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CONTENTS

PREFACE.

EDWARD CAPPER : HARDWARE AND SOCIETY.

by Ian Bowrey 1

DANGAR'S DISMISSAL.

by Russell Seton 9

THE 'WANTED COLUMNS' OF THE MAITLAND MERCURY, 1850-55: EMPLOYMENT PATTERNS DURING THE GOLD RUSHES.

by Jan Horne 15

WORKING CLASS WOMEN AND THE SUFFRAGETTES : A STUDY OF URBAN NEW SOUTH WALES AND VICTORIA, 1890-1900.

by Noeline Williamson 21

AUSTRALIAN THEATRE : A REFLECTION OF THE NATIONAL SELF- CONSCIOUSNESS.

by Judi Harris 29

THE 1929 COLLIERIES LOCKOUT AND THE ROTHBURY INCIDENT.

by William Hill 35

P R E F A C E

In 1976 five research papers in Australian history, written by second year students in the ordinary History IIB course, were presented in this format. The favourable response that they received suggests that the project is a worthwhile one and it will therefore be continued annually. This year, however, publication of the papers has been undertaken by students under the auspices of the History Club and the S.R.C.

Each year students in this course are asked to investigate some aspect of Australian history, preferably through research in primary sources. They are encouraged to look wherever possible at questions through which light can be thrown on significant problems by the study of local history. Over a hundred such projects were undertaken this year, and the variety of topics as well as the quality of the papers presented was very encouraging.

The papers published here were chosen not only because they are good papers, but also to show the variety of issues that interest students. Many other papers could have been chosen.

Peter Stephens :	Morpeth in the era of the Steamship.
Mary Livingstone :	The First General Strike in the Coal Industry
Adelle Harding :	The Copeland Gold Rush
Mark Holmes :	The First Battle Honour – Australians in the Boer War
Baronya Croft :	Rothbury Dilemmas
John Charleston :	Maitland-Morpeth – The Forgotten Artery
Peter Crotty :	Henry Dangar, Pioneer Explorer, Surveyor and Pastoralist
Gregory Gamage :	Attitudes of the People of Newcastle towards the Chinese 1978 - 1888
Lynda Allomes :	A Study of Bushranging in the Hunter Valley
Susan Murray :	The Robertson Land Acts
Lynn Rutherford :	The Bellbird Mine Disaster 1923
Peter Jeffrey :	The Paul Bunyans of Cedar Arm

C. Bacchi

P. Hempenstall

N. Rutherford

The works presented in this collection are not only a tribute to their authors, but also to Carol Bacchi, Peter Hempenstall and Noel Rutherford who provided the opportunity, the support, and the encouragement that made it all possible. The History Club is pleased to be associated with such a worthwhile project.

History Club Executive

EDWARD CAPPER : HARDWARE AND SOCIETY

BY

IAN BOWREY

SYNOPSIS:

The history of nineteenth century Australia has been recorded by many historians in terms of the conquest of the continent and the filling of the open spaces. Because of the 'Hancock tradition', urban history has been relegated to a role of lesser historical importance. This paper examines the effort of an urban storekeeper, Edward Peter Capper, to establish a hardware and ironmongery business in West Maitland in the 1840's.

Capper's commercial practices are looked at in the light of the social conditions that affected contemporary society in the Hunter Valley during that period.

Edward Capper was born in England in 1799 and in his youth had served an apprenticeship with his father, a hardware merchant and ironmonger in Birmingham. His first attempt to establish his own hardware business occurred in Argentina in 1825. It proved a financial disaster for Capper, and his partner, because political upheavals swept Buenos Ayres and seriously disrupted commerce. He returned to England in 1831 and almost immediately decided to sail for the colony of New South Wales.

Capper arrived in Sydney on New Years Day in 1833 with £47 and a small quantity of hardware. Again his enterprise failed, this time because his capital and stock were insufficient.

Those days were difficult but Capper's fortune began to change when he found employment with the Sydney branch of an international hardware firm, Livicks and Younger. The earliest documented evidence of Capper's interest in opening a store in Maitland appeared in 1834 ¹ while he was employed by that firm. It took Edward Capper seven years to fulfil his commercial intention but the need to raise sufficient capital undoubtedly affected his plans.

At that time, the northern settlement at Maitland had grown rapidly. Its location on the banks of a navigable river and the attraction of its fertile land had provided the stimulus. Travelling time from Sydney had been reduced from a difficult three day overland trip to twelve hours by steam packet to Morpeth. A regular service had commenced in 1831 and the passengers on the packet tended to be the new immigrant capitalists and the merchants. ² In 1841 Capper embarked as one of the merchants.

By the time, Edward Capper was 42 years old and had had experience as a hardware merchant on three continents. ³ This led him to establish his store in High Street, on the principles of caution, service and integrity. The principles helped his business to survive the troubled 1840's and to grow while others around him failed, and they can be recognized quite clearly, in his correspondence and in the columns of his ledgers.

In the early days of the colony, credit transactions had formed a substantial part of commerce. Capper granted credit with care to men of property, and to skilled artisans. His debtors included pastoralists such as the Bettingtons of Merriwa; R. B. Dawson of Belford, the son of Robert Dawson; W. C. Wentworth who leased the vast "Windermere" and "Luskintyre" estates; and the Blaxlands from Merriwa and Jerry's Plains. ⁴ A second category included the merchant/entrepreneurs, people like David Cohen; the Dickson Brothers; and Henry Rourke a saddler, who had built the first store in West Maitland in 1836 and had become a large employer of skilled labor. A hardware store provided essential goods for skilled manual workers and Capper gave credit to a number of artisans. As individuals their purchases were small, easily out-valued by those of the upper classes, but collectively they outnumbered the Bettingtons and the Wyndhams.

In the Hunter Valley a wealthy elite headed society. By 1827 a mere 792 people had appropriated 372, 141 acres.⁵ The size of the grants varied from 60 to 12,000 acres and more than 140 grants exceeded 1000 acres.⁶ Although a cross-section of colonial society, ex-convicts, currency lads and free immigrants, held land, it has been conceded that "the balance was in favour of the wealthier class." ⁷ The introduction of the Land Regulations in 1831 favoured those with capital and by 1841 the "gentry" had become well established along the Hunter. Their influence dominated the valley's society and, as a class, they were not disposed to rely upon the improvisation of green-hide and stringybark.

The 1830's had been years of boom for pastoralists and the colonial economy, but during the early 1840's, the colony reeled with a rash of insolvencies in a sudden sharp recession. Although further research is needed to determine whether the middle class storekeepers at Maitland were advantaged by the presence of these wealthy landholders, Capper's Ledgers indicate that he escaped almost unscathed. Table 1 is a list of debtors that Capper wrote off as insolvents during the recession.

TABLE 1: "INSOLVENTS" 1841-1845

	<u>Debtor</u>	<u>Amount Owed</u>
1842	Captain Livingston	£10. 8.10
	Solomon Levein	£ 1.15. 9
1843	Peter Hitt Rapsey	£ 5. 0. 0
	Turner and Martyr	£ 1.19. 1
1844	W. H. Garmain	£ 4.16. 0
	Charles Fairs	£ 6.15. 5
1845	George Hobbler	£ 1.18. 3
	Captain Bidulph	£ 9.11. 1½

As Capper did not always list the occupation of his debtors, it is impossible to gauge every person's status. Levein had been an inn keeper at Hinton while Livingston, Garmain, Hobbler and Bidulph had been settlers and property owners.

To understand the limited effect to Capper's business, the insolvencies should be compared with the overall credit transactions allowed during the same period. The following table shows the total amount of credit given each year from July, 1841 to 31 December, 1846.

TABLE 2: CREDIT PURCHASES 1841-1846

	<u>Yearly Total</u>
1841	£425.14. 2½
1842	£885.14. 2
1843	£840. 0. 5
1844	£522. 9.10
1845	£716.10. 7
1846	£1316.11.10

Source: Customers Purchases 1841-1846, AB2222.

Capper's credit appeared reasonably liberal considering the economic conditions in 1841 to 1843, but it was probably a calculated move to establish himself commercially in that region. The amount of credit allowed in 1846 demonstrated the improvement felt in the colony.

Between 1846 and 1847, about 200 people obtained goods on credit from Capper's store. ⁸ The amount varied considerably but usually it was small. Table 3 is indicative of the usual extent of individual debts accrued in a monthly period.

**TABLE 3: EXAMPLES OF EXTENT OF MONTHLY
CREDIT PURCHASES**

			<u>Monthly Total</u>
1846	April	W. C. Wentworth	£1. 13. 6
	May	James Taylor	£1. 3. 0
	December	Dr. Liddell	£1. 11.10
1847	March	William Todhunter	£1. 14. 0
	March	James Taylor	£4. 2. 0

Source: Ledger 1846-1847, AB2238.

Although few individual debts exceeded £10 at any one time, there were notable exceptions, and over a period of time some of these owed Capper substantial amounts. The most prominent debtors between 1847 and 1852 are listed in Table 4. This table summarises the total yearly credit they obtained in that period.

**TABLE 4: SUMMARY - TOTAL ANNUAL CREDIT -
MOST PROMINENT OF CAPPER'S DEBTORS**

Name	<u>Year</u>					
	<u>1847</u>	<u>1848</u>	<u>1849</u>	<u>1850</u>	<u>1851</u>	<u>1852</u>
David Cohen & Co.	£ 124. 9. 3	132. 1. 9	52. 2. 6	37.11. 8	50.12. 2	37.15. 8
D. & J. Dickson	£ 24. 8. 2	69. 4. 8	55. 5. 0	72. 4. 7½	59. 3. 2	54. 6. 9
Henry Ikin	£ 37.10. 9	11. 6. 1	27. 0. 8	68.16. 1	72. 9. 7	49. 1. 9
John Fenwick	£ - -	100.17. 4	103.10.11	197. 9.11	89. 3. 8	- -
James Moore	£ 32. 0. 8	148. 1. 4	119. 1. 6	159.13. 7	108.17. 3	495.19. 0

Source: Ledgers and Ledger Index 1847-1853, AB2234.

Cohen and Co. at that time, was one of the largest importers in the colony. It also traded extensively in wool, shipping to England the produce from the norther stations. ⁹ The Dickson brothers had a large store in West Maitland and in November, 1847, they acquired portions of the Bolwarra Estate. ¹⁰ Ikin and Fenwick were self employed artisans and Moore had a store at Singleton. Each of these people or firms conducted commercial ventures. As they were not direct competitors, Capper profitably afforded them substantial credit because their assets and business acumen provided ample security, in contrast to many of his debtors who owed lesser amounts.

Despite the provision of credit, cash sales dominated Cappers transactions. He appeared to recognize the dangers of over-extending credit. For example, his Cash Book entries for September, 1846, showed that while credit sales amounted to £96.13.4, he received in cash £270.15.5 for goods sold. Payments totalling £68.15.0 were made in cash for outstanding debts. ¹¹ Capper maintained a favourable cash balance throughout his commercial career in High Street, a lesson he had learnt from his early experiences.

Promissory Notes and cheques were a common medium of exchange but other methods had to be adopted to suit the times. Table 5 demonstrates the flexibility of both debtor and creditor in the troubled 1840's, in meeting their obligations.

TABLE 5: EXAMPLE OF EXCHANGE MEDIA

J. Conner, Painter, West Maitland.		
1842		
15 March	By work done for Capper	£16. 5.11
	By goods	11. 3
	By cash	3. 9½
	By goods returned	1. 5. 4
		£18. 6. 3½

Source: Ledger 1841-1852, AB2223.

The Media of exchange, apart from labour, included a wide range of goods such as hay, glass and cedar. They were utilised by people from all social classes and included pastoralists and doctors, artisans and labourers.

In the mid 1840's Capper's Stock Book inventoried more than 270 separate items ¹² and the following tables indicate some of the goods that Capper sold.

TABLE 6: EXAMPLE - SALES TO LOWER CLASS

1842	Jas. Cahill	
1 September	2 bars Shoeing Iron 41 lb	8/6 ^a
	1 lb Rivets	9 ^a
	1 lb Solder	3/-
	1 lock	1/-
	2 Tiles	1/6 ^a
	½ lb Glue	6 ^a
		15/3

Source: Cash Book 1842-1843, AB2004.

TABLE 7: EXAMPLE - SALES TO UPPER CLASS

1847	George Wyndham	
14 October	1 doz table knives	1 doz dessert spoons
	1 doz table spoons	1 doz tea spoons
	4 doz pocket knives	1 doz shaving boxes
	1 doz razors in cases	1 doz rag stones
	6 doz sheepshears	20 lb raddle
	2 packs twine	20 lb 6 inch spides
	20 fathoms rope	10 lb hurdle nails
	2 doz quart/pint pots	
	69 wool packs	
	$\frac{1}{2}$ doz spades	
	$\frac{1}{2}$ doz shovels	
		Cash Sale £56.0.2

Source: Ledger 1846-1847, AB2238.

The above tables show more than the diversity of goods sold by a colonial hardware store. They demonstrate the tremendous gap in the purchasing power between the pastoralists and the working class. Wyndham was a landowner of significance. He had 3600 acres at Dalwood as well as stations on the Liverpool Plains, the Mac Intyre and the Clarence Rivers. Like a number of Hunter landowners he claimed descent from the landed gentry in England. ¹³ To the working class, £56 would have been a fortune and some perspective can be gained by comparing the two amounts with the wages of the working class. In 1852, carpenters, smiths, wheelwrights, bricklayers and masons received an average of 9/- a week. By 1855, the carpenters, smiths and wheelwrights received 15/- a week while the bricklayers and masons earned 17/-. ¹⁴ It is no wonder that social distinctions were so apparent.

Capper's hardware business continued to grow and in 1851 he began to import his stock direct from England for the first time. The goods included pioneer items such as axes, mattocks, farriers' knives, gunpowder and shovels, but they also included an increasing number of articles for a more affluent and acquisitive society. His order requested tea trays, horse rugs, food scrapers, ladies' saddles, ivory-handled cutlery, and glass. Not only the ubiquitous looking-glass, but cut-glass carafes, decanters, and wine glasses were ordered along with tulip glasses and finger bowls. ¹⁵

As an astute businessman, Capper placed his order with a view to satisfying his customers. He directed his agent to forward only merchandise of good quality, but many of his "luxury" items were obtained in two grades: a superior finish for the wealthier class and a secondary quality for the lower classes who "were convinced that acquisitive competitiveness produced improved circumstances." ¹⁶ Even the simple candle snuffer was ordered in two qualities: a highly polished metal for the wealthy, a common unpolished metal for the workers.

Capper did not sell musical instruments like pianos, but for those who wanted to entertain themselves he imported dozens of Jews Harps. They are rarely seen or heard today but in the mid nineteenth century the little instruments were highly prized. In his 1851 order, Capper requested "2 gross cheap Jews Harps . . . and . . . 2 dozen pair tuned Jews Harps in separate tin boxes". ¹⁷ The working class paid 1/6 for theirs while the upper class were charged five shillings. So popular was this form of amusement that Capper sold 3 gross 3 dozen in 1849 and 11 gross in 1850. ¹⁸

Luxury goods represented only a portion of Capper's stock. His goods were essentially hardware and iron, the materials needed to develop the surrounding region and to construct the houses, shops, sheds and factories. At the beginning of 1850 there were 842 houses in Maitland, of which 433 were brick or stone. ¹⁹ While many were of simple construction, others were more substantial and throughout the district were the grand houses of the elite who spared no expense:

"Aberglasslyn" completed in 1842 . . . has upstairs and downstairs bathrooms with a septic service.

The interior of these early houses are very similar. Almost every room contains a fireplace . . . In later houses . . . marble mantelpieces in every colour, size and shape . . . ²⁰

Because of the wealth of the social elite in the Hunter Valley, a great social gulf lay between the classes. It has been argued that none was greater than between the free-immigrant capitalist settler, like George Wyndham and the convict and ex-convict population. ²¹ Capper's ledgers provide an insight into the social divisions, in the 1840's, as they reflect something of the purchasing power of the classes, and of the goods they considered essential. An example of this is the common lock.

Russel Ward has subscribed to Harris's assertion that "... in the country parts of the colony every door is without bolt or lock..." ²² But was that really so? Capper conducted a brisk trade in locks not far from Harris's Port Stephens. He sold mortice, sash, French, plate, cupboard and till-locks. And, as well, carpet bags with locks, padlocks, and locks for doors crossed his counter. The [c 1845?] Stock Book listed forty separate headings for locks which evidenced a complex range in many sizes. Even their value, £41.10.3, was a significant amount for an item at that time. ²³

The buyers had to be people who wanted to protect material goods. Capper's ledgers indicate they were the wealthy pastoralists and the urban bourgeoisie, and also the artisans from the lower classes who were "acquisitively competitive". Harris's description appears to apply to the rural paupers, whose poverty was such that they had no material goods to protect.

Capper's customers came from all social classes. He profited from the presence of the wealthy landowners, he treated the bourgeoisie with favour, and he was sustained by the working class. As the Hunter Valley prospered so did his business. In 1854 Capper had purchased a High Street allotment for £600 and erected a two-storey hardware and ironmongery store on it. Later he acquired other capital assets that were estimated in 1867 at £7,140. ²⁴ Add to this the value of his trading stock (Capper anticipated ordering £1,000 worth every three months ²⁵) and an image of a successful capitalist begins to emerge.

But the outlook of the man was not restricted to hardware, and any assessment of Capper must include his community service. Shortly after his arrival in Maitland, Capper became involved in a number of community activities. He worked for a new bridge to link the East and West townships, for a town fire engine and for the abolition of transportation. ²⁶ He was elected a trustee of the Building and Investment Society, and a committeeman in the Hunter River Agricultural and Horticultural Society. ²⁷ His community spirit, however, appears most strongly linked with the construction of St. Paul's Church, for which he was the prime mover.

The records that have survived, suggest that Edward Capper was more than an insignificant bourgeois storekeeper. In an age of rapid change, and growth, he was a man of perception, energy and fellowship. Men like Capper, who put down the foundations of the towns and cities in which most Australians live today, have a story to tell that could help us to re-assess Ward's legend of egalitarianism.

FOOTNOTES:

- (1) The foregoing is expressed in detail by W. J. Goold, "Capper of Maitland", Journal of the Newcastle and Hunter District Historical Society, Vol. 1V, pp. 17-21.
- (2) H. W. H. King, The Urban Pattern of the Hunter Valley, Maryville, 1963, p. 53.
- (3) Goold, op. cit.
- (4) Ledger and Ledger Index, 1841-1852, Records of Cappers Pty. Ltd., Maitland Merchants, 1829-1863. Newcastle Public Library, AB2223. (The Records are referred to below as "Cappers Records".)
- (5) H. W. H. King and E. R. Woolmington, "The Role of the River in the Settlement of the Lower Hunter Valley", Australian Geographer, Vol. VIII, p. 9.
- (6) J. Jervis, "The Hunter Valley : A Century of its History", Journal of the Royal Australian Historical Society, Vol. XXXIX, p. 102.
- (7) H. J. C. Green, "The Pioneer Settlement of the Hunter Valley 1821-1831", unpub. M. A. thesis. University of Newcastle, 1975, p. iv.
- (8) Ledger 1846-1847, Capper Records . . . AB2238.
- (9) W. J. Goold, "Old Maitland", Journal of the Newcastle and District Historical Society, Vol. X, p. 138.
- (10) C. Mitchell, Hunter's River, Maitland, 1973, pp. 78-79.
- (11) Cash Book, 1845-1846, Cappers Records . . . AB2224.
- (12) Stock Book, [C1845?], Cappers Records . . . AB 2226.
- (13) Mitchell, op. cit., pp. 134-135.
- (14) New South Wales Statistical Register 1861, p. 142.
- (15) Capper to Thomas Lloyd, 7 June, 1851, Out Letters, Cappers Records . . . AB1999.
- (16) H. McQueen, A New Britannia, Ringwood, 1975, p. 174.
- (17) Capper to Thomas Lloyd, op. cit.
- (18) Stock Book, 1849-1850, Cappers Records . . . AB2225.
- (19) Goold, "Old Maitland", op. cit., p. 138.
- (20) Mitchell, op. cit., p. 17.
- (21) Green, op. cit., p. iii.
- (22) R. Ward, The Australian Legend, Melbourne, 1975, p. 85
- (23) Stock Book C1845?, op. cit. More than 270 item headings were listed in this stock book. The items of greatest value were:

Iron	93. 2. 3.	Knives	68. 6. 1.
Nails	55.19. 9	Tin Dishes	49.11.10
Locks	41.10. 3	Files	37. 5. 2
- (24) Dodds to Manager, Bank of New South Wales, 8 March, 1867, Legal and Financial Documents, 1835-1898, Cappers Records . . . A164.
- (25) Capper to Thomas Lloyd, op. cit.
- (26) Goold, "Capper of Maitland", op. cit. p. 21.
- (27) The Maitland Ensign, 21 September, 26 October, 1864.

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