

"Said to be a very honest Jew" The R. G. Dun Credit Reports and Jewish Business Activity in Mid-19th Century Montreal

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Résumé de l'article

L'auteur s'intéresse à la participation de la petite communauté juive de Montréal au développement économique de la ville durant les années 1840-1870. Essentiellement basée sur les dossiers de crédit de la maison R. G. Dun & Co., l'étude montre que les Juifs exerçaient surtout leur activité dans le commerce de détail (bijouterie, articles de fantaisie, tabac, mercerie) et la fabrication de vêtements. La plupart étaient de petits commerçants. Figures souvent éphémères de l'univers des affaires, ils résistaient mal aux fluctuations de la conjoncture ou manquaient de savoir-faire, de capital voire d'honnêteté. Leur identité de juif n'était jamais passée sous silence, mais leur solvabilité semble avoir été évaluée aussi objectivement que celle des non-Juifs. Rien n'indique que l'antisémitisme qui affleure dans les dossiers consultés ait nui de façon notable à leur liberté d'action ou à leur succès. Les hommes d'affaires juifs de l'époque avaient tendance à s'en tenir à des activités qu'ils connaissaient avant d'immigrer; souvent ils avaient emporté des stocks dans leurs bagages. Ils se prêtaient de l'argent à l'intérieur du cercle de famille, dont ils ne sortaient guère. Si la plupart se sont fait une existence modeste, quelques fabricants de produits du tabac et de vêtements sont sortis du lot.

**“Said to be a very honest Jew:”
The R. G. Dun Credit Reports and Jewish Business Activity
in Mid-19th Century Montreal**

Gerald Tulchinsky

Abstract

This paper examines the participation of members of Montreal's tiny Jewish community in the city's economic development between the 1840's and the 1870's. Based largely on the R. G. Dun & Co. credit reports, this study reveals that Jews concentrated mainly in the retailing of jewellery and fancy goods, tobacco and drygoods and in clothing manufacturing. Most were petty traders; they were often transitory figures who succumbed to the vagaries of business fluctuations, or were incompetent, poorly financed or dishonest. Although his Jewishness was always taken note of, a businessman's creditworthiness was apparently assessed as objectively as that of a non-Jew: there is no evidence that antisemitism - of which there is plenty in these reports - by itself adversely affected Jewish business mobility or success to any significant extent. In this period Jewish businessmen tended to keep to trades or businesses with which they were familiar before immigrating; they often brought inventory with them, relied on family credit and kept largely to themselves. Most achieved a modest living while a few successful tobacco and clothing manufactures emerged.

Résumé

L'auteur s'intéresse à la participation de la petite communauté juive de Montréal au développement économique de la ville durant les années 1840-1870. Essentiellement basée sur les dossiers de crédit de la maison R. G. Dun & Co., l'étude montre que les Juifs exerçaient surtout leur activité dans le commerce

Mark Samuel, who ran a men's hat shop on Montreal's Notre Dame Street in the early 1850s, probably did not know what was being written about him in the R. G. Dun and Company credit report of 1852.¹ The entry under his name read "Said to be a very honest Jew," signalling to potential creditors: 'here is one you can trust'.² Not all Jewish businessmen in Montreal received such praise. Most got far worse, and might be described as: "close fist'd Jew," "trying to get the best of a bargain" or simply as "Jew, cannot trust." These descriptions, selected from the Dun reports on Jewish businessmen in Montreal, went beyond the kinds of characterizations attached to local businessmen of other national or ethnic origins, like Irishmen, Scots, Americans, and French-Canadians and, no doubt, reflected anti-Semitism that was derived from a variety of sources. In business, Jews clearly had a reputation for shrewdness, toughness and dishonesty that went far beyond the reputed canniness of the Scot, or the sharpness of the Yankee trader. The prevailing assumption seems to have been that one really had to be on one's guard when dealing with a Jew, and those who reported confidentially to R. G. Dun and Company made it their business to find out who was a Jew, to try to watch that person's dealings more closely than they would otherwise. A check of merchants designated as Jewish by Dun reporters with those listed in the 1861 and 1871 manuscript census returns, which have been carefully examined by Charles Cole in an undergraduate thesis at McGill, indicate that the reporters had an accurate knowledge of who was a Jew.³ But 'did anti-semitism matter?' If it had not existed, would Jews have fared better in this business environment of mid-19th century Montreal?

The commercial community that dominated the economic life of Montreal had included since the Conquest, a small number of Jews as well as a few Germans and Italians amidst the Anglo-Celtic majority of Scots, Americans, English and Irish, and the minority of French-Canadians. Jews had been present in Quebec since 1760, when several arrived as sutlers with the British forces in the wake of the Conquest.⁴ A few others filtered in during subsequent decades, most apparently migrating from the United States and Britain. But there were enough of them to found a synagogue in Montreal in 1768, the *She'erith Israel*, known as the Spanish and Portugese. Because of its growing importance as the hub of trade on the St. Lawrence River and its commercial, financial and industrial expansion in the 1840s, Montreal's population increased. The city's Jewish population, though rising modestly in comparison to the huge increase in the number of Irish, grew significantly from about 80 persons in 1831 to about 650 in 1871. Montreal became the largest Jewish centre in the province. By mid-century this community possessed an impressive new synagogue on Lagauchetière Street, a "minister," the Reverend Abraham de Sola - a graduate of Jews College, University of London and a learned biblical scholar - and enjoyed an enviable status in the city. A Jew, Moses Judah Hays, had become chief of the Montreal police force. Others served as magistrates, while others held commissions in provincial militia regiments, and another had received an appointment to the medical school of Bishop's College.⁵

By about 1850, members of the Jewish community of Montreal were listed

de détail (bijouterie, articles de fantaisie, tabac, mercerie) et la fabrication de vêtements. La plupart étaient de petits commerçants. Figures souvent éphémères de l'univers des affaires, ils résistaient mal aux fluctuations de la conjoncture ou manquaient de savoir-faire, de capital voire d'honnêteté. Leur identité de juif n'était jamais passée sous silence, mais leur solvabilité semble avoir été évaluée aussi objectivement que celle des non-Juifs. Rien n'indique que l'antisémitisme qui affleure dans les dossiers consultés ait nui de façon notable à leur liberté d'action ou à leur succès. Les hommes d'affaires juifs de l'époque avaient tendance à s'en tenir à des activités qu'ils connaissaient avant d'immigrer; souvent ils avaient emporté des stocks dans leurs bagages. Ils se prêtaient de l'argent à l'intérieur du cercle de famille, dont ils ne sortaient guère. Si la plupart se sont fait une existence modeste, quelques fabricants de produits du tabac et de vêtements sont sortis du lot.

among the local merchants who dominated increasingly diverse business affairs in the city. Jews owned shares in the chartered banks; as early as the 1810s and 1820s David David even sat on the boards of the Bank of Montreal and the Lachine Canal Company.⁶ Hays, the police chief, owned the Montreal waterworks until he sold the company to the city in 1845.⁷ He was one of the few wealthy Jews who, besides owning shares in all of these ventures and in ships, both sail and steam, held substantial quantities of real estate.⁸ Thus, some were so successful that, except for being denied membership in the most elitist organizations of the rich Anglo-Celts, they could claim influence in the city. Abraham de Sola, now known as "rabbi," was appointed special lecturer in Oriental languages at McGill in 1853. Meanwhile, Jesse Joseph, the president of the Montreal Gas Company, and by far the richest Jew in Montreal, was amassing a vast amount of the first-class urban real estate.⁹

By mid-century, in fact, there were really two Jewish communities in Montreal. In 1846, a number of the Jewish immigrants arriving from England, Germany, and Poland over the preceding 20 years, became so disenchanted with the style of worship in the Spanish and Portuguese synagogue where the Sephardic (Spanish) rite was followed. The dissidents established their own congregation called *Sha'ar Hashamayim* (Gates of Heaven), also known as the English, German, and Polish *shul* to reflect the origins of its founders.¹⁰ Here the familiar *Ashkenazic* (German) order of service was adopted and the customary cantillations of prayer of those communities could be used. Like their Jewish predecessors in Montreal, these

immigrants also entered into business, usually on a much smaller scale than those of their Jewish predecessors. Most became retailers and petty traders in various lines: peddlers, tobacconists, pawnbrokers, tailors, and the like.

What is interesting to historians of business, however, is the discovery of what lies behind such manifestations of economic activity. What sectors did these men - and a few women - enter? What paths did they follow in the Montreal business world and what does this experience tell us that we did not know about the city's business environment in the last half of the 19th century? In what ways, finally, was the Jewish experience in the Montreal business world unique, or at least substantially different from that of the Scots, Americans, English and French-Canadians? That is, did they constitute a separate business enclave, to a significant degree working apart from the rest in a kind of Jewish business ghetto? If so, did they separate themselves, or were they excluded by reason of anti-Semitism from certain sectors of business? In business, did anti-Semitism really matter, and, if so, in what ways did it restrict Jews from progressing or from entering certain fields?

Until about ten years ago, the literature on Jewish business activity was surprisingly thin. In 1977, one scholar observed that while Jewish historiography included whole libraries of works on the Jewish religious, philosophical and cultural experience over 4,000 years, there were few good studies of Jewish economic history.¹¹ In most of the studies of Jewish communities in the United States and Canada, there is usually only modest

The R. G. Dun Credit Report

treatment given to economic affairs, though Moses Rischin's book on New York's Jewry, and Lloyd Gartner's work on the Jewish immigrants in England are significant exceptions.¹² New scholarly works on Jewish life in Indianapolis, Detroit, and Montreal devote relatively little detailed attention to business affairs, or to economic dimensions of Jewish life generally.¹³ However, two recent histories of Jewish life in medium-sized American cities during the 19th century, Steven Hertzberg's on Atlanta, and William Toll's on Portland, Oregon, reflect the influence of the new social history on American Jewish studies. They are of immense interest to students of business history.¹⁴

Both works, which are based upon intensive analysis of the manuscript census data, Dun and Company credit reports, and the records of fraternal orders, synagogues, diaries, and correspondence, evaluate the processes of chain migration from the old world to the new, and the creation of a predominantly mercantile, Jewish business class from which a small cadre of manufacturers later emerged. William Toll stresses the importance of family-based commercial networks in which Jewish single males from South German and Bavarian small towns moved to Portland in the 1850s to pioneer in petty commerce, often as peddlars. When moderately successful, they brought out members of their immediate and extended families, as well as wives, from Germany.¹⁵ Relying on the accumulated savings, acquired commercial skills and the credit generated from family or fraternal institutions, they created commercial and industrial enterprises that generated considerable wealth. He stresses that the Jewish business class in Portland evolved largely independent

of the non-Jewish environment and notes that, while business contacts developed between Jews and non-Jews in Portland, anti-Semitic attitudes reflected in R. G. Dun credit reports essentially forced Jews to rely on themselves.¹⁶ David Gerber's scholarly study on the Jews of Buffalo argues that these reports reflect the persistence in America of the image of Shylock, the parasite, the predator, the fraud, the arsonist, the seller of trinkets, in short the quintessential Jew and that such anti-Semitism "may well have been significant for many Jewish businessmen."¹⁷ He argues that discrimination against these "Shylocks" forced the Jews to adopt alternative economic strategies, such as borrowing from within immediate family networks, creating partnerships and other means to circumvent a 'credit squeeze' forced upon them by the prevalent negative stereotype.¹⁸

How well do these patterns apply to the context of Montreal? Students of business or Jewish history in Canada, would say that some of the themes in American studies - migration, family connections, intercity networks and patterns of ethnic business association - were well established patterns in the wider context of Canadian business in the mid-19th century. Douglas McCalla's study of the Buchanan family's mercantile business, and numerous other works, including my own on the business community in Montreal, illustrate that strong patterns of family business linkages prevailed among Scots and Americans in Montreal's commercial world at that time.¹⁹ Borrowing from family and friends and forming business partnerships were widespread practices in mid-19th century Montreal despite the increasing use of incorporated

companies in this era of economic transformation. Therefore, the fact that the Jews were characterized by the same features should not surprise anyone. Thus, the following examination of Jewish business activity in Montreal from 1850 to 1900 is intended to illuminate how the Jews fitted into the business environment of that city in a period of rapid economic growth, diversification, and modernization. It is a report on research in progress based essentially upon the census returns, Montreal city directories, and R. G. Dun reports for Montreal between 1846 and 1876. It is part of a larger study on the social and economic history of Montreal Jewry.

Though increasing in numbers, Jews constituted a very small minority, about one half of one percent, of Montreal's population between 1840 and 1880²⁰, and most of them were in a limited array of businesses. The profile of Jewish business activity in Montreal was decidedly focused in four sectors of the local economy: in jewellery, tobacco, drygoods (and textiles), and clothing manufacturing. In all of these sectors the connections among the individuals, families and groups involved, the sources of capital and financing, and markets, were strikingly important.

There were relatively few Jewish businessmen dealing with jewellery, or in "fancy goods", which included trinkets and decorations. But the Dun reports reveal some fascinating information about their capital, connections and style of business. Moses Ollendorf, a German Jew, arrived with some capital in 1848, and at age 44, and started by repairing jewellery²¹ and small-scale retailing. After failing in 1852, he recommenced

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business on a modest scale as an importer and wholesaler dealing mainly with Jewish peddlers. By 1862, after a second failure in which he paid out his creditors, he was reported to be worth some \$15,000 and described as "a shrewd cunning Jew (who) lives in great style." He assisted a brother, a local soap maker, and helped put his son-in-law, Lewis Anthony, a small-scale clothing manufacturer, into business in Toronto.²² As a member of the English, German, and Polish congregation, Ollendorf was active in the campaign to build its first synagogue in the 1850s and gave handsomely enough to be elected its first president in 1960.²³

Abraham Hoffnung, another German Jew, arrived in 1855 at age 25 with inventory worth about \$8,000, enough to start selling watches; he had been in St. Louis, Missouri for several years, probably working with relatives or friends.²⁴ Like Ollendorf, Hoffnung was an importer and wholesaler, dealing mainly with English suppliers. His business prospered, and he was estimated to have made a profit of \$5,000 to \$6,000 within two years. He benefitted from the excellent credit he enjoyed in London and, probably, from his marriage to the daughter of John Levy, a well-to-do local tobacco merchant. Hoffnung's business was well-regarded, though the Dun reporter in October 1858 complained that he "belongs to a class regarding whom it is next to impossible to learn anything certain," meaning that Jews were secretive about their business dealings, a complaint often registered about Jews. By March 1860, Hoffnung was estimated to be worth \$10,000 and his annual turnover \$25,000 on a stock of about equal value. In August 1860, he was

joined by another young English Jew, George Wolfe, one of two brothers who had been partners in a small jewellery business since arriving in 1858 with an \$8,000 inventory that was supplied by his sister-in-law.²⁵

Gottschalk Ascher was another German-Jewish jewellery merchant in Montreal.²⁶ He had arrived from Glasgow in 1841 at age 50. He sold watches and jewellery and, by 1857, the date of the earliest Dun reports on him, was thought to be doing well, though the reporter complained that it was difficult to get information about his obligations. By that time, he had already established a branch store in Toronto run by his sons, Jacob and Albert. Ascher bought merchandise in both New York and Glasgow and, despite severe setbacks in 1857, possibly because of the sons' takeover of the Montreal store, he was back in business within a few months on a much reduced scale. By that time, his third son Albert - who had married Rachel Joseph, the daughter of a very wealthy, old Montreal Sephardic family - was the firm's travelling salesman. The marriage into wealth did not help business, however, and by 1861, it was sputtering.

The shortlived co-partnership of Dinklespiel and Bumsel, organized in 1859, was made up of Michael Dinklespiel, another German, and Michael Bumsel, a Swiss, both of whom immigrated in the mid-1850s.²⁷ This was a wholesale house, and Bumsel - a jewellery peddler until he teamed up with Dinklespiel - seems to have been its salesman. The leading partner was Dinklespiel, who was supported by a brother in New York, who became the effective owner of the business in 1861. But, after starting well, the firm closed

down in October 1862, after holding an auction of its stock and settling up accounts in Montreal. Dinklespiel went to California, probably as his brother's agent, while Bumsel returned to Europe, possibly to peddle jewellery in the Swiss countryside.

Henry Davis and Julius Lander, both Germans, began in 1861 to import jewellery and fancy goods through Lander's connections in Germany.²⁸ They sold mainly at wholesale to peddlers like Samuel Silverman, whose wife kept a millinery shop in the city, and to Herman Danciger, a German who had migrated to Montreal from New York, where he had run a clothing store for several years. They also supplied to Simon Hart who also had an interest in a pawn shop²⁹ with William Silverstone, also a German, and with his son, Philip Hart, and his own wife, Matilda Waldheimer. Silverstone left the partnership in February 1863 and set up his own pawnshop with Louis Albert, a former peddler.

And finally, David Ansell, though not a jeweller, might be included here because he imported various kinds of German glassware and toys.³⁰ An agent for several German firms, he arrived in 1862 from Queensland, Australia, where he had served an apprenticeship in this line. He had excellent connections in Frankfurt, where his father was an important glass manufacturer with outlets in London, Paris and Hamburg. By 1869 Ansell was reported to be worth from \$8,000 to \$10,000 and enjoyed a good reputation. "He evidently knows how to make money," commented Dun's reporter after noting that Ansell claimed to have made \$10,000 in 1868 alone: "a result few would expect from the quiet business he does." Besides knowing how to turn a

handsome agent's profit in his various lines, Ansell speculated in property. In 1871, for example, he built a row of stone houses on Sherbrooke Street worth about \$20,000 and carrying a mortgage of only \$7,000. That year he employed six travelling salesmen, including one working exclusively in the United States. By 1874 he was reported still to be doing well, though possessing a "peculiar style of doing business," whatever that meant, while estimates of his personal wealth ran as high as \$50,000. He had serious though unexplained reverses a year later, perhaps because of the depression and, in November 1875, was forced to make an assignment with his liabilities totalling \$130,000 against assets of \$40,000. Although we lose sight of him at this point in the credit reports, Ansell went into other business ventures, apparently with great success. He was one of the most important figures in Montreal's Jewish community for nearly another 40 years, taking a very active role in charitable work among the city's numerous immigrants, the colonization of Jews on the western prairies, and in the bitter Quebec political issues that affected Montreal Jewry.³¹

Summarizing, then, we note that nearly all of these Jewish jewellers in Montreal were German. Most of them clearly arrived with some capital or inventory, as well as business and family connections in Germany, Britain or the United States, who supplied them with vitally important agencies for specific lines of merchandise, credits and information. Several were wholesalers who supplied goods to local peddlers, or to upcountry traders, most of whom, apparently, were also Jews. But, clearly, not all of them prospered; about half operated enterprises which were short-lived.

In Montreal's tobacco business, by contrast, there were practically no German Jews. Tobacconists owned mostly small-scale enterprises which apparently enjoyed very few family or other credit connections abroad. There was one giant firm, that of the Joseph family, Sephardic Jews. They had settled originally in Berthier in about 1800, then in Quebec in 1814 and, finally, in Montreal in 1830.³² Their tobacco business was so large, so well capitalized, and so sound, that in October 1858, the Dun report rated them "As good as the Bank. You may trust them (for) all they will buy," and in February 1859, "Jews and 'Rich as Jews'."³³ The firm, run by Jacob Henry Joseph, occupied huge premises in Montreal, where it manufactured various tobacco products distributed across the Province. In October 1857, they also held other assets, possibly real estate, worth over \$200,000. A year later Jacob Henry was reported to be building a house for \$40,000, and was believed to have a net worth of at least \$100,000. In 1866 he took in Alexander Hart as a junior partner, because he was busy with other lucrative interests. These included real estate, as well as extensive holdings of shares in local telegraph, railway, and bank companies, as well as the Montreal Elevator Company. Joseph was also an officer on the Montreal Board of Trade, the harbour authority, and supported a number of charities.³⁴

By comparison with Joseph, most of the other Jews in the tobacco business were much smaller fry. Of these, for awhile during the 1850s, John Levy, whose daughter married the jeweller, Abraham Hoffnung - was apparently one of the most successful. An immigrant from Manchester, he began business in 1843

in a small way. Ten years later, however, using credits from New York city firms, he was doing very well and according to the Dun reporter, "making money...owns (real estate) and is said to be rich + good."³⁵ Thought to be worth from \$18,000 to \$22,000, he was doing \$60-\$65,000 business annually. The Dun reporter noted that Levy put on "a princely entertainment" for his daughter's wedding in March 1858. But Levy died the following August, leaving his widow and ten children - and his creditors - with a rat's nest of tangled finances. His wife, Gertrude, settled with creditors, most of them in New York, for 50 cents on the dollar, and continued the business, though on a much reduced scale, and solely in retail. She opened a shop in Quebec and gave it to one of her sons to manage; but it closed a few years later and Mrs Levy was forced to take in boarders to help meet expenses, while eking out a meagre living in her small shop.

Samuel Davis, arrived in Montreal from New York, with some means, about 1864. A cigarmaker by trade, he began manufacturing "medicated" cigars and opened two stores in Montreal, thus doing both a retail trade and a wholesale business.³⁶ He sold to good accounts only and, if some turned sour, he would sell off the debt at a discount. Though in good standing in Montreal, Davis did not use his credit there, somewhat to the mystification of Dun's reporter, preferring instead to draw on his New York contacts. In August 1868, he brought Lyon Silverman - who invested \$4,000 - into the firm as a partner. Eighteen months later, however, despite their preference for "good accounts," the firm was forced to bankruptcy as a result of a failure of one of their major creditors, with

liabilities totalling \$17,700 against assets of only \$8,500.

After settling his debts at 40 percent, Davis returned to business two years later with the help of his creditors in New York. He had a new partner in Jacob L. Moss, a former pawnbroker, who put \$20,000 into this business and became the dominant partner. By October 1874, the firm was thriving and employed 75 workers producing cigars. They received orders from advertisements, sold at retail from their store in St Lawrence Hall, and were extending their business into Ontario. Less than a year later, Davis and Moss claimed to be doing \$300,000 business a year, while being supported by substantial lines of credit at both the City Bank and Molson's Bank. The firm had thus made a transition from sole reliance on New York to at least partial integration into the Montreal financial system. The business prospered, mainly because of the effective direction given by Sam Davis' son, Mortimer, who, as president of the American Tobacco Company of Canada and Imperial Tobacco Company of Canada in the 1890s, was the country's "tobacco king" and a multimillionaire.³⁷

Next to these large businesses, most Jewish tobacconists were small retailers, or peddlers. Essentially transient, they set up, struggled for a few years and, finally, disappeared like so many others. In 1860 Henry Jacobs and Michael Michaels, formerly of Guelph, Ontario, opened a small retail and wholesale shop in Montreal.³⁸ They struggled for years with a small stock-in-trade and limited credit. Abraham Levey and Humphry Michaels did the same in their firm which began in 1858.³⁹ But circumstances forced them to become

peddlers within a year. Rebecca Warner operated a retail store in the 1850s for her husband, an undischarged bankrupt, with the backing, according to Dun's somewhat suggestive report, "of parties who take a *peculiar interest in her*." In November 1858, with heavy debts outstanding, Rebecca and her husband suddenly left town for parts unknown, never to be seen again in Montreal. Then there were Zacharias and Delapratz, German Jewish cigarmakers from Connecticut, who blew into town in August 1866, ran up substantial debts, and hightailed it out of town two years later leaving their creditors high and dry.⁴⁰ Samuel Brahadi, an English Jew and a cigar maker, set up a small shop in 1861 and did a reasonable trade until he was forced out of business in 1869 as a result of debts accumulated by his brother (of whom more later) for whom he was guarantor.⁴¹

Thus, in the tobacco business, aside from one large firm and another of medium size, there existed a group of very small-scale Jewish retailers and cigar makers who were characterized by financial weakness and transiency. In the clothing business, a traditional Jewish area of enterprise, in its various branches - retailing, wholesaling, manufacturing and importing - the pattern of Jewish participation was much different.

There was considerable Jewish activity in the clothing trades, mostly in the manufacture of caps, hats, and furs. This business had several dimensions. Some operators like Mark Samuel, the "very honest Jew" whom we met in the introduction, simply made hats and caps of various designs and quality in their shops and sold them at retail. These shops were often left to the wife or an

older child to manage while the father peddled merchandise door to door in town, or in the countryside. Others bought goods in Montreal, either from local hatters, or from importers, and peddled them, often with other items, in rural Quebec. Some furriers sold at retail and wholesale in stores in Montreal. Such a pair was Bernard Levin and Moses Davis, Germans described as "decent men of their class", who had a substantial store on Notre Dame Street where, since 1859, they also had sold clothing.⁴² Some bought up furs for export. Abraham Brahadi, an Englishman - formerly a professional singer who abandoned his wife and son in London - arrived in Montreal in the late 1840s, and gradually developed an active business which became so fashionable that it attracted "the better kind of French Retail Custom" trade.⁴³

Given the prominence of Jews in the Montreal clothing trade by about 1900, it is surprising that there were far fewer Jewish clothiers than hatters, capmakers, and furriers. The most prominent clothier from the mid-1830s until 1868 was William Benjamin who, with his brothers, Samuel and Henry, owned three distinct but interconnected businesses: clothing, dry goods, and carpets. Each was operated by one of the brothers.⁴⁴ By the end of the 1840s, their aggregate worth was estimated at about \$200,000 and their thriving dry goods and clothing outlets were rated as the best retail stores in town. They enjoyed a high rating with creditors in New York and England, especially with a family firm in Manchester. By 1860, however, they had tumbled into serious trouble. Their trade had declined over the previous year or so, according to one report in November 1860, "on account of the prejudice felt

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toward them as Jews." though another report stated that "the retail business in which they are engaged is not successful owing to competition."⁴⁵ Not having made the grade for whatever reason, in 1861 they closed out all their operations, except for a wholesale dry goods outlet in Quebec, which they left with William. They moved back to Manchester where Samuel and Henry set up a dry goods export business.

Only a handful of Montreal Jews were involved in the manufacture of ready-made apparel. As early as the mid-1840s, the Moss brothers - David and Edward - who had been in the importing clothing business in Montreal since 1836, were manufacturing clothing - men's work clothes, it appears - on an enormous scale.⁴⁶ They began production in their own factory next to the Lachine canal, where, by 1856, they employed 800 people. By that time they were exporting \$200,000 worth of clothing to Melbourne, Australia, where their two brothers had wholesale and retail outlets.⁴⁷ They were known to be rich, not only from their lucrative clothing business, but also because of their highly profitable sideline of private banking, in which they lent out money and "shaved notes," as the Dun reporter disparagingly described it, by discounting commercial paper.⁴⁸ This sideline was so lucrative that, in March 1858, the Mosses announced that they intended to give up manufacturing to concentrate on banking. Instead they scaled down and retired to England in March 1864 giving the business to their sons, Samuel and Jacob, (Edward's) and Jacob and Hyam, (David's).⁴⁹ The two pairs of brothers, with occasional guidance from their fathers in London, expanded operations. By January 1873,

they had about \$250,000 invested in fixed and working capital and had expanded so much that they were selling merchandise on doubtful credit, to "a weak class of customers," as Dun's reporter put it. But they were willing to take these risks because handsome profits on good accounts more than compensated for losses on a few bad ones. By 1876, Samuel had become the principal partner in the firm.⁵⁰

Finally, there was Moses Gutman, an American, who, though trained as an engraver, gave up the trade a few years after he emigrated to Canada in 1857⁵¹ to work for the Mosses for about nine months as an invoice clerk. He then joined the Benjamins in their Quebec outlet as a bookkeeper, meanwhile getting to know something about the clothing business. Mona Lesser, a salesman for a major New York hoop skirt manufacturer, moved to Montreal in 1860 and formed a partnership with Gutman in 1863. They manufactured goods in Montreal for the local city and country markets. Gutman served as production manager; he started off employing 28 girls to manufacture low-priced lines. Lesser was the salesman, and sold in the countryside more than in the city, probably because their cheaper goods were more marketable there. He soon emerged as the principal partner and, even though he was an undischarged bankrupt, he commanded substantial credit in New York, where the firm bought almost all of its supplies. Dun's reporters, therefore, were cautious about this firm even though its owners were deemed to be hard-working and steady men, who apparently did not seek credit in Montreal. By May 1869, Gutman and Lesser were "selling goods at cutting prices and pushing trade too hard for

their limited means," a practise which the reporter deemed to be "a little too sharp." Gutman left the firm in 1871, while Lesser carried on. By September 1874, however, he was in serious financial trouble. "This state of things," it was reported, "has been occasioned by the many rapid changes of fashion entailing losses to this customers and ultimately on him by which his capital was used up." After the partnership ended, Gutman teamed up in 1874 with two other partners, Edward Morris and Alexander Saunders, to manufacture gloves, and opened an outlet for them in Toronto.⁵²

Reviewing the activity of Jews in the clothing business, one is led to conclude that, with one or two noteworthy exceptions, there were few sparkling performances. The exceptions, those of the Mosses and the Benjamins, were either well-supported by continuous credits from family abroad, or were based upon substantial cash and merchandise in hand. Even in clothing manufacturing where Jews later were so successful, a few were only beginning to establish inroads at mid-century. Apparel production in Montreal was booming by the early 1870s.⁵³ But all the major Montreal manufacturers, aside from Moss's, were owned and operated by Anglo-Celts like Hollis Shorey, Edward O'Brien, Edward Small, and the Peck brothers.

Overall then, Jews, were essentially marginal men in the world of Montreal's business from the 1840s to the 1870s when all economic sectors were experiencing massive, if uneven, growth. With a few notable exceptions, they were small, very weak retailers and peddlers of jewellery, fancy goods, tobacco and

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cheap clothing - many of them driven from their trades by the ill winds of the business cycle, bad luck, mismanagement, incompetence, or undercapitalization. Throughout this period there also were some 16 Jews who operated various small businesses as butchers, bankers, agents, restaurateurs, auctioneers. They too were transitional figures who drifted into Montreal for a few years and then, blown over by a bad season or two, moved on to try their luck somewhere else.

Was this because of anti-Semitism? Except in one case, that of the Benjamins, there is no evidence that it mattered significantly enough to have dictated business failure. In the competitive, if not cut-throat, world of Montreal business in the mid-19th century, a Jew appears to have been as welcome a creditor or client as anyone else - provided, of course, he was good for his commitments. That is what the Dun credit reports were for. If no one wanted to do business with Jews, it is unlikely that they would have been reported on along with all the others. Clearly, non-Jews did business with Jews despite the existence - possibly even the prevalence - of attitudes that held Jews in contempt, fear, or mistrust. To the Anglo-Celts and to the French-Canadians they were, after all, an alien cultural element, most of them relatively new to the scene. In the 1840s and 1850s and for a long time to come, Montreal business was characterized by a considerable degree of the ethnic segmentation which had existed since the late 18th century. Suspicion was not limited to Jews. Irish and American businessmen in Montreal deeply resented dominance by the Scottish "old-boy" network of practically all

sectors of the local economy; while French-Canadian businessmen seem to have operated largely in their own sphere. These business networks continued to exist and immigrant Jews - or other outsiders - would not likely have been invited into the potentially profitable railway stock floatations and other lucrative ventures that were promoted by Montreal's established, rich, and politically well-connected businessmen. Everyone, Jews included, understood that was the way business was done. Who, except those under duress, would share such deals with perfect strangers - and with Jews, to boot? Montreal Jewish businessmen could not have been unacquainted with anti-Semitism before they immigrated and were likely not surprised to encounter it in Canada.

Besides, it appears that most immigrant Jews even preferred doing business with fellow Jews, and some of their firms were family affairs, a few even transatlantic in scope. The Dun reports time and again complained that it was extremely difficult to get information about Jewish businessmen and that, when possible, Jews seemed to prefer using their credit with British and New York connections - thus often eschewing opportunities for credit in Montreal - and that some Jews were living better than their assumed volume of business would allow, a sign that their real business situation was unknown. Jews may have operated on the assumption that credit supplied by family or friends was more reliable than bank loans, which could be withdrawn without notice, and that relatives and partners were more trustworthy than strangers.

Yet, while such attitudes were certainly not confined only to Jews - the same

patterns are noticeable among Montreal's Scottish businessmen up to the 1840s and 1850s - Jews did carry a unique history of persecution. In Germany and Poland, Jews had long suffered from disabilities inflicted by the authorities, one of these disabilities being the virtual confiscation of accumulated wealth through impositions and special Jew taxes.⁵⁴ Secretiveness, therefore was a hallmark of this sub-culture. Authorities and institutions were seen as real or potential oppressors. It was perfectly natural that such attitudes should be conveyed into new locations and continue to prevail among Jewish immigrants, notwithstanding the fact that Montreal's economy was undergoing gradual modernization which created pressures for conformity, structures of uniformity, and mechanisms for impersonal collaborative action. Yet, modernization was clearly neither uniform nor comprehensive in all sectors of business and to all cultures operating within it. Older patterns survived because they were needed and because they continued, however imperfectly, to work for those who adhered to them. Not everybody conformed to the Anglo-Saxon norm of the "modern" businessman, as historians Paul-Andre Linteau and Jean-Claude Robert have pointed out in their study of vigorous French Canadian entrepreneurial success in the 19th century Montreal urban real estate market.⁵⁵

Despite the persistence of traditional practices, Jews were partly being drawn into the modernization and diversification of Montreal's economy, but only on its periphery. Their past shaped - if it did not rigidly govern - their business attitudes and behaviour. They were mostly marginal to the major transformations in

the city's economic life underway between the mid-1840s and the 1870s. Aside from the Josephs in the tobacco business and the Mosses in the apparel manufacturing trade, Jews were simply not present in the dynamic sectors of Montreal's industrialization like shipbuilding, flour milling, sugar refining and the flourishing and multi-faceted iron fabrication shops located in the industrial quarters along the river and the Lachine canal. Nor were they involved in the city's flourishing financial sector of banks and insurance companies; they were not among the promoters of the ambitious railway and steamboat companies. In commerce, Jews in this period were absent from businesses which imported iron goods, wines, liquors, and textiles and from those exporting grain and timber. But their absence from them all was not because of anti-Semitism, but principally because of their lack of experience and connections in those businesses.

Virtually all the adult male Jews of Montreal in this era were petty merchants in the four fairly specific business sectors discussed above. With only a few exceptions, notably the Joseph brothers, none were involved in Montreal's great financial, transportation, and manufacturing sectors - and numerous powerful incorporated companies - for which the city became famous and through which it was to dominate the national economy that emerged towards the end of this period. Jews began as marginal men in the sense that they engaged mostly - there were a few exceptions - in the petty commerce of jewellery and fancy goods, tobacco, dry goods and cheap clothing, much of it sold to fellow Jewish storekeepers living in towns and villages,

or peddled through the rural areas of Upper and Lower Canada. The sale of clothing, both wholesale and retail, provided a major springboard for Jewish entry into what was already by 1871 one of Montreal's leading industries, the manufacture of men's and boys' apparel, while tobacco merchandising created another major manufacturing opportunity. Nevertheless, the efflorescence of the Jewish presence in these sectors lay some 20 years in the future.

Besides the context of Montreal's mid-19th century business world, there is another context for this inquiry. Those seeking to explain Jewish history must look for the major points where the Jewish past intersected with that of its surrounding cultures. The historian, Yosef Chaim Yerushalmi, while addressing the dilemmas of Jewish history in the modern world in his trenchant work *Zakhor* (Memory), suggests that the secularization of this subject is essential if it is to be rationally understood.⁵⁶ As opposed to metahistory, memory, nostalgia, and myth, he writes, "the Jewish past unfolds before the historian not as unity but, to an extent unanticipated by his nineteenth-century predecessors, as multiplicity and relativity."⁵⁷ Part of that historical investigation is the appreciation of the contexts in which Jews lived. Whatever may have been continuous in Jewish life, no matter where it was experienced, shaped, or mutated by conditions of its new environment. The argument here is that business history provides an important point of intersection of Jews and the various urban milieux in which they lived.

The business historian must seriously consider culture as well as the material

context in order to understand the behaviour of businessmen. Profit maximization cannot proceed efficiently in a political and social environment that is antithetical, or even lukewarm, to such a goal. The history of Jews in Canada - and their business behaviour in particular - were byproducts of both culture, or memory, and of context, or environment. In mid-19th century Montreal, we are able to see a snapshot - maybe somewhat smudged in places - of a group of Jewish immigrant petty bourgeois in the processes of adapting to an environment that was itself changing. The importance of this story lies not so much in its uniqueness, as in the insights it might provide into both culture and context, and in the ways in which both were being jostled and partly transformed by the interaction.

Notes

- ¹ Harvard University. R. G. Dun and Company. Credit Ledgers Montreal 1845-1876, 3 vols.
- ² *Ibid.*, I, p. 251.
- ³ Charles Cole, "The Montreal Jewish Community in 1861 and 1871: Its size, occupational and ethnic composition, relative to comparable Jewish communities in the United States" (Honours undergraduate thesis, Department of Geography, 1983 (See Appendices A (1861) and B (1871)).
- ⁴ Benjamin G. Sack, *History of the Jews in Canada* (Montreal, 1965). See chapters four and five.
- ⁵ *Ibid.*
- ⁶ Elinor Kyte Senior (in collaboration with James H. Lambert), "David David," *DCB*, VI, 179-181; Gerald Tulchinsky, "The Construction of the First Lachine Canal, 1815-26," (McGill University, M.A., 1960) 36.

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- ⁷ Carman Miller "Moses Judah Hayes," *DCB IX*, 379-381. See also Christopher Armstrong and H. V. Nelles, *Monopoly's Moment: The Organization and Regulation of Canadian Utilities, 1830-1930* (Philadelphia, 1986) 13, 14, 15.
- ⁸ Miller, *op.cit.*, 380; G. Tulchinsky, "Studies of Businessmen in the Development of Transportation and Industry in Montreal, 1837 to 1853," (University of Toronto, PHD, 1971) 465.
- ⁹ Armstrong/Nelles, *op.cit.*, 78.
- ¹⁰ See Congregation Sha'ar Hashamayim, 1845-1946 (Montreal, 1946) for the history of this congregation.
- ¹¹ Benjamin Braude, "Jewish Economic History - Review Essay," *Association for Jewish Studies Newsletter*, 19 (1977), Feb., 25-29.
- ¹² Moses Rischin, *The Promised City: New York's Jews, 1870-1914* (New York, 1970). See chapters four and five. Lloyd P. Gartner, *The Jewish Immigrant in England, 1870-1914* (London, 1973). See chapters two and three.
- ¹³ Judith E. Endelman, *The Jewish Community of Indianapolis, 1840 to the Present* (Bloomington, 1984); Robert A. Rockaway, *The Jews of Detroit From the Beginning, 1762-1914* (Detroit, 1986); Michael Brown, *Jew or Juif: Jews, French Canadians and Anglo-Canadians, 1759-1914* (Philadelphia, 1987).
- ¹⁴ Steven Hertzberg, *Strangers Within the City: The Jews of Atlanta, 1845-1915* (Philadelphia, 1978). William Toll, *The Making of An Ethnic Middle Class: Portland Jewry over Four Generations* (Albany, 1982).
- ¹⁵ Toll, *op. cit.*
- ¹⁶ *Ibid.*
- ¹⁷ David A. Gerber, "Cutting Out Shylock: Elite Anti-Semitism and the Quest for Moral Order in the Mid-Nineteenth Century American Marketplace," David A. Gerber (ed.), *Anti-Semitism in American History* (Urbana, 1986), 201-232. But, see Elliott Ashkenazi, *The Business of Jews in Louisiana, 1840-1875* (Tuscaloosa, 1988).
- ¹⁸ *Ibid.*, 223.
- ¹⁹ D. McCalla, *The Upper Canada Trade, 1834-1872: A Study of the Buchanans' Business* (Toronto, 1979). Gerald Tulchinsky, *The River Barons: The Montreal Business Community and the Growth of Industry and Transportation 1837-1853* (Toronto, 1977).
- ²⁰ Cole, *op. cit.*
- ²¹ Dun, Montreal, I, 193.
- ²² *Ibid.*, 262.
- ²³ Sack, *op. cit.*, 154, 156.
- ²⁴ Dun, Montreal, I, 232.
- ²⁵ *Ibid.*, 231.
- ²⁶ *Ibid.*, 255.
- ²⁷ Dun, Montreal, I, 125.
- ²⁸ *Ibid.* II, 105.
- ²⁹ *Ibid.* I, 138, 256
- ³⁰ *Ibid.* II, 217.
- ³¹ Sack, *op. cit.*, *passim*.
- ³² A. D. Hart (ed.) *The Jew in Canada* (Montreal, 1924).
- ³³ Dun, Montreal, I, 192.
- ³⁴ Hart, *op. cit.*, 330.
- ³⁵ Dun, Montreal, I, 192.
- ³⁶ *Ibid.*
- ³⁷ Hart, *op. cit.*, 123.
- ³⁸ Dun, Montreal, II, 84.
- ³⁹ *Ibid.*, I, 409.
- ⁴⁰ *Ibid.*, I, 12.
- ⁴¹ *Ibid.*, I, 177.
- ⁴² *Ibid.*, I, 434.
- ⁴³ *Ibid.*, I, 434.
- ⁴⁴ *Ibid.* I, 28, 137; II, 38. See also Sack, *op. cit.*, 115-116.
- ⁴⁵ *Ibid.*
- ⁴⁶ Tulchinsky, *River Barons*, 219-220.
- ⁴⁷ *Montreal in 1856*, 46.
- ⁴⁸ Dun, Montreal, I, 84.
- ⁴⁹ *Ibid.*
- ⁵⁰ *Ibid.*
- ⁵¹ *Ibid.*, II.
- ⁵² *Ibid.*
- ⁵³ Gerald Tulchinsky, "Aspects of the Clothing Manufacturing Industry in Canada, 1850s-1914," (unpublished paper delivered to Business History Conference, Trent University, 1984), 18-20.
- ⁵⁴ Samuel Ettinger, "The Modern Period," in H. H. Ben Sasson (ed.), *A History of the Jewish People* (Cambridge, Mass., 1976), 717-1096.
- ⁵⁵ Paul-Andre Linteau and Jean-Claude Robert, "Propriete fonciere et societe a Montreal: une hypothese," *Revue d'histoire de l'amerique francaise*, 28, no. 1, Juin, (1974), 45-65.
- ⁵⁶ Yosef Chaim Yerushalmi, *Zakhor: Jewish History and Jewish Memory* (Seattle, 1982), 89-91.
- ⁵⁷ *Ibid.*, 96.