he had fallen so deeply in debt that his brother was forced to step in to buy out his share of the house and land. Ten years later (two years after his brother, Charles) William was forced to declare bankruptcy. As the younger son, who had not had the benefit of a college education, William found his horizons narrowed to local concerns – working on the family farm, finding some fulfilment in ardently supporting the Masonic Lodge, selling insurance, and what would become a constant embarrassment to the family – disappearing from time to time to engage on a prolonged drinking spree, until his untimely death of a brain haemorrhage in 1884.19

Charles, the elder, on the other hand, whose career prospects had been enhanced by four years education at Dartmouth College, his father’s alma mater, was more effectively able to resist the impenetrance, which as historians have demonstrated was a besetting problem for many nineteenth-century Canadian men.20 Upon graduation, he had studied law in the firm of H. Bailey Terrill, Conservative member to the Parliament of the United Canadas, until Terrill’s untimely death in 1852. Widely regarded as his political successor, Colby was admitted to the bar in 1855, becoming one of only two practising attorneys in the county.21 By that date, possibly jolted into a new self-awareness by his father’s warning, he had begun to assume a more responsible lifestyle, and the following year began to add to his civic responsibilities an involvement in the community’s religious life.

In religion as well as in economics, the 1850s were a turning point in Stanstead as church and civic life became more closely integrated, with the Methodists emerging during the next decade as the dominant Protestant denomination. Though Moses and Lemira were Congregationalists, and had soundly trained their children in the moral precepts of Christianity, neither was a church member. A man of independent mind but with a reverential awe of “the God of

19 Files of C.A. Richardson #8467, 20 April 1864, ANQS. This was negotiated with the consent of their mother, Lemira Strong Colby. For William’s bankruptcy, see Superior Court Records, Saint Francis 1873, Insolvency Records File #48, 12 November 1873, ANQS. References to his alcoholism surfaced intermittently in Hattie Colby’s letters to her husband, e.g., Hattie Child Colby (HCC) to Charles C. Colby (CCC) 27 December 1864, and 6 July 1875, HCC Papers, Series I: Box 1:1, 1:5, FC. William’s death notice and an obituary are in the Stanstead Journal, 28 February 1884.


21 Charles William Colby (CWC), Address on Charles Colby, CWC Papers, Series 1:C, Box 11:1, FC.
Nature and the God of Revelation," Moses Colby had long harboured a deep distrust of the fractious and emotional revivalism that he had observed sweeping Vermont and the "Burned Over District" of New York in the period before 1850.22 This view had also come to be shared by Stanstead's middle class following the area's most recent experience of radical revivalism by the Millerites or Seventh-day Adventists and the Free Will Baptists in the 1840s.23

By 1855, these latter groups had moved away, denominational life had received a level of stability, and for the remainder of the century five churches would share the religious spectrum: Wesleyan Methodist, Congregationalist, Anglican (always referred to as Episcopal), Universalist and, most recently, a Roman Catholic mission. Predictable and respectable, religious life in Stanstead above all was communal, a tradition that went back to 1816 with the building of a union chapel, shared in the early days intermittently, if not always amicably, by Wesleyans, Congregationalists, Episcopal, and Free Will Baptists.24

Given the communal significance of religion and his own social and professional standing, Charles Colby in 1856 became a financial contributor to the Wesleyan Methodist Church as well as continuing to worship in the Congregational Church, and on occasion being an invited speaker at Congregational social and fundraising events.25 In Stanstead such events habitually drew people without distinction of denominational background, and it was at one such communal event, a fundraising moose dinner for a new Episcopal Church building in 1857 that he met his future wife, Harriet Child.26 A native of Weybridge, Vermont, raised a Methodist, and only recently appointed preceptress at the Stanstead Academy, Hattie, as she was commonly known, was attractive, fun loving, and college-educated, and at age 19, already a published poet. By the spring of 1858 the two were engaged. Hattie gave up her teaching position, and was off to spend a summer at the town of St. Hyacinthe, Quebec, to perfect her French as part of the preparation for the

22 Manuscript Diary (1817), MFC Papers, Series 3, Box 1:1, FC.
23 See, for example, the model revivals "unattended with fanaticism," discussed in the Stanstead Journal, 15 April 1858. For Millerites and Free Baptist revivals see Françoise Noël, Competing for Souls: Missionary Activity and Settlement in the Eastern Townships 1784-1851 (Sherbrooke, 1988), 143-74; B.F. Hubbard, Forests and Clearings: The History of Stanstead County (Montreal, 1874), 98-99, 101-102.
26 HCC to CCC, 4 March, 1859, HCC Papers, Series 1, Box 1:1, FC. The letter recalls the anniversary of their first encounter.
future wife of an ambitious anglophone lawyer in Quebec. In December they were married in Weybridge, and journeyed to Stanstead in time for Christmas.\textsuperscript{27}

That theirs was a love match is abundantly documented in the wealth of letters the two exchanged, often on a daily basis, as well as by the reports of friends and family members. From the time when, in October 1859, the couple and their two-month-old daughter, Abby, moved into the newly completed Colby residence, shared with Moses and Lemira, and Charles' two siblings, their daily living arrangements took place within a larger kinship network. Kinship ties were further maintained through frequent extended visits both in Stanstead and Weybridge with Hattie's family, as well as by regular socialising with more distant relatives and area residents.\textsuperscript{28} Giving birth to seven children within fourteen years, of whom only four survived infancy, Hattie was never in robust health, and although she tried to contribute to the housework, she also had little natural inclination in this area. Household costs were, therefore, considerable, and included not only the salaries of two or three "girls," a male farm worker, regular replenishment of the family wardrobe, but also after 1877 as a result of deteriorating health, extended vacations, first to a brother in Colorado, and when the family finances eased a little, trips to Bermuda and Europe.

Although marriage entailed major financial responsibilities, far from complaining, Charles Colby expressed himself entirely content with his new life. In their mutual correspondence, the two regularly shared literary and musical interests, gossip about Stanstead life, pride in one another's accomplishments, and later in those of their four children. In these ways theirs was a faithful example of the companionate middle-class marriage that figured prominently in the literature of the time.\textsuperscript{29}

Among their shared interests was religion. At the time when he began to court Hattie Child, Charles Colby, then age 30, had undergone a profound religious experience. He was convinced, as he confided to his future mother-in-law in October 1858, that he had experienced what was termed in evangelical language "the baptism of the Holy Spirit."\textsuperscript{30} The actual circumstances have not been documented, but it is probable that the event occurred in the course of a series of union revivals held at the Congregational Church at nearby Derby Line, Vermont, that previous spring.\textsuperscript{31} These revivals had been part of a wider

\textsuperscript{27} A good account of Hattie's formation and of their courting is given in "Garrulities of an Octogenarian," CWC Papers, Series 1:C, Box 1:3, FC. A sample of her poetry is in HCC Papers, Series 2: Box 2, FC.

\textsuperscript{28} Diary 1859, for example, records 151 names of relatives, friends, and acquaintances whom she encountered during her first year of marriage, HCC Papers, Series 2, Box 1, FC.


\textsuperscript{30} CCC to Mahalia Child, 20 October 1858, CCC Papers, Series 4: A, Box 1:3, FC.

\textsuperscript{31} HCC to Mahalia and John Child, 11 April [1858], HCC Papers, Series 1, Box 3: 6, FC.
phenomenon within urban centres in the northern United States and British North America during 1857-58. The astounding impact of this revival on businessmen, and its spread to other urban centres in the northern United States, received considerable media attention, including extensive notice in the Stanstead Journal. As a recent study has noted, it was the publicity given to these revivals that widely popularised the image of the “Christian businessman,” whose groundwork had been laid a little earlier in didactic literature and in the YMCA movement.

Where one might assume that by its nature such a conversion, or in Colby’s words, “the transition from a worldly to a Christian life,” would result in taking the important step of full church membership, this did not, however, happen. A mutual decision to assume the responsibilities of full membership shortly after marriage was indeed solemnly taken, but fell by the wayside when in the weeks immediately following various factors intervened, including Charles’ frequent absences due to business. Neither husband nor wife sought church membership, but attended the Methodist church on Sunday mornings and could usually be found in the Colby pew in the Congregationalist chapel in the evening service. Financially contributing to the salaries of both ministers, the two retained their respective denominational identities for census purposes.

From time to time, the difficulty of holding together the expectations of the life of a converted sinner with the demands of business and professional life surfaced in Colby’s writings. Often alone on Sunday evenings in an inhospitable hotel room, and missing his wife and infant children, at these times he would draw on religious and family identity to provide some form of meaning to the individualistic lifestyle of a businessman in pursuit of reward. In such instances, the moral conviction that divine providence rewards those who have

32 Stanstead Journal, March 25, April 15 1858.
35 1861 Journal, February 3, 1861, HCC Papers, Series 2, Box 1. FC.
36 In 1861 Charles Colby, along with his parents and two siblings is listed as Congregationalist, his wife and daughter as Wesleyan Methodist; in 1871 all Colbys, with the exception of the matriarch, Lemira, are listed as Wesleyan Methodist. Manuscript Census, Village of Stanstead Plain, Stanstead County/Township, 1861 and 1871, C-1323, C-10089, National Archives. Moses Colby had died in 1863; his daughter Emily, who married Wiilam White in 1861, had died 12 July 1866.
37 1861 Journal, 26 January 1861, CCC Papers, Series 4: B, Box 6:2, FC, which records his chagrin at desecrating the Sabbath by catching up on his journal entries.
pursued their goals with diligence and tenacity, provided a meaningful framework by which to understand his often futile travels. "This is another instance of what faith and perseverance [sic] will accomplish under difficult circumstances when aided by the great disposer of events," he was able to write home at the successful completion of a mining contract with Boston investors in January 1864, one of the rare occasions when a venture reached a desirable conclusion.\textsuperscript{38} Not unlike its later secular version, the fictitious Samuel Smiles, so popular with nineteenth-century self-made businessmen, this assumption that Providence aided the efforts of disciplined individuals gave a buoyancy to business life in good times, and allowed for dogged persistence in adversity.\textsuperscript{39}

Initially the prospects for providing a solid economic basis for his family appeared promising. The economic volatility of the St. Francis region ensured him a steady round of legal business as area residents engaging in a booming real estate market, and usually as plaintiffs, regularly sought him to represent their interests.\textsuperscript{40} While Moses Colby in his concern to provide for his family had supplemented his medical practice with incremental purchases of agricultural land, his eldest son branched out from law and farming into railway and mining speculation.\textsuperscript{41} By 1860 he was investigating mining prospects in the Stowe, Vermont area, and in October 1862, shortly before his father’s death, he secured the rights for mineral exploration on a 350-acre-tract in Potton Township. A month later, in partnership with a local entrepreneur, Ozro Morrill, he received mining rights on half the area, formed a company, “Canadian Copper Mines,” and by January was in New York City advertising company shares to “a dozen gentlemen of wealth.”\textsuperscript{42} Leaving the Colby farm of some 800 acres amassed by Moses largely in the hands of a hired man, he also virtually ceased his legal practice.\textsuperscript{43} From this time on, mining speculation, based on hopeful prospects but mounting debts, became a constant and obsessive theme in his letters to his wife. Not all of his land transactions were notarised, but the paper trail left in its wake showed land leases and purchases with Morrill and several other partners in

\textsuperscript{38} CCC to HCC, 27 January 1864, CCC Papers, Series 4: A, Box 2:2, FC.

\textsuperscript{39} For the role of evangelical beliefs and values in shaping the nineteenth-century self-made man, see Stuart M. Blumin, The Emergence of the Middle Class: Social Experience in the American City, 1760-1900 (Cambridge, Mass., 1989), chapter 6.

\textsuperscript{40} Stanstead Circuit Court Registers 1855-1879, ANQS. In 1861, for example, these record Colby participating in 43 cases, of which in 38 he represented plaintiffs.

\textsuperscript{41} Kesteman, "Une Bourgeoise," 545, 581, 604-606, 683-84. Colby’s business affairs are also amply documented in the regular correspondence with his wife, who maintained an active interest.

\textsuperscript{42} Files of C.A. Richardson #7922 October 4 1862, ANQS; CCC to HCC, 24 January 1863, CCC Papers, Series 4: A, Box 2:2, FC.

\textsuperscript{43} Circuit Ledgers show Colby involved in 76 cases in 1862; in 1863 this was reduced to 22, and thereafter less than five a year. Stanstead Circuit Court, AQNS.
Potton, Cleveland, Hatley, Brome, and Ascot townships between 1862 and the end of 1866 to total an outlay of $71 175.44

Even though at Moses’ death in May 1863, he had received as his inheritance half of the family land and home, his means remained limited. This was aggravated by the need to take immediate decisive action to help his brother William, who had recently married and whose alcoholism and debts threatened the integrity of the inheritance. With the consent of their mother, Charles, upon the reading of the will, had bought his brother’s share of the house and property, and had assumed sole responsibility for the mortgages with which the two brothers had encumbered the estate as far back as 1857.45 This, in addition to ongoing land speculation involving mining, oil, and railways, increased his economic worries.46 Portions of the estate were mortgaged, parcels of land were sold, and having pretty well abandoned his legal practice, he immersed himself fully in the region’s promising industrial development, thanks especially to the American Civil War.47

It was within this heady but anxiety-ridden economic environment of the mid-1860s that Colby was finally able to integrate two previously compartmentalised aspects of his life, his private religious experience and his social and economic concerns. Jean-Pierre Kesteman in a detailed examination of industrialisation and the development of capitalism in the St. Francis district has noted the names of a small group of residents in the Stanstead region: Albert Knight, A.P. Ball, Ozro Morrill, Charles C. Colby, Benjamin Pomroy, and W.S. Hunter, who together during the years 1861-1866 joined forces in the partnership of 19 different new mining companies. With the exception of Hunter, an artist, these were among the reputedly wealthiest landowners of the area, and church records show all to be pew holders in Stanstead’s Wesleyan Methodist Church.48 Not all were Methodist members or adherents, but as a study of Protestant businessmen in Chicago in the “gilded age,” has noted, “it was not uncommon for the elite to belong to several churches at the same time.”49 Not only were business partnerships with fellow church members inherently attrac-

44 Files of C.A. Richardson # 7922; G.H. Napier #2391; unnotarised 6 November 1863; D. Thomas #255; D. Thomas #338; E.P. Felton #90, #91, #92, #93; unnotarised 8 March 1864; D. Thomas #421; J. Lefebvre #156, #157; C.A. Richardson #8477; E.P. Felton #24; unnotarised 1 April 1865. ANQS.
45 Files of C.A. Richardson #8135, 23 May 1863; # 8467, 20 April 1864. ANQS
46 CCC to HCC, 20 April 1868, CCC Papers, Series 4: A . Box 2:3, FC.
47 Kesteman, “Une Bourgeoise,” 601, notes that economic activity peaked between 1861 and 1865 during the American Civil War.
48 Ibid., 604; Pew list 1869, Wesleyan Methodist Church, Stanstead, P.Q., United Church of Canada, ANQM.
tive in assuring stability and trust, but by the mid-1860s Stanstead’s Methodist congregation had outstripped the Congregationalist in numbers and affluence.\(^{50}\)

Here too in public life, as in the family, sacred and secular concerns became inextricably connected when those who gathered for church on Sundays, met on weekdays to pursue together the region’s economic development. The rising prospects of these middle-class entrepreneurs in turn led to two other developments, the construction of a new Methodist Church building in Stanstead, and in 1867, Charles Colby’s successful election to the first Dominion Parliament.

In central Canada, the availability of surplus funds by the mid-1860s had led to a spate of new church construction. These “epics in stone,” to use William Westfall’s evocative phrase, testified as much to the heightened material aspirations and circumstances as to the religious faith of local populations.\(^{51}\) Building on the benevolence and practical piety that had been shaped by the revivals of the 1850s, these ventures drew especially on the financial resources and managerial skills of the newly enriched.\(^{52}\) Stanstead in Quebec’s Eastern Townships was part of this pattern. In 1857, the Episcopals had laid the cornerstone for an attractive, modestly sized stone church; the following year the Congregationalists built a new chapel, and by 1864 the Wesleyans whose numbers had outgrown their 1829 brick church, began to embark on church planning on a grand scale. Although William Colby played an active role in the early stages of the fundraising, by 1866 possibly because of his deteriorating personal and financial circumstances, he had dropped out, only to be replaced by his more prominent brother, Charles.\(^{53}\)

Business and religious concerns continued to intersect as, in the course of business trips to Boston, Colby sought out an architectural firm, whose grand design of a massive church built of local granite matched his own optimism as well as the boosterism in which Stanstead’s middle class was revelling during this period. Little distinction was made between civic and ecclesiastical fundraising during such times of community euphoria, and during one anxious evening in 1866, the fundraising campaign for the new Methodist church briefly faced the threat of derailment in the face of a spontaneous frenzy of subscriptions for a hotel planned in tandem with a proposed International Fair.\(^{54}\) Much of this was, however, based on economic aspiration rather than achievement. With the failure of oil companies in 1866 whose prospects for quick profits had driven much of the speculation, the fortunes of some of the most prominent backers, including Charles Colby, began to reverse.

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53 Records of the New Wesleyan Methodist Church, Stanstead, vol. 1, ANQM.
54 HCC to CCC, 6 December, 1866, HCC Papers, Series 1, Box 1:1, FC.
In such instances, new ways had to be found to match precept with practice. As the history of church building during these years frequently attests, the hope of salvaging a congregation’s floundering material fortunes lay in the presence of a single donor able to match spiritual commitment with lavish financial generosity. In the case of Stanstead, such help came through the aid of Wilder Pierce and his sons, Carlos, Charles and Henry. The Pierce family were among the earliest American settlers, and leaders in the well-to-do segment of the Wesleyan community with whom Colby had entered into a variety of business ventures and who formed part of the social circle in which he and his wife moved. Carlos Pierce, the third son, who as a young man working in the family granite store in Boston, had undergone a miraculous rescue when its walls had collapsed and buried him in rubble, was especially drawn to philanthropic work. After the death of his father in September 1866, Carlos stepped in several times with massive financial contributions, as well as a donation of the land, and at a reduced rate, the granite from the family quarry, thereby far out-ranking Colby, the second highest subscriber. His generosity not only allowed the building campaign to continue, but equally importantly, ensured that there would be no rupture in the religious and economic partnership of the town’s leading Wesleyans.

In bringing the community and its leading citizens together in a new way to co-operate on a shared religious project, church building could also have spiritual consequences. As attested in local histories and the denominational press, frequently the completion of new churches was accompanied by revival, as men, women, and children were swept up in the enthusiasm, civic pride, and moral optimism that reverberated when a congregation had visibly prospered. In the relatively closed communities of the 1860s, church building, boosterism, individual anxiety, and spiritual recommitment all appeared to be interrelated, and it took only the preaching of a gifted minister to galvanise these resources for the “greater cause” of revival. The Reverend W.P. Parker, appointed to Stanstead in 1866, when plans for the new church were beginning to flounder, appears to have been such a minister. A graduate of Victoria College in 1858, where he had taken part in a large-scale college revival with other future Methodist leaders such as Albert Carman and Nathanael Burwash, Parker was the first of a long list of university-educated ministers whom the ministerial stationing committee, at the request of laymen, would send to Stanstead. A series of evangelistic services in January 1867 resulted in a religious revival which

55 Hubbard, Forests and Clearings, 128-30; Memorial of Charles Wilder Pierce, n.p. n.d. [1889] microfiche; Records of the New Wesleyan Methodist Church, Stanstead, vol. 1, ANQM.
56 See, for example, “Dr. Taylor’s Lecture at Farmersville,” Christian Guardian, 13 April 1870.
boosted the membership from 91 to 150. Among the first to be received “on trial” into the membership of the Wesleyan Methodist Church on 17 February, was Charles Colby, to be followed in May by his wife, with both enrolled in the customary class meeting.\(^{58}\) Where at an earlier date, Colby had refrained from taking this step, by 1867 thanks to changing socio-economic circumstances and denominational needs, it had become possible to integrate the duties of church membership with those of a businessman and civic leader.

Church membership and active church participation strengthened one’s civic profile, but it did not affect the nature of the economic environment, the swing between boom and bust, which characterised the business world of the late 60s and 70s. For Colby, as for others with limited resources, the possibility of financial collapse was an ever-present reality.\(^{59}\) In his case, the catalyst to economic risk and ultimately insolvency turned out to be a Vermont mining partnership with two of his wife’s brothers. As in his ventures with local businessmen, family partnerships provided an opportunity to pool limited resources for major financial investments. An unprofitable sheep-raisership partnership with his brothers-in-law shortly after the couple’s marriage had set the stage, and in 1866 was followed by a second and much more grandiose venture, the mining of a recently discovered marble site at Belden’s Falls, near Middlebury, Vermont.\(^{60}\) Convinced of a potential bonanza thanks to its new type of marble promising to equal or surpass the renowned Italian Carrara marble, Charles in 1866 successfully made a contract with a Boston mining firm and invested all his available capital.\(^{61}\) The timing seemed propitious, given an $80,000 shared windfall recently realised by the sale of some of the Ascot Township mines.\(^{62}\) By 1869, however, it had become quite apparent that the Vermont mine contained very little of the much-vaulted marble.\(^{63}\) Debts accumulated, land was further mortgaged or sold, until suddenly in August 1871, his inability to pay an overdue promissory note for $1000 US with interest, catapulted him into insolvency.\(^{64}\)

\(^{58}\) Circuit Register, Wesleyan Methodist Church Stanstead, ANQM.

\(^{59}\) J.L. Granatstein et al., Nation: Canada Since Confederation, 3rd. ed. (Toronto, 1990), 63-96; David Burley, A Particular Condition in Life: Self-Employment and Social Mobility in Mid-Victorian Brantford, Ontario (Montreal and Kingston, 1994) notes the high rate of mortgage indebtedness 1871 and 1880-81 among those under 40. Kesteman, “Une Bourgeoisie,” 554, comments on the inflation caused by the end of the Civil War. Besides Colby, at least one other member of Stanstead’s business elite, his mining partner, Ozro Morrill had to face insolvency.

\(^{60}\) CCC to HCC, June 20 1860, July 4 1860, CCC Papers. Series 4: A, Box 2: 2, FC.

\(^{61}\) CWC, “Garrulities of an Octogenarian,” (typescript), 24-25, CWC Papers, Series 1: C, Box 11: 3, FC.

\(^{62}\) Unnotarised, February 6 1866, Sherbrooke Registry Office, Register B, vol. 18, p. 306 # 227, ANQS.

\(^{63}\) HCC to CCC, 7 July 1869, HCC Papers. Series 1, Box 1: 2, FC.

\(^{64}\) Superior Court Records, Saint Francis 1872. Register File #707, Hannah Howard vs. Charles C. Colby, 1 August, 1871, ANQS.
In early November 1871, two sales of livestock and implements yielded $1152.00, an amount less than the debt and legal fees. Under the terms of the 1869 Insolvency Act, any suit against a debtor unable to meet his commitments compelled all other creditors to come forward as opposants to protect their claims. Ten days later 24 claimants entered into legal proceedings; in January 1872, the family moved next door into a frame house they owned and whose maintenance would be significantly less costly. Subsequently, household goods and chattels were seized and auctioned, all of the Stanstead land, consisting of the family homestead Carrollcroft, the 832-acre farm left by Moses, and several small parcels of land were sold, and by June the proceeds of $8191.45, which represented only a portion of the $54,809 owed, had been proportionately disbursed among the litigants.65

Although this represented a major financial reversal, and led Colby as a Member of Parliament to make the reform of Canada’s insolvency law for a while among his major political goals, it did not plunge the family into permanent poverty nor despair. As had been the case throughout his often-troubled financial career, family and faith remained the basis of hope and courage to face the future. In the spring of 1871, when the writing of imminent financial collapse was already on the wall, and their youngest daughter, a sickly infant since birth, continued to weaken, Colby had sought to encourage his wife and himself with the reminder “we are in the hands of One who controls all things - for the best.”66 In the course of the next year, they lost not only their child but also their house and land. Religion and family continued, nevertheless, to offer strength for the present and hope for the future. Looking back, he noted to his wife, “In such trials philosophy and religion should aid by reminding us that as all the good things of this life must inevitably slip away from us it is not of the greatest consequence whether they are parted with all at once or one by one, and that far better things are in store for us if we rightly seek them.” For this reason all their economies, he cautioned, were to be devoted to one purpose, the clothing and education of their four remaining children.67

As did family ties, their place within the community offered stability, and the insolvency did not have any adverse impact on the Colbys’ social relations. Although the family had moved into the considerably more modest frame house next to their old home, and finances were extremely strained, they continued to accept invitations and receive friends and acquaintances as before. Most of the creditors had been personal friends and/or business partners, and though they took a substantial financial beating, it was clear that they made

65 Superior Court Records, Saint Francis Records 1872. File #707, Writ of Collation, 20 June 1872, ANQS.
66 CCC to HCC, 19 March 1871, CCC Papers, Series 4: A, Box 2:1, FC.
67 CCC to HCC, April 30 1872, CCC Papers, Series 4: A, Box 2:5, FC.
every effort to accommodate the Colbys as far as the terms of the insolvency law permitted.68

During the next few decades, as Stanstead’s economic interests moved away from its earlier Boston axis to Montreal, and later to include the West, and then Britain, Colby’s fortunes began again slowly to rise, and in 1887 he was able to buy back Carrollcroft.69 As Stanstead’s Member of Parliament from 1867 to 1891, located in Ottawa and frequently traveling to Montreal, he was in an advantageous position to advance the concerns of the anglophone business community now that its economic interests had shifted north to Sherbrooke and Montreal.70

Opportunities for public participation in church affairs also began to extend from the local to the regional and national level. In 1875, the Wesleyans entered into a wider union with several other Methodist groups, to be followed in 1884 by the union of all Methodists into one national denomination. These were decades when, thanks to increased wealth and social standing, lay interests became more dominant.71 In Ottawa, Colby maintained a high profile in denominational affairs, at the local level as a trustee of the new Stanstead Centenary Church, and regionally as a lay delegate to the annual Montreal

68 Initially on 17 November 1871, an additional 18 creditors, many of them family friends, had presented amounts owed. Superior Court Records, Saint Francis Records 1872. File #707, Respondents’ Exhibit, 17 November 1871, ANQS; these appear to have withdrawn their claims by the time of the writ of collation, 20 June 1872, distributing the assets seized from the defendant.

69 In the months and years following his insolvency, Colby continued desperately to seek out potential backers for new financial ventures, spending the summers immediately following the insolvency travelling to Ontario and the western U.S. in an effort to raise shares for a McCormack harvester, with little success and long stretches of time away from his family. Although by 1880, thanks to the sale of the remainder of the Ascot Township mine, he was able to estimate his assets at $40 000, on several occasions in the 1880s and 90s the Bank of the Eastern Townships warned him that his credit was stretched to the limit. Political preference had also been slow despite reassuring and tantalising hints of advancement by John A. Macdonald: appointment as deputy speaker in 1887, and president of the privy council in 1889. Convinced that his business affairs required his full attention, he commenced actively to consider withdrawing from politics, a decision clinched by his defeat (by a very narrow margin) in the 1891 election.

70 Business contacts, especially in railway promotion, were formed with other Conservative federal and provincial politicians representing the Eastern Townships: E.T. Brooks, a Sherbrooke judge and friend since college days in Dartmouth, J.H. Pope, rentier in Cookshire, whose political successor he was widely perceived to become, A.T. Galt, Charles Brooks, a Lennoxville merchant, and M.H. Cochrane, a Compton farmer. Linked to this group, and often overlapping, were shareholders in the Eastern Townships Bank as well as the Paton Woollen Mills. CCC Papers, Series 3: A, Box 1, FC.

Conference where, behind the scenes, he could act as a watchful observer to ensure that the Methodist stationing committee’s ministerial appointments to Stanstead reflected the values of the town’s elite. Colby’s personal and denominational concerns further coincided when, with other regional businessmen and ministers, in 1870, he helped found Stanstead College, a Methodist institution of higher education in the Eastern Townships. As with his Stanstead partnerships at an earlier date, religious and business interests continued to overlap. A number who played an active role as trustees in the formation and running of Stanstead College were also investors in shared business concerns.

Like his interest in higher education, and evolving out of the same mixture of family circumstances and middle-class moral values, Colby also maintained an active support for the temperance movement to whose banner flocked the prominent anglophone families of Montreal and the surrounding region. For the Colbys, the battle against intemperance was both a deeply personal family concern, and a forum for public action, an area of community building that called on the combined efforts of men and women. Hattie Colby’s letters from Ottawa in the course of extended visits underscore that alcohol abuse was as pervasive a reality among Members of Parliament as it was in her own extended family, and that in neither case were evangelicals exempt. In the male world of business and parliament in which her husband lived, alcohol was readily available, serving as a “lubricant” to carry one through a difficult business venture.

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72 Given the controlling position which Stanstead’s bourgeoisie had come to assume and the high number who were Methodists, it is not surprising that a profile of the Methodist clergy stationed in Stanstead during the second half of the nineteenth century shows the majority possessing college degrees, with a high number as well displaying a background, and sometimes an active interest in financial and business concerns. One of these, Charles Hanson, a British Wesleyan, after 22 years serving Canadian churches, returned in 1890 to England in order to pursue his business interests as a partner in Coates, Son, & Co., and regularly entertained visitors from Stanstead, including the Colbys. Pursuing a political career as well, he became a Member of Parliament, and in 1917 was chosen Lord Mayor of London. William Lamb, “Sir Charles Augustin Hanson,” The Bay Bay Guardian 6 (1998): 3-6. Kesteman, “Une Bourgeoise,” 589, notes that clergy were among the investors in banking.

73 Joan MacDonald, The Stanstead College Story (Stanstead, 1977). During these years, and until the time of his death when he was a member of the executive committee, Colby retained an active involvement in the College, serving after June 1875 on its Board of Trustees. When in the fall of 1876 the financial depression had so depleted lay funding that the Montreal Conference assumed the College’s debts and direction of the institution became shared between 12 ministerial trustees and 12 laymen, he was further drawn into the Conference’s efforts to incorporate the College into the educational system of the Methodist church. This also included fundraising in order to put in place an adequate endowment. Minutes 1872-1892, Board of Trustees Stanstead College, Stanstead, PQ.

74 For earlier temperance involvement by his father, Moses Colby, see Little, State and Society, 83-88.
or through a long night in the House. While drink was a besetting problem among Colby’s acquaintances and within his own family, in his public pronouncements he chose to link temperance work to an optimistic Christian moral vision of society. As a prominent templar since the 1850s, and later as an M.P. and an International Templar, he was frequently called upon to speak. In these addresses, his emphasis was not on the ravaging effects of alcohol, but rather on a statesmanlike appeal for social change wherein men and women, each in their own spheres, joined forces in millennial fervour to eradicate the evil of alcohol through example and persuasion.

Socially conservative, in economic matters he was enterprising and willing to continue to take risks. For Colby and other Canadian entrepreneurs, the business arena had begun to shift to include the West, Britain and the Continent. Following an 1883 trip to England, he acquired the patent rights in Canada and the British Empire in 1892 for the Empire typewriter, which would eventually, as the first noiseless typewriter, lay the foundations of the family’s prosperity. To further this interest, whose financial reward initially was slow, the couple and their daughter Jessie moved for a time, from 1891 to 1894, to London, England. Even then finances remained strained, but in the final five years of his life he was able to provide comfortably for his family, and at his death in 1907 left his wife and children a substantial legacy of $92 000.

Though Colby had, therefore, passed on a significantly larger inheritance than his father in 1863, unlike Moses, by far the bulk of the estate no longer consisted of land, but of company and bank stock. Where Moses had spent his final years trying to amass a substantial farm and other land parcels, his eldest son left only Carrollcroft and two frame houses. Moses Colby’s great concern had been that the changing economic world of the 1850s with its shift from an agrarian to a market-driven industrialising economy would undermine traditional communal values and create a society driven by selfish individualism.

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75 From Ottawa, HCC writing to Abby and Jessie Colby notes that Senator McMaster was “primed” for his speech the previous evening and “had certainly been drinking.” HCC to children (jointly), 11 March 1884, HCC Papers, Box 2: 2, FC. Charles in a letter to his wife concerning “the dreaded stockholders’ meeting” of the Magog Co., notes “All passed off harmoniously, owing perhaps somewhat to my lubrication.” CCC to HCC, 16 January, 1889, CCC Papers, Series 4: A, Box 4:8, Finding Aid CCC: Appendix One, FC.


77 This was its trade name in Canada and Britain (“Adler” in Germany), to which after 1896 was added a noiseless typewriter, developed by the United States-based Parker Machine Company.

78 According to “Garrulities of an Octogenarian,” CWC Papers, Series 1: C, Box 1:3, FC. The list of assets submitted to the Inspector of Provincial Revenue as basis for succession taxes was $67 609. 31. CCC Papers, Series 4:B, Box 5:4, FC.

79 Company and bank stock comprised 87 percent of the $67 609. 31

80 File D. Thomas # 7752: March 15 1907, Last Will and Testament, Charles C. Colby, probated 9 February 1907, and dated 5 Dec. 1903. ANQS.
His fears were not entirely unwarranted. Nor was he alone in his concern. Clergy and educators frequently uttered severe denunciation of financial speculation during the ante-bellum period in the U.S. Historians such as Karen Halttunen have interpreted such pronouncements as part of an expression of anxiety by observers who saw traditional authority slipping in a society which had become driven by the prospects of fast wealth and upward social mobility.\(^{81}\) These anxieties were not without foundation; as Stuart Blumin has pointed out, and as Charles Colby’s economic fortunes have illustrated, “the middle-class escalator was at least as likely to go down as up.”\(^{82}\) It should not come as a surprise, therefore, that the one recorded criticism of Charles Colby’s insolvency in 1872 came not from his fellow businessmen and social acquaintances, but from an older Methodist minister who had “located” or settled down in Stanstead. In the view of this critic, Colby had been no worse off after his insolvency than before, since, so the report went, “he had always speculated upon borrowed capital and had never had any property of his own.” Thanks to the quick defence by the town’s Roman Catholic grocer that he knew of at least one transaction whereby Colby had made $40,000, the clerical critic had been silenced.\(^{83}\)

The minister’s criticism, however, reflected faithfully the evangelical distinction of his generation and denomination between “visionary” and “real”. In the Methodist rules governing a member who had failed in business, one could read the stern injunction “let two or three judicious members of our Church inspect the accounts of the supposed delinquent; and if he has behaved dishonestly, or borrowed money without a probability of paying, let him be expelled.”\(^{84}\) In the economic thought of British evangelicals such as Thomas Chalmers, such a position was the only feasible one, for “bankruptcies were not ‘mysterious visitations, inscrutable as potato-rot or rinder pest’, but the logical outcome of sin...The laws of business are laid down by the Governor of the world with as much firmness and precision as the laws which make the universe the ‘Kosmos’ – the perfection of order and beauty.”\(^{85}\)

The second half of the nineteenth-century in both Canada and the U.S., as critics had feared, continued to be an economically volatile period. Worth noting however, is that notwithstanding the concerns of Moses Colby and his con-

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82 Quoted in Halttunen, *Confidence Men*, 29.

83 HCC to Jessie Colby, 8 September 1872, HCC Papers, Series 1, Box 2: 7, FC.

84 “Reports on the Committee on Discipline. Administration on Discipline. Section 5:9,” *Journal of Proceedings of the First United General Conference of the Methodist Church* (Toronto, 1883), 274. This repeated the discipline that had been in place at the time of the Colby insolvency.

temporaries, the men who wheeled and dealt in the marketplace, precisely during this period, became the financial mainstay of the evangelical denominations. Where neither Moses Colby nor his grandson, Charles William, would be remembered for their active church involvement, this was not true for the middle generation, Charles Colby and his wife and children. It was during this later period that the construct of the Christian businessman became prevalent and that evangelical economic teaching underwent a subtle change. In *The Age of Atonement*, a provocative study of early nineteenth-century social and economic thought in Britain, Boyd Hilton has drawn attention to the link between the evangelical theology of personal sin, trial and judgement, and the individualistic free-trade ideology of that period. In the views of evangelical clergy, though a limited amount of risk was permissible, financial speculation implied not merely economic irresponsibility but even philosophic doubt and atheism. Thus in thundering against it from the pulpit, clergy were expressing a deep concern for the souls of businessmen. Across the Atlantic, in Jacksonian America, clergymen, educators, and popular moralists like the Reverend Francis Wayland, whose text, *The Elements of Moral Philosophy*, young Colby studied at Dartmouth, were equally adamant that economic expansion built on speculation was "groundless, hazardous, over committed and uncontrolled." 86 This view had also been faithfully reflected in the reported words of Colby’s elderly clerical critic.

The financial crisis of 1857-58, and the subsequent wide-scale revivals in major urban centres in Canada and the U.S. (which had also influenced Charles Colby) marked a turning point towards a more positive linkage between business and religion. As the label of businessmen’s revival suggested, the resulting religious awakening celebrated a new understanding that religion and commerce could be compatible. 87 *The Stanstead Journal*, which had approvingly detailed for local readers the sober and serious nature of these American revivals, had underscored that as a result of this religious awakening among men of business, material progress would again be guided by moral renewal. Quoting an article lifted from the *New York Courier and Enquirer*, and noting its applicability to the Canadian scene, the *Journal* stressed “There are times when an altogether new set of spiritual activities are evolved in society, and the old are immeasurably quickened and strengthened — when the veriest infidel

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86 The vehement clerical reaction to the Panic of 1837 is discussed by Halttunen, *Confidence Men*, 20. In Wayland’s view, “The amount of money actually lost by insolvency is absolutely enormous; and it is generally lost by causeless, reckless speculation, by childish and inexcusable extravagance, or by gambling and profligacy, which are all stimulated into activity by the facility of credit and the facility by which debts may be cancelled by acts of insolvency.” Francis Wayland, *The Elements of Moral Science*, 1835 ed. (Cambridge, Mass., 1963), 226-27.

can hardly help recognising that a divine spirit is being poured out, bringing the human spirit into subjection."\(^{88}\)

Although Methodists, such as the evangelist Phoebe Palmer, played a prominent role in the revivals, one of the main centres of revival had been Henry Ward Beecher’s New York’s Plymouth Congregational Church, where Colby in the course of his business trips regularly worshipped. Converted in the revival period of 1857-8, Colby had a strong admiration for Beecher and like a number of other Canadian businessmen of the period sought unsuccessfully to have Beecher put his home town on his famed lecture circuit.\(^{89}\) One of the first books the married couple read together was Beecher’s 1859 *New Star Papers*, a collection of columns written for the *New York Independent* in the course of the revivals.\(^{90}\) For thoughtful, family- and civic-minded young businessmen such as Colby, these sermons, which included Beecher’s own construction of the 1857-58 revivals, offered a new understanding of religion, one which took a sharp turn away from the individualistic, emotional revivalism that in Stanstead had become largely associated with the Millerite movement. Instead, as Hattie and Charles Colby were able to read in Beecher, true religion was as natural as taking care of one’s business, living the life of an obedient citizen, and loving one’s family. “Any man who knows enough to love his children, his father, mother, brother or sister, has theological knowledge enough to know the Lord Jesus Christ,” Beecher assured his readers in “How to Become a Christian,” one of the central sermons in the book.\(^{91}\) This shift in religious emphasis was not limited to American writers like Beecher, but could be discerned even earlier in Britain, where historians have suggested a direct link between theological and economic change. According to the analysis of Boyd Hilton, the evangelical or retributive version of free-trade ideology had lost ground by the 1850s to a more optimistic, expansionist, industrialising and cosmopolitan vision. A theology centred on the substitutionary nature of the atonement began to give way to an emphasis on the incarnation, drawing greater attention to God’s love and immanence within the world.\(^{92}\)

Charles Colby’s career as a businessman, as examined in the preceding pages, offers a unique point of entry into how these general shifts translated themselves into the lives of individuals. From the time of his conversion in 1858, religion became incarnate in his everyday life, first privately in his love

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\(^{88}\) *Stanstead Journal*, 15 April 1858.

\(^{89}\) HCC to CCC, 15 June 1859, HCC Papers, Series 1, Box 1:1, FC.

\(^{90}\) 1859 Diary, HCC Papers, Series 2, Box 1:1.


\(^{92}\) Books such as William Farrar’s *Life of Christ*, which have been seen as a major contributor to this shift, quickly became an addition to the Colby library. For Farrar’s place in this, see Hilton, *The Age of Atonement*, 275.
of his wife and family, and later more publicly when his own business interests and those of his local church, and later the denomination, coincided. Both his conversion and his engagement to Hattie Child, which occurred in short proximity of one another, allowed him to experience love in a new sense, as a personal, affective force.\(^{93}\) This implicit congruence between God's love and the love experienced within the family surfaced regularly in Colby's letters to his wife.\(^{94}\) In an economic system where land and even material possessions were no longer sources of stability, religion and the family took on a new value as points of hope and continuity.

In order for this to happen, religion did become redefined. In a number of ways neither Colby nor his family was a faithful reflection of the model which had dominated the evangelical literature of the earlier period, and whose lifestyle was reflected in the *Discipline of the Methodist Church*, as laid down a century earlier by John Wesley. The social restrictions of the *Methodist Discipline* sat relatively lightly upon the Colby family, as indeed upon Stanstead's Methodists generally, including some of its more sophisticated ministers. Children's parties, for example, often included dancing, a practice which eased the way for the Colby daughters later on visits to their father in Ottawa to enter fully into the balls of the season. By not taking an antagonistic form, religion mirrored culture in reassuring ways that gave meaning and purpose to life. Religion for Colby and his family, as for many middle-class Victorians, was not something experienced in isolation, but intimately interwoven with economic, social, and political concerns, which in turn bound families to larger networks of kinship and community.

The cement that bonded these networks was a sense of moral responsibility. This belief in a universal moral sense or conscience, expounded in sermons, illustrated in didactic children's literature, and analysed in the Common Sense philosophy which reigned supreme in Canadian and American colleges until the 1870s, also laid the foundations for the shift from the evangelical theology of the atonement to a theology of incarnation and immanence more in tune with the

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\(^{93}\) As Colby described his "new birth" to his future mother-in-law, God had ceased being abstract and become a loving, personal presence: "...when the flood gates were once opened, the pent up feelings of years burst out with a resistless force which broke down all barriers separating me from the Savior." CCC to Mahalia Child, 10 October 1858, CCC Papers, Series 4: A, Box 1:3, FC.

\(^{94}\) In April 1873, for example, a year after the sale of the house, when their economic circumstances were still very grim, his annual reminder of the anniversary of their engagement, read as follows: "With you I look back to April 1st, 1858 as the most happy day of all my life. It directed the current of our lives. When I send up my secret thanksgiving, the most precious gift for which I thank my Heavenly Father is my dear wife, and next my children. Your love and charity and devotion will have their reward elsewhere if not here." CCC to HCC, 2 April 1873, CCC Papers, Series 4: A, Box 3:2.
optimism of the period. Arguing the universal nature of the moral sense, moral philosophy held private property to be a sacred right, and thus it did not seek to undermine the capitalist socio-economic order. Rather, what the moral sense did was temper the individualism inherent in a free enterprise system by reminding men of their responsibilities to their family, community, business partners, nation, and God. The emphasis, therefore, was on right motive in business dealings; if this were right the outcome could be entrusted to Providence. Never intentionally dishonest in his business dealings, and concerned about those for whom he felt responsibility, Charles Colby, caring family man, strong supporter of his church and community, regional Member of Parliament, could not, therefore, be faulted for undergoing insolvency. In the face of the anxieties of his father, Charles had indeed entered fully into the financial speculation and business practices which so alarmed Moses’s generation. Yet even though much land had been lost, the younger Colby had, nevertheless, been able to maintain in new ways the communal values Moses had seen to be under threat. He did so by integrating family and religion in such a way that they became the moral centre of his self-understanding and of his business and public activities. Not surprisingly, therefore, when informed of the elderly Methodist minister’s criticism of his insolvency, Colby was quick to note that it had deeply offended his “moral sense” that a “brother Methodist” should have offered uncharitable remarks so at variance with the compassion shown by the rest of the community.

The dominant place of the moral sense in Victorian identity formation would also ensure that even though Charles Colby’s business practices had at times been questionable, he would be eulogised at his funeral as a model public man and exemplary Christian. And he would not be alone; the latter part of the nineteenth century witnessed an outburst of literature in Canada detailing the exemplary lives of devout businessmen. While some clearly were represen-

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95 "Moral Philosophy proceeds upon the supposition that there exists in the action of men a moral quality, and that there are certain sequences connected by our Creator with the exhibition of that quality," Francis Wayland had impressed upon students like young Charles Colby at Dartmouth. Wayland, The Elements of Moral Science, 18. For the role played by the moral philosophy in redefining evangelical Protestantism, see Donald H. Meyer, The Instructed Conscience: the Shaping of the American National Ethic (Philadelphia, 1972), and A. B. McKillop, A Disciplined Intelligence: Critical Inquiry and Canadian Thought in the Victorian Era (Montreal/Kingston, 1979).

96 Many years later, as a retired politician speaking out against the Laurier Government’s flirtation with Imperial Federation he would still draw on the language of family affection to express his opposition: "The bonds of affection which now hold us to the mother country are stronger than any constitutional fetters that can be welded. Love is the strongest power in the universe and that is the bond which now holds us. Substitute any other and you replace strength by weakness. Change the ends of the magnet and instead of attraction you have repulsion." [Speech to local audience, mss, fragment, n.d.] CCC Papers, Series 2: A, Box 1: 8, FC.

97 HCC to Jessie Colby, 8 September 1872, HCC Papers, Series 1, Box 2: 7, FC.
tatives of an evangelical construct reflecting the agrarian-commercial marketplace of an earlier period, others, like Colby, stood squarely within the economically progressive and socially conservative industrialism of the late nineteenth century. Historians like A.B. McKillop and literary critics like Northrop Frye have drawn attention to the continuity of the moral dimension in Anglo-Canadian self-understanding. Today when connections between religious belief and business activity are no longer assumed, Colby's life offers insight into this easily overlooked dimension of nineteenth-century business life. For religiously minded businessmen of the time the relationship between clerical precepts and actual practice was far from simple, but had to be negotiated within the often conflicting demands of gender, family, church, and community. Religious sociologist Nancy Ammerman has noted:

If we focus on how people make a life, rather than on how they make sense, we may find the practical coherence that transcends the apparent ideological coherence. Religious practices — both actions and rhetorics — are organized, but we will not discover that organization without paying attention to what people are doing, where, and with whom.

To unravel the impact of religious teaching within the economic world of nineteenth-century Canada, we do well to keep in mind this observation.

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98 See footnote 4. Representative of the earlier evangelical model is A. W. Nicolson, of the later position, William Cochrane.

99 In Frye's understanding, this "myth of concern" is anxious for continuity and intolerant of dissent, Northrop Frye, The Critical Path: An Essay on the Social Context of Literary Criticism (Bloomington, 1973), 36-37; McKillop, A Disciplined Intelligence, especially 1-5.