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**Brokers, Land Bankers, and "Birds of Evil Omen":
The Effect of Land Policies on Settlement in Upper Canada
Collingwood Township 1834-1860**

by Bill Shannon

Thesis submitted to
the School of Graduate Studies and Research
in partial fulfillment of the requirements for the M.A.
degree in History

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William Shannon, Ottawa, Canada, 1989

Abstract

Brokers, Land Bankers, and "Birds of Evil Omen" The Effect of Land Policies on Settlement in Upper Canada Collingwood Township 1834-1860

The thesis examines the effects of colonial land policies on a frontier township. It was found that the initial results on Collingwood Township were as expected. Nearly all the land was granted to U.E. Loyalists and military claimants. These claims all originated in settlement points of the Loyalists, but within five years almost all claims had passed to other absentee owners. The path of land to settler almost always went through the hands of these two groups.

A synopsis of 13 of the largest owners, shows that they were all members of the elite of Upper Canada and held at least 600 acres of Collingwood land. However, examining time of entry, length of tenure, and annual rate of return on their investments illustrated dramatic differences in behaviour and, by inference, motivation. "Land Speculator" proves a misleading term when a more careful analysis is made of the actual practices of the most prominent land dealers in Collingwood Township. Thus it was argued that traditional historical approaches and terminology have lacked refinement with regard to absentee ownership and that "speculator" long ago became a handy, but inaccurate, epithet used with equal abandon by settler and historian.

Comparison with two neighbouring townships, both of which grew very rapidly in contrast to Collingwood's stagnation, produced evidence that land policies did not necessarily affect every township equally when such factors as settlement groups, commercial stimulation or the absence of mass absentee ownership were present. However, it was argued that absentee ownership in Collingwood drove up land prices, interfered with development of mill sites, and drew capital out of a cash-poor frontier to urban land dealers.

For my Mother and Father:
Helen Haight Day
William Allen Shannon

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CHAPTER ONE

In some ways examining the accumulated British land policies and settlement attitudes, as they affected Collingwood township is like looking at a house that has passed through many generations of occupants. The east wing may suggest Georgian architecture while the front facade affects Victorian tastes. A porch added to one side may have satisfied one owner's craving for a summer shade, while a back dormer was put on to make room for another couple's growing family.

What eventually happened to the virgin land of Collingwood township after Charles Rankin had filled the order in the summer of 1833 to survey it, was not the implementation of a unified policy passed by a single British colonial office. Like the old house the policy was a reflection of historical events in Britain and British North America. At least from the time of the Conquest of Quebec in 1760, and even preceding that, in the experience of the American colonies long before, British mercantilist and strategic interests governed their philosophy of colonization. The land policies of Upper Canada reflected the desires of settlers with different traditions than the conquered French. They were also a direct reflection of the great revolution which took away most of Britain's colonies in America. Along the way official policy picked up the practices of cash-poor colonial administrations,

and the means used to secure the loyalty and support of the populace when militia units were needed to defend the colony from American invasion.

Like the old house, the new township's blueprints would be an accumulation of many historical events, as well as practiced economies, and market forces. The blueprint or code of alienation and settlement of Collingwood is contained in a single sheet of paper, whose literal purpose is a readers' aid to the Land Records Index, assembled by the Archives of Ontario. Figuratively, code words such as "Sue" for Son of United Empire (Loyalist), "CR" for Crown Reserve or "Comm." for Heir and Devisee are the detritus of half a century of evolving land policies.

To gain a better understanding of accumulated practices a critical review of the history of land policies is necessary. The first purpose of this chapter is to discuss and explain this history in a very limited summary. Secondly, the intention is to consider why these policies evolved and what their accumulated practical effects were on the settlement of Upper Canadian townships. With a basis such as this a rationalization can be made of the effects of land policies on Collingwood township.

Upper Canada in half a century had changed, in the words of J. Howard Richards, "from a province of vast, empty lands...(to a) province of vast, alienated, empty lands."¹ In his essay, "Lands and Policies: Attitudes and Controls in the Alienation of Lands in Ontario During the First Century of Settlement" Richards argues that British government policy towards land throughout the colonial period depended on the perception of the amount of land that was available for

settlement; when the land policies were established, the perception was that there was an unlimited amount of land to be settled. With this as the basis of his explanation his essay simplifies the stages of colonial policy into three periods. Such simplification is a help in first grasping the flow of policies which otherwise are as muddled today as they must have been at any particular date when they were in operation.

From 1780 until 1825 the policy was of free land, from 1825 until 1850 that policy switched to sales of land, and finally in the last stage the government switched back, to free land. The three stages reflect the attitudes of the times: land was given away until it was finally realized that almost the entire province had been alienated. There followed a desperate attempt to reverse direction. Finally after 1850 when only land above the Laurentian Line of the Canadian Shield remained open, free land was again offered as an inducement to settle Northern Ontario. It is useful to keep those three basic stages in mind throughout the summary which follows, although this study is concerned with only the first two stages.

The policy of free grants of land to United Empire Loyalists and retired soldiers and sailors was, in fact, not initiated in 1780, but followed the general policy incorporated in the Proclamation of 1763. The Instructions to Governor James Murray, December 7, 1763, stated, " that one hundred acres of land be granted to every person being Master or Mistress of a Family , for himself or herself, and fifty acres for every white or black, Man, Woman, or Child, of which such Person's Family shall consist."² A nominal fee of two shillings would be made by

the grantees for every hundred acres. Within three years the grantees had to work at least three acres, and for every 50 acres have three cattle. The three essential elements of British land policy for Upper Canada are contained in these instructions: a certain acreage as a free grant, a token payment, and specified settlement "duties". After 1783 the British government fiddled with one or more of these variables, increasing, decreasing, or abolishing them, according to current theories, political or economic pressures, or frustrations of senior administrators. However, none of the adjustments constituted a revision of basic policy.

At the end of the Revolutionary War, the Instructions to Governor Frederick Haldimand amplified the same policy of grants to British subjects of the former colonies, and officers and men of disbanded regiments, by specifying that the size of acreage given to soldiers would depend on their rank.³ The land grant had been slanted to give special favour to rank, and hence - to class. For example a field officer received 1,000 acres, and lesser officers could receive 500 acres, while " a private man reduced (retired) 100 acres."⁴ Britain clearly wanted to settle her remaining colonies with her most loyal subjects, civilian or military, and she preferred a heirarchical society similar to Britain itself. When the backbone of this society was veteran officers, there would be no more successful colonial revolutions.

Guy Carleton's instructions essentially followed what had been set in motion already. His contribution was to implement the policy with steady increments in generosity. What started as a reasonably modest grant of 100 acres for a head of household plus 50 acres for each member of a Loyalist family, and a

considerably more generous allotment of up to 1,000 acres for a high ranking officer, seemed to grow by geometrical proportions, as time passed. Fred Landon gives the outstanding example of Benedict Arnold, who received an initial 5,000 acres, which was the first military grant increase by Carleton; then he got an additional 8,400 acres in the names of his wife and children. Two sons also received 2,000 acres each. The total amount given to Arnold was 15,400 acres, in East and West Gwillimbury townships and in Elmsley township.⁵ G.C.Patterson provides other examples of the extravagance of land grants to prominent people who combined claims as civil officials and as Loyalists.⁶ Chief Justice Powell received 3,000 acres in Hawkesbury, three town lots in Newark (Niagara-on-the-Lake), and a farm lot in York. His wife, a Loyalist, got 1,200 acres and her seven children 1,200 each. The Powell family, then, received over 12,800 acres. Another Executive Councillor got 9,600 acres for himself, and 1,200 acres for each of his eight children. J.C. Dent cites the example of a Legislative Councillor who applied for and got a grant for his three-day old child.⁷ In their defense Patterson suggests these senior public officials were forced to accept remuneration in land because the Home government was unable or unwilling to pay them in cash.⁸ Be that as it may, the complete alienation of the public domain was the result.

Lillian Gates goes to some lengths to explain the sudden increase in grants to Loyalists and their children; an argument is also developed by Frank Pendle.⁹ They argue that these jumps in generosity resulted from misinterpretation. In 1789 Lord Dorchester expressed a wish to honour not just Loyalists, but Loyalists families so that "their posterity may be discriminated from future settlers."¹⁰ As such

the letters U.E. standing for Unity of Empire should be affixed to the names of Loyalists and all their descendents. These were a select group of Loyalists, being only those who had joined the Royal Standard before 1783. Dorchester added that children of these Loyalists should received 200 acres on coming of age. The original policy of land grants to Loyalists was made only to the Loyalists themselves, plus 50 acres for members of their family who had come with them. British government policy did not include a separate land grant to the children of Loyalists. That originated with Dorchester who wanted a mark of honour given to Loyalists and their families forever. The argument is that he never intended that land grants should continue after the first generation of Loyalists. This confusion between honour and material reward, and between a specific case and a general policy cost the Crown 3,300,000 acres eventually, according to Lillian Gates.¹¹

Before the end of the eighteenth century the genetic code of Upper Canadian land settlement was fixed. The first seeds of the Ontario class system, and political and social unrest would result. As a by-product, the land speculator, "That bird of evil omen", as G.C.Patterson points out, was not slow in appearing on the scene, and that as early as 1791 came complaints of abuses.¹² Upper Canada might have experienced a very different kind of future but for the infamous absentee owner of wild land.

In 1791 Upper Canada was a "province without people" as Randy Widdis observed.¹³ There were in fact about 10,000 inhabitants: the Loyalists, the men of disbanded regiments, and a few of those called "late loyalists" who would shortly overwhelm the numbers of "true" loyalists who had held to the Royal Standard

during the Revolution. British immigrants had been accumulating in Quebec and the upper Lake Ontario region since the early stages of the American Revolution. By 1791 the population had reached a mass large enough that Britain considered a new colonial political structure viable. The impetus for the Constitutional Act came from these new British settlers who were unhappy living under the Quebec Act which contained no provision for free-hold land tenure. The Seigniorial system maintained after the Conquest to hold the loyalty of upper class French colonists was antithetical to all British tradition, although it remained British policy right up to the Constitutional Act in 1791. In addition to demands for British civil rights in colonial government, land policy was at the heart of the agitation for a separate province. The new British immigrants to Quebec immediately after the Conquest, and the Loyalists who followed the American Revolution, were accustomed to British civil law and institutions. Land policies which played so crucial a role in its political and social history were at the forefront in the development of Upper Canada.

The main demand of loyalists and other British immigrants for British land tenure was granted in section 43 of the Constitutional Act in 1791. The act states that: "... all land which shall be granted in Free and Common Soccage, in like manner as lands are now holden in Free and Common Soccage, in the Part of Great Britain called England."¹⁴ The Act does not specify how land shall be granted except by inference in this section and in the details of instructions to successive Governors-General and Lt.-Governors.

The first Lt.-Governor of the new province of Upper Canada, John Graves

Simcoe, tried to attract *bone fide* settlers by the offer of free land with settlement duties. It had been British policy from the start to insist on cultivation of the land by grantees. In fact the Instructions to Murray stated that many "inconveniences" in the American colonies had resulted from granting more land than could be cultivated which had prevented others "more industrious from improving the same."¹⁵ Murray was instructed that the quantity of land he granted to a person be in proportion to the ability to cultivate.

Nevertheless, through time the official grantees - Loyalists and retired military veterans - had been excused fees or duties, sometimes out of compassion for what the Loyalist families had suffered in the Revolution. Simcoe's grand plan was to create a monarchical province with "every establishment of Church and State that upholds the distinction of ranks ..."¹⁶ Therefore, the province was saddled with this distinction between what Leo Johnson calls "official" and "unofficial" grants: the official were the original Loyalist and military grants, the unofficial were the settlers Simcoe induced to settle Upper Canada.¹⁷ All land was free at this time, but it was freer to some than to others. As it turned out, the "official" grantees as opposed to "unofficial" were generally not interested in, or capable of settling the very large grants in undeveloped townships.

For the true settler the settlement duties were arduous and time-consuming. Passed by Order-in-Council in 1818, they required that a settler build a house 16' by 20', clear half the roadway in front of his lot, and clear and fence 5 acres for every 100 acres he had intentions of owning.¹⁸ Using a clearance rate as determined from assessment records by Peter Russell,¹⁹ of approximately 1.5 to 2

acres per year, per man, the settlement duties meant in effect that about 10 years would elapse before a settler on "free" land could hope to gain a patent, unless he could afford to hire outside labour, or unless he had adult family members to assist in the work. Clearly, for the settler land was not "free" if it took almost a decade to work off the initial cost, although admittedly the cost was in the form of improvements. The people receiving official grants could get title almost immediately, yet they were not settlers. The effect on settlement of the province because of the disparity in the policy creates an irony which is immediately apparent. For the early speculator it meant that purchasing rights to grants was far more attractive than purchasing actual land from settlers which had the onerous duties attached to them. This was one factor which created conditions favourable to land speculation.

The Constitutional Act also created the single most contentious issue of the era: clergy reserves. The act stipulated that one-seventh of all land granted be set aside for the support of the protestant clergy. In practice the land was accumulated into entire 200-acre lots and plotted in bands across each township at the time of the survey. As long as the government only leased the reserves, settlers chose other land; as a result 30 years after they were set aside, only 10% of the reserves had been leased.²⁰ Robert Gourlay said that if an immigrant had a choice between renting a clergy reserve lot, and purchasing an ordinary lot, "only an idiot would choose the former".²¹ Richards quotes a 1912 report of the government of Canada that "these reserves had more influence in retarding the progress of settlement than the labours of the settlers had in increasing their value."²² Nevertheless, in the

experience of Collingwood, as shall be seen, it is not such an open and shut case as these testaments imply; in contrast to other property most clergy lots did go immediately to settlers. The government started selling the clergy reserve land in 1827 by an act that authorized up to 100,000 acres of clergy reserves to be sold each year, but that 300 to 400 acres be kept in every township as a glebe reserve.²³

A second form of reserved land, called Crown Reserves also entailed one-seventh of all land as it was surveyed; however this land was removed from the public domain at one stroke with the sale of land to the Canada Company in 1823. By the terms of the agreement, the government sold nearly 1.5 million acres and the Huron tract containing another one million acres to the land company in return for a partial payment of £348,680 cash and an agreement to assist immigration and develop the land.²⁴ In Collingwood township this financial exchange is graphically illustrated in two maps: the first produced immediately after the survey contains both Crown and Clergy reserves, different coloured paint daubed on the lots to distinguish between them. On the next map produced in 1843 the Crown reserves have disappeared.²⁵

Euphrasia, a township bordering Collingwood and St. Vincent and surveyed only three years later, contained a large tract of Canada Company land which was purchased after the initial transaction with the government. These lands lay unsold and therefore undeveloped for several decades after the rest of the township had passed from the earliest pioneer stage.²⁶ After 1854 with the Clergy Reserves Secularization Act any reserve land unsold was incorporated with other Crown

land.²⁷

A third sizeable chunk of land was also removed temporarily from settlement. In 1797 the legislature of Upper Canada petitioned the Crown to appropriate a quantity of land for establishment and support of grammar schools. Of several methods suggested, the one chosen was to reserve sufficient land to produce the annual funds needed for schools through land leases; twelve townships were appropriated for education as a result of this decision.²⁸ These school lands were sold, eventually, for the same reasons as clergy reserves. The first sale of 195,000 acres of reserved land was advertised in July 1823.²⁹

These sales of reserved land which start in the early 1820's reflect a radical change in policy. After Sir Peregrine Maitland arrived as the new Lt.-Governor in 1818, he made it clear that the traditional land policy pursued by the colonial office was a failure in its primary purpose of settling Upper Canada.³⁰ Quite obviously the people to whom land had been granted were not settling the new townships. It is worth remembering the first Instructions issued to Murray and then to Carleton put an emphasis on tying settlement and cultivation to land grants. The Durham Report, issued two Lt.-Governors later, dealt heavily with this failure. Charles Buller, Durham's Commissioner for Crown Lands and Emigration said that 13 million acres of land had been alienated from the Crown by 1825, yet the population stood at only 150,000.³¹ If it had been equally distributed every man, woman and child would have owned 87 acres. Instead, in addition to Crown and Clergy reserves, Loyalist grants had consumed nearly 3 million acres, 255,500 acres had gone to magistrates, 136,960 to Executive Councillors, 48,475 to

Legislative Councillors, and 264,950 acres to surveyors.³²

Buller's figures touch on the real problem facing Maitland. A great deal of land was given to colonial officials because the colony was short of cash. While he recognized the failure of grants, he had no choice but to continue paying his officials in land. His dilemma is made crystal clear in a letter to Lord Bathurst, December 1820. Maitland said when he arrived there was no land surveyed for the accomodation of settlers, nor was there any fund to pay for surveys without calling upon the Treasury of the Nation.³³ Maitland wanted to sell land to settlers but since so many townships were tied to free grants, he had new townships laid out on the frontier. Because of the cost of surveys, Maitland tendered contracts in which successful bidders were paid in land surveyed. With this practice the province lost approximately 4% of each township: between 1818 and 1827 this amounted to about 163,000 acres.³⁴

Maitland attempted to force settlement on official lands by the Assessment Act of 1819. Maitland pointed out the historical basis of this policy which was so unpopular among land dealers and grantees alike.³⁵ The policy of settlement duties was re-instituted, secondly, a patent was not issued until proof of completion of settlement duties was made, and thirdly, wild lands were taxable and land could be sold for failure to pay taxes on it. All land for sale had to be advertised publically and deals could not be made for Crown land privately. This was based on the "New South Wales System" after a similar scheme practiced successfully by Britain in Australia. Basically it consisted of public sales of fairly large quantities of land on a credit payment.³⁶

The opinion of historians of the worth of Maitland's actions is mixed. Leo Johnson conjectures that until settlers received patents to their land they would be in favour of free land or cheap land, but once in possession of a farm it would be in their interests to oppose cheap land, and easy settlement duties in order to increase the value of their farms. Both speculators and new immigrants would want as much freedom from restrictions as they could get.³⁷ While historians generally feel that the policies hurt only the real settler, Peter Russell stated that "on the basis of assessment rolls, it appears that ... the regulation worked well, that is, it forced non-residents to give up land which reverted to the Crown."³⁸ Leo Johnson, in commenting on the express purpose of the tax on wild lands being used for improvement of local roads, said that the penalties for evasion were so ineffective that little benefit resulted.³⁹ This supports the opinion held by Gates that Maitland was no more effective enforcing his regulations than his successors.⁴⁰

The wild land tax was as unpopular with ordinary people as it was with large land holders; it became just another policy which could be circumvented. An 1833 edition of the *Quebec Mercury* said the law looked like a means of compelling land "monopolists" to cultivate their lands or dispose of them.⁴¹ In practice it took lands from one group of monopolists and threw them to another because the speculator knew he could make a small downpayment on the land, keep it for eight years and sell it for 30 times what he had paid. For the poor settler, the cure for speculation was as bad as the disease because after Maitland's good intentions were put in place he had to pay for his land, and pay fees for it to be registered.⁴²

A.F.Hunter describes how a man with money in Simcoe County could deal

with the taxes on his wild land.⁴³ The county council had passed a by-law in 1844 to collect one penny on every acre of wild land in the county. Thomas C. Street a Welland county business man, and large land speculator, sued the county to recover the taxes and in the Court of Common Pleas he won back nearly all the money he had paid.

Perhaps Maitland's efforts showed a genuine desire to grapple with the land problem, but there was simply too much land on the market to force speculators to sell.⁴⁴ What Maitland did do was reverse the policy of giving away land; it gave notice of a radically different approach to Crown land. It did not help new immigrants, but in principle at least it put everyone on an equal footing. He also tried to return to the original purpose of land grants, that is, that they were given on condition of settlement, not as tokens to be turned into cash.

Sir John Colborne arrived to replace Sir Peregrine Maitland in 1828 and determined to continue the reforms Maitland had initiated to force improvement and settlement of the townships. As it turned out he ended up capitulating entirely. Practices quite antithetical to law had been carried on for so long they were taken for granted as not only right, but legal. Maitland jogged the memory of the colonial government and hence the public of the original intent, but Colborne was the unfortunate administrator who had to stem the tide and, more than that, reverse direction. It was an impossible task. The pressure to abandon Maitland's reforms seemed to originate with the very people who should have supported him, high civil servants and elected members of the Assembly. The former were in the Surveyor-General's office and acted more in the service of powerful men interested

in land than in loyalty to their employer.⁴⁵ The latter should have acted from the justness of the cause, but they and their friends often had too high a personal stake in land policy. Even such a noted reformer as Peter Perry speculated in both St. Vincent and Collingwood townships.⁴⁶

A series of actions underline how Colborne's administration was essentially reactive rather than assertive. Colborne no sooner arrived in 1829 when the Assembly asked him to abolish settlement duties.⁴⁷ He reacted by giving property owners the choice of improving their lots over two years residence or of clearing a chain-width of timber from the front of the lots. The latter did nothing to increase settlement and resulted only, as Gates said, "in the destruction of a little timber".⁴⁸ Still dissatisfied, Assembly members pressured him to further reduce duties; in 1832 he ordered that settlement duties would be removed but some part of the land had to be settled. Undaunted, the speculators sent agents up and down the province buying up rights and placing resident settlers on the lands under bond to retain for themselves only a small portion of the lot and to assign the rest to the person who had located them. In response to this Colborne passed a new regulation in 1833 stating that only the original grantee could settle the lot, and that no patents would be issued until two years residency had passed.

Opposition came from official grantees in all parts of the province whose rights were then worthless in the traditional market. Of course if there had been sufficient demand from real settlers these rights could still have been sold, but at the time supply was far greater than demand. At the same time, according to Gates, Colborne's policies were being ignored by the Surveyor General's

department who were supposed to check that the regulations were followed before patents were issued. A half-pay officer writing in the *United Service Journal*, February 1839, had declared that every clerk in every public office was speculating in public lands in the name of some friend.⁴⁹ In 1835 the Assembly passed a bill stating that purchasers of U.E. rights could receive a patent in their own name and that in future no settlement duties should be required on U.E. or military claims. Colborne ignored this bill as an affront to his Royal Perogative, yet in reaction removed all settlement duties himself. He had finally capitulated to pressure; his only solace could be that it was an executive action.

With so many orders and counter-orders passing Council, it must have been a very confusing time for settlers on the frontier. If the administration in York did not seem to know what it was doing, there was ample excuse for the pioneers to do whatever was necessary to obtain a patent. An order of November 1830 illustrates this confusion. It states that as of that date Locatees had certain duties respecting roads, but that residence requirements were different for discharged soldiers and seamen.⁵⁰ In addition, for locations made before that date settlers had the option of meeting earlier regulations. Finally the notice deals with separate requirements for owners with additional lots. All of these confusing edicts were printed on a single broadside.

Even when land dealers sold land to settlers they stood to gain. Patrick Sheriff, writing in 1833 said, "there was never any hesitation in selling land to a man without capital, as the rights are withheld."⁵¹ In other words if a settler had to abandon his land, it would revert to the seller with the value increased by the

amount of work done. The extent of land amassed by one member of the Assembly is illustrated by the case of Sir Allan McNab; he registered 15,000 acres, some of it in Collingwood.⁵² In the wearying list of abuses, one more can be added. During the period when duties were in effect, according to a contemporary observer, U.E. lands were sold to speculators for a trifling. When the duties were removed the land suddenly multiplied in value.⁵³ When, in October, 1835 Sir John Colborne at last gave way and removed all settlement duties on official claims that had been registered, it started what Lillian Gates called the "great rush" to locate claims. This action of Colborne had an immediate and acute affect on Collingwood and its neighbouring townships. The two Grey townships, St. Vincent and Collingwood, came on the market in the spring of 1834 and both were immediately caught in the rush to locate claims, and the subsequent rush to buy up claims. Virtually all the land in the two Grey townships was patented in a few years; in Nottawasaga township, east of Collingwood in Simcoe County, according to Leo Johnson, 30,250 acres, or about one-third of the township, were patented in the same rush.⁵⁴

It is hard to understand how Loyalist claims could continue to be registered in Upper Canada 50 years after the end of the American Revolution. The Land Act of 1841 set January 1, 1843 as the last date to present claims for land from Loyalists and their children- fully 60 years after the end of the Revolution.⁵⁵ Militia claims for service in the war with the Americans in 1812, were also being registered two decades later. The Location Ticket of Timothy Street, yeoman, Sergeant in the Provincial Light Dragoons, was issued for Collingwood township, for example, in 1834.⁵⁶

In spite of the general opinion that Maitland's policies were ineffective, one is inclined to attribute some of the rush to locate claims on the pent up energy of the threat posed by settlement duties. The figures given by Gates show that in the 17 years during which time Maitland and Colborne fought to correct the great abuses, 2,078,489 acres were patented, but in just three years, from 1835 until 1838, 1,162,000 acres were patented. Of those three years, the period of greatest activity was from October 1835 until December 1836, when 300,000 acres were patented.⁵⁷

With the arrival of the new Lt.-Governor, Francis Bond Head, in 1836, the policy of wholesale land grabbing continued. In fact Bond Head candidly expressed the sentiment to the Colonial Secretary, Lord Glenelg: "the members (of the Assembly) naturally are, and always have been Land Jobbers."⁵⁸

Nevertheless, in spite of his protest Bond Head's new government followed the rout of the Reform party with an act in 1837 that Lillian Gates criticized as "legislation passed by an Assembly, 44 of whom called themselves British Constitutionalists, and by a Lt.-Governor who had denounced the reformers."⁵⁹ The Land Act of 1837 addressed none of the grievances of Reserved land or favouritism to insiders.

By the time Lord Durham put his signature to his famous report, in 1838, "sixteen of seventeen parts of all the surveyed land had been granted or appropriated, but of this granted land, very little more than a tenth, in the whole is occupied by settlers".⁶⁰ By 1848, the only land available in southern Ontario was in Bruce and Grey.⁶¹ As Howard Richards asserted, for all intents and purposes Ontario was "full" in 1850.⁶² With a population in 1851 of 952,000, he could

declare that the bulk of the land was fairly well-settled.⁶³ Nottawasaga township, however, according to the assessment roll of 1858, was half owned by non-residents, and that same split was true for Collingwood township as late as 1862.⁶⁴ Perhaps averaging figures across the province can be misleading.

Between the mid-1830's and 1850 such land as remained was alienated rapidly from the Crown in satisfying official grants and the need of the great wave of immigrants. The amount of land available for patenting simply dried up in this period. Patents issued to individuals declined from the high of 133,343 to 9,489, and for the Canada Company, from 1,300 patents to zero.⁶⁵ The policy was to sell all Crown and Clergy Reserve land, and clear up any remaining claims to free grants. By 1838 the colonial government had given approximately 4,476,526 acres to United Empire Loyalists, their relatives, and to discharged soldiers and sailors of the Empire. In addition another nine million acres were handed out in other official grants.⁶⁶ Although the population had increased rapidly too, from 400,000 in 1838 to nearly 900,000 by 1850, many townships were sparsely settled. Peter Russell calculated from census data that in 1836 there were only 75 settled townships, based on a definition of "settled" as 5,000 acres under cultivation.⁶⁷

Colonial land policies did not happen in a vacuum, a result of what was happening in Canada alone. In Britain the great depression following the end of the Napoleonic Wars coincided with the displacement of crofters in the first stage of the Industrial Revolution. As Helen Cowan⁶⁸ shows, starvation and overcrowding of people in the industrial centers produced a great wave of emigration starting in about 1820. British policy wavered for more than a decade over the question of

public assistance for emigration. By the early thirties the desperation of masses of people in Ireland and Scotland, as well as England, created such pressure at the nation's ports that emigration spontaneously reached epic proportions.

Eventually, high unemployment, and rioting focused public sympathy. Widespread starvation, the sheer cost of parish support of paupers, the effects of the clearances of Scottish and Irish estates, and cholera epidemics, all had their effect. More frequent transatlantic crossings by the timber ships, improved postal services connecting families on the two continents, encouragement by colonial administrations, land agents and the formation of land companies, all encouraged emigrants. The high year of British immigration into British North America occurred in 1847 when 109,680 crossed the Atlantic.⁶⁹ Writing of the population increase of Upper Canada between 1825 and 1846, Helen Cowan comments, " This growth in the colonies had been achieved by a quarter-century of transatlantic movement and adjustment unparalleled in the history of modern, free peoples."⁷⁰

In terms of numbers of people just what was the growth in Upper Canada during the years when the government's land policies are considered? Following the first wave of Loyalists, the population of Upper Canada was about 10,000. The late Loyalists brought the population by 1814 to 95,000.⁷¹ By 1824 at the outset of the great migration from Britain the population stood at 150,000. In the next ten years it increased to 318,000; by 1848 it reached 791,000. At the time of the first comprehensive provincial census in 1851 the population was 952,000. In 60 years the population increased by nearly 952 percent!

From the time of the survey of Collingwood township in 1833 until 1862, the

date of the earliest extant Collection Roll in the township, the population of Upper Canada quadrupled, reaching 1,396,000 people. In the year the township came on the market 22,210 people emigrated to Upper Canada, and of these the largest number, 8,000, went to the Home District where Collingwood and its neighbouring townships of St. Vincent and Nottawasaga were located.⁷² Immigration and the land market rapidly pushed the province toward settlement of southern Ontario. By mid-century inducements again had to be offered to open land above the Laurentian line, but otherwise public land policy was no longer such a vital issue.

It seems clear, first of all, that the end result of a province of land completely alienated from the Crown, yet sparsely occupied, was caused chiefly by the British government's initial policy of practicing free grants. The policy of free grants became so excessive that within a few decades - by the end of the War of 1812, there was hardly any land in the survey townships that had not been granted. The backlog of unlocated grants would take the major part of townships not yet surveyed. The original Loyalist and military claims were carried forward to sons and daughters of Loyalists and to veterans' children, so that in the 1830's their claims were still being registered.

What seems most surprising is that Instructions to both Governor Murray and Carleton set out the danger of land granting experienced in the American colonies. To Murray it referred to "excessive quantities of land".⁷³ Carleton's Instructions in 1768 in referring to grants said that he shall, "make it appear that they are in a condition to cultivate and improve the same ...".⁷⁴

The Heir and Devisee commission had been established to process these

claims from deceased grantees. Militia claims alone from the 1812 war added a great deal of land to those originally resulting from the American Revolution even though the claims might have been on the basis of less than a year's service. Clearly the original intention of 1783 had been magnified and extended for decades longer than ever imagined.

One of the original intentions of the land policies to generate revenue from sales and leases was a failure. The land set aside in Crown, Clergy and School reserves had no other purpose but to generate revenue. It had originally been expected that colonial revenue would provide a steady support of administrative expenses; indeed, there was no other source of government revenue. At a time when customs taxes were the chief source of government revenue, Upper Canada had none. It was a wilderness to which all goods entered by way of the Custom's houses of Montreal or were smuggled across the lakes. Since an enormous amount of land - entire townships - went to Loyalists and retired veterans, there was no revenue gained there. Free land offered in return for settlement and improvement did not produce revenue in land sales either. The reserved land was not successfully leased, and only through sales fairly late in the settlement process did it generate income and induce settlement. In fact, until Maitland changed the policy, land was not only revenue lost, it was cost incurred. Surveyors had to be paid, land agents had to be hired to assist settlers to their claims, and clerks in York had to be hired to process land claims. While unofficial claimants had to at least pay some of the costs of registration, official claimants, many of whom could better afford it, were exempted. This loss of revenue as well as the costs of administering

free grants were by-products of Colonial land policy.

The practice of not insisting on settlement by those receiving free grants completely subverted another intention of the land policy: to settle the province from east to west with proven loyalists and with trained soldiers. Since the official grantees were under no obligation to settle on their claims, a more disastrous effect was to keep the townships empty. Empty townships meant that the infra-structure necessary in any social organization was missing entirely. Magistrates and itinerant Methodist preachers wandered through forest trails linking one tiny town to the next. Postal services, local government and other civil structures were missing. Tradesmen, merchants, and doctors were absent. Those few settlers in relatively remote townships lived in isolation without neighbours or necessary services.

Finally, land policies were an open invitation to land speculation, particularly by high elected and salaried government officials. They were able to influence the administration and maintain the farce of a non-settlement, settlement policy. Land speculation both directly by individuals, and indirectly through various kinds of Crown reserves also played a part in keeping immigrants from land. Randy Widdis calculated that 28% of the area of the province was withheld in various kinds of Crown reserves, evidence he suggests that institutional speculation existed before private speculation.⁷⁵ While such speculation may not have caused prices to rise during the decades when supply outran demand, that was surely the intention, and in time, it did happen. At the very least it meant there was no central depository of land for incoming immigrants. Some land was available from the colonial government, some from the Canada Company and

some from speculators who accumulated tracts in townships from east to west. This division complicated the getting of land and patents. Some land owners among the speculators held land off the market hoping a shortage would raise prices, so not all the wild land even in surveyed townships was available.

The initial policies of some payment for the grants, and settlement duties of clearance and cultivation were either ignored or not put into practice when a large estate was settled on an upper-class, non-farmer. The attempt to establish a landed aristocracy without yeoman farmers to farm the land was a little like establishing a bank without money: it produced an empty building, and often not even the president's office was occupied. Large estates were given not only to high ranking British officers through the largess of British governors, they were dispensed to Executive and Legislative Councillors by their own votes.

Tracing the historical record through various administrations from Murray to Bond Head shows where the cause lies for a policy that was eventually condemned by almost everyone, including those who profited from it. The early practice was to encourage good immigrants, although the experience of the American Revolution added a new dimension to that original intent. Britain wanted to create a bulwark against revolution. Who was better able to form that defense than civilians who suffered for their loyalty during the Revolution and veteran officers from British regiments in America? Fear of the loss of further American colonies and gratitude to the loyal created a climate where generosity exceeded common sense. The Upper Canadian elite, many of whom were also the principal civil servants of the colonial administration, applied the same generosity to

themselves, whether or not they were Loyalists. It is hardly a wonder that those who ran the colony would treat themselves any less kindly than official policy gave to a retired British officer just newly arrived in Canada. In any event it was no crime if land was used in lieu of payment. Posts such as Attorney General and Surveyor General had to be filled by able men in a colony with a scarcity of such people. In any administration high officials are well-paid, and York would be no different.

By the time of Maitland the grant system had pretty well given away the farm. Shortage of government revenue to support the Church of England removed another 14% of available land, and payment in land was accepted as reasonable. In other words it seemed perfectly normal by this time that land replaced cash. With so many land titles in people's pockets, but worth very little until demand by farmer immigrants occurred, naturally there was resistance to Maitland's attempts to harden policy regarding settlement duties, and taxation of this land. Speculators, sons and daughters of Loyalists, and military veterans all had land to sell and had to wait until there were enough settlers immigrating in order to cash in their acquired rights.

Colborne's arrival coincided with the beginning of heavy immigration which would at last provide the payoff for all the grantees. He could no more hold back the demand for easy patenting than he could hold back the sea. In addition, there was a good argument for not making settlement expensive or complicated. Britain was bursting with poverty-stricken families wanting to emigrate. Getting across the Atlantic, up the Great Lakes, and sustaining a family until it could make their virgin bush land productive was costly enough without adding other expenses or creating

additional hoops to jump through. Humanitarian as well as practical considerations combined with reasons of profit to defeat Colborne.

By the time Bond Head arrived the accumulated grievances had almost created a populist revolution. Although Lord Durham sided with the Reformers, political reform took the place of land reform. By 1840 it was almost too late in the game to make any difference to the alienation of Crown land. Grantees continued to register their claims or sell their rights until 1843, speculators sold the land they had amassed, and the government sold off all the rest of Clergy and Crown reserves. The market was allowed to dictate land prices. Settlement went on apace with land bought, sold, inherited, or lost to the sheriff for failure to pay mortgages or taxes. In some sad cases good settlers or mill developers were ruined by the effect of land policies. Collingwood township provides excellent examples of all the effects of colonial land policy.

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CHAPTER TWO

Collingwood township is a success story. Starting very slowly, the population increased rapidly through immigration and by natural increase. At the time of the first provincial census, in 1851, there were just 545 residents. By 1861 this number had increased to 1,492 and in the next ten years almost doubled to 3,576.¹ In strict terms, the highest population of 4,915 residents was reached in 1881 and never approached that size again. In a practical sense, when the principal village of Thornbury seceded from the township in 1887 in a pique of self-importance, it remained part of township life. Adding the town to the township the highest population would likely have been at the turn of the century. By 1911 the township population started a decline to below 3,000 residents.

Today the permanent population is 2,689.² It is a stable and prosperous township. Apple orchards and light service industry support a good many permanent residents while recreation homes contribute largely to tax revenue and seasonal employment. It is success based on excellent soil and climate for fruit growing and general farming, combined with spectacular escarpment geography providing attractive vistas for recreation cottages and skiing. Georgian Bay washes onto shale and sand beaches which are solidly occupied by cottages and retirement homes. The physical qualities which were there from the beginning have paid off in secure

prosperity.

Since this township is blessed with mild climate, much good soil, and a long front on the Great Lakes water system, it begs an obvious question. After nearly 20 years, from the spring when it was open to settlers, why were only 545 men, women, and children living there? An answer to this question begins with the physical features of Collingwood. The purpose is to delineate those features pertinent to settlement and social and economic development. The second part of the chapter will analyse the initial alienation from the Crown, and will examine the mechanisms by which Collingwood township lots were alienated from the Crown. By 1840 most of the land was alienated, but there was a lengthy period when almost no immigration took place.

Lord Dorchester's Instructions specified that townships situated on a navigable River or Water shall have a front of nine miles and be twelve miles in depth; there was also to be one town plot of one square mile in area.³ A township according to Dorchester's measure would contain 69,120 acres. Since Collingwood lies along the ragged edge of Georgian Bay, Charles Rankin, the surveyor, adjusted the size with the result that the original township had about 70,000 acres. The town plot of Thornbury, by the Instructions of the Colonial office, was situated at the mouth of the principal stream, the Beaver River. It consisted of three full lots in concession ten and approximately one and a half lots in concession nine, a total of about 900 acres. This left 69,449 acres with approximately 346 lots, either complete with 200 acres or of substantial acreage.⁴

The township is laid out in what was called the "double-front" plan, the standard configuration used between 1818 and 1851.⁵ Prior to 1818 the "single-front"

system was used. In the single front the lots were long and thin which meant that settlers along a concession road were closer to one another than in the double front. The double front lots with each half on a concession road were convenient to split when a square hundred acres became the standard farm size, but it meant that neighbours were more dispersed. In a frontier township this increased the isolation already experienced and aggravated the failure of the land policy to settle townships quickly.

Once settlement took place, the soil, weather and geography combined to provide stable prosperity that has only increased in the latter decades of this century. The population decline in this century is a result of smaller families and an agricultural economy, not depression. Today, the changing land use is reflected in the fact that seasonal residents outnumber permanent households by 1,711 to 897.⁶

A good appreciation of the physiography and potential for human endeavours is necessary in order to fully understand the potential Collingwood had for settlement and development. The township lies in the extreme north-eastern part of Grey county. The county itself is in the north-western corner of southern-central Ontario under Lake Huron, and the great division of Lake Huron named Georgian Bay. See Figure 1. Nearly square in outline, the county has 15 townships. Grey is bounded to the west by the narrow county of Bruce, which runs up the shore of Lake Huron to the tip of the Bruce Peninsula. North across all four townships of the county is Georgian Bay. Simcoe county lies to the east, while Dufferin and Wellington counties are on the southern boundary. The county is approximately 100 miles north and west of the provincial capital of Toronto on Lake Ontario.

FIGURE 1

Grey and Simcoe Counties Outlined

Source: Economic Atlas of Ontario: Atlas Economique de l'Ontario
University of Toronto Press, 1969.



The physiography of Collingwood is dominated by the Niagara Escarpment whose great bulk pushes northward to within a few hundred yards of Georgian Bay in the sixth concession, as seen in Figures 2 and 3. From the apex of this triangle it sweeps away to the west and east. Along the Escarpment edge is the largest hill in southern Ontario: the rise is abrupt from 725 feet to 1425 feet above sea level.⁷ The steep escarpment extends southeast almost to the edge of the county, while to the west the slopes are more gradual, and form the Beaver Valley. The western finger of the Escarpment, forming that side of the Valley, sweeps across into the neighbouring township of St. Vincent and affects the geography of that township to a less dramatic extent than in Collingwood.

Streams have cut indentations in the Niagara Escarpment; the two notable ones being the Beaver Valley and the Pretty River Valley. The upper section of the Beaver Valley, steep and with limestone cliffs, is outside of the township; in Collingwood the Valley broadens out and the slopes are gradual. The Pretty River valley on the eastern side of the township is rough, craggy, and narrow.

Bedrock with little overburden appears in many places on the steep parts of the Escarpment. Glacial deposits lie over the rest of the township. The physiographic map prepared for the book, *An Illustrated History of Collingwood Township*,⁸ describes the gentle slopes of the Beaver Valley as being overlaid with thick deposits of "gritty, boulder clay".⁹ At the end of the Valley near the shores of Georgian Bay a level sand plain and gravel deposits make up several strands, the remains of the ancient Lake Algonquin. The end result of early geological movements has created distinct areas within the township. The lower end of the Beaver Valley in the western half of the

FIGURE 2
Collingwood Township Forested Areas in Black
Source: Niagara Escarpment Commission.

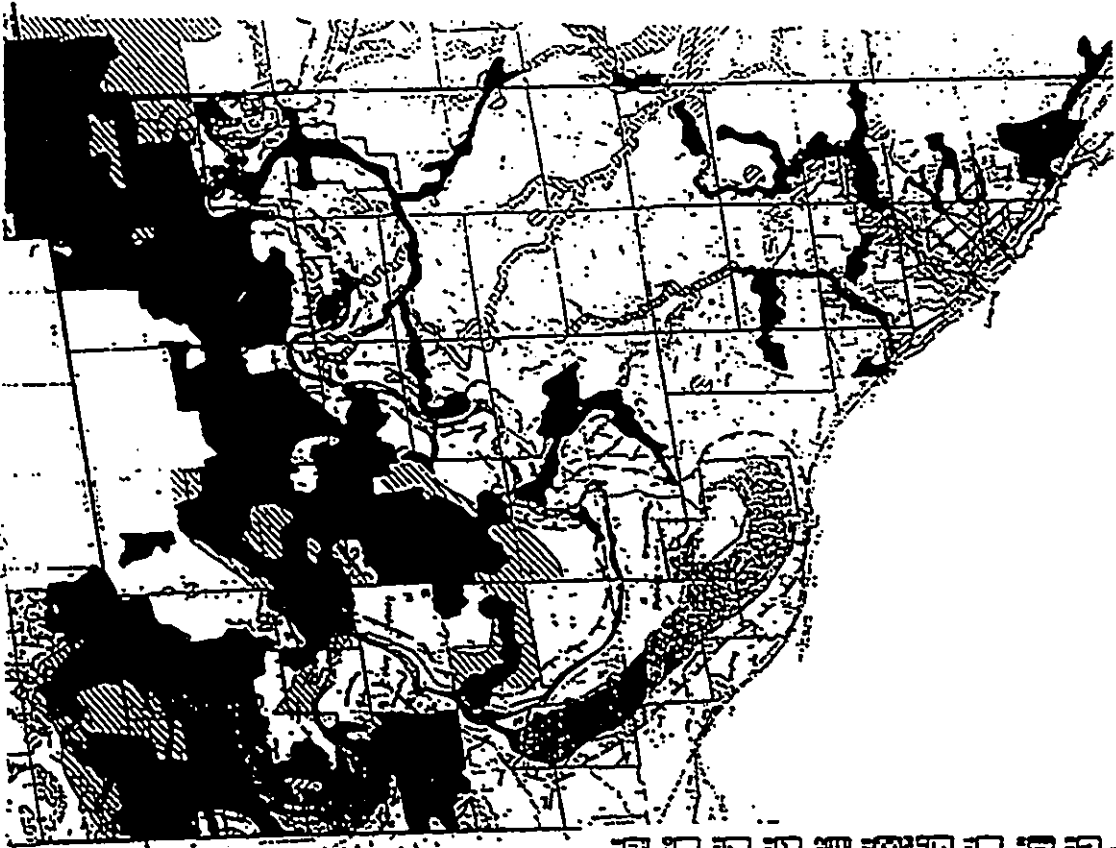
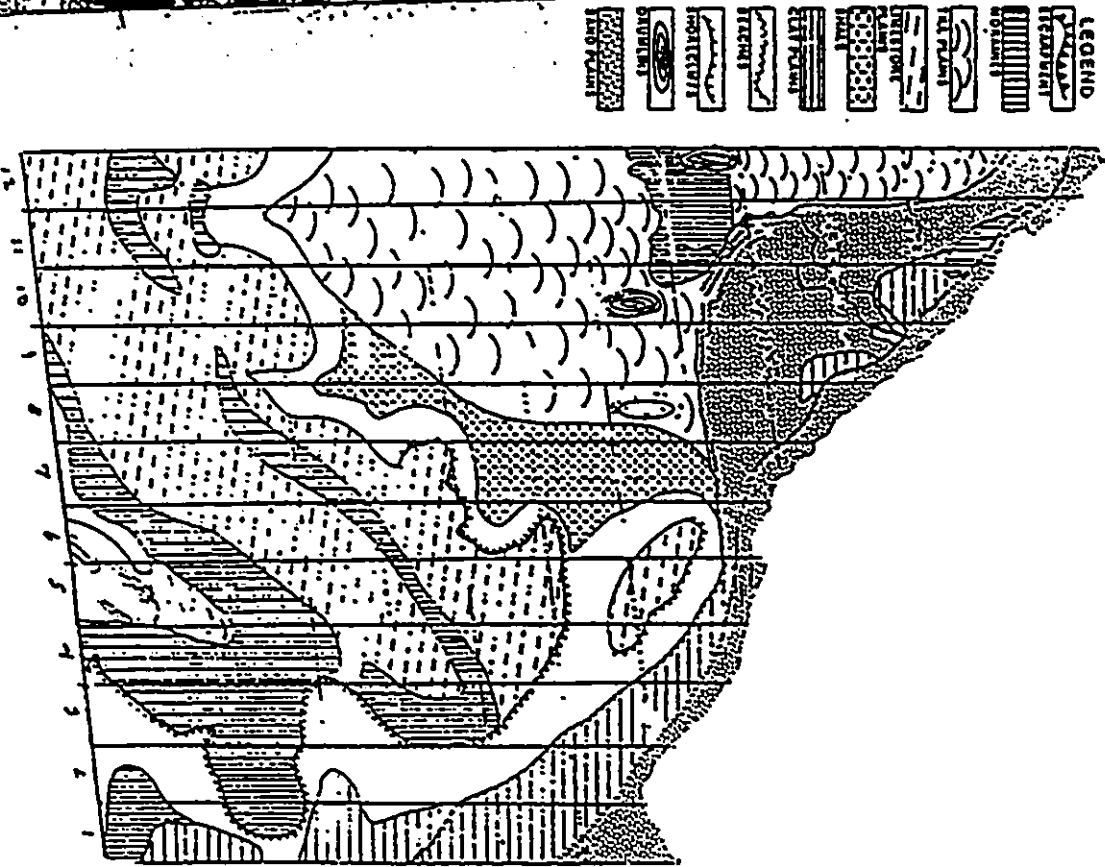


FIGURE 3
Physiographic Map of Collingwood Township
Source: Illustrated History of Collingwood Township.



township is excellent farmland, of "till plains". See Figure 3. Much of the top of the Escarpment on land described as "limestone plains", containing undrained depressions, is useless for farming, although there is some pasture and forest.

The climate of the northern part of the township is particularly affected by the moderating influence of Georgian Bay. That part of the township near the Bay and well below the Escarpment has a longer frost-free period and fewer extremes of temperature than higher areas inland. Because of the moderating influence of the Bay, mid-summer temperatures are cooler even than towns in Northern Ontario. On the other hand, the mid-winter temperatures are on a par with points along Lake Ontario. Precipitation tends to be greater than the provincial average in fall with dry spells in early summer. Heavy snowfall combined with moderate temperatures prevents winter-kill of fruit trees.

The micro-climate created by Georgian Bay's influence and the shelter of the Beaver Valley is an unexpected surprise when it is encountered. A letter written in 1847 by Judge J.R.Gowan to the Chief Justice of Upper Canada, John Beverley Robinson, said the climate of the townships on Nottawasaga Bay -the bay within Georgian Bay- was supposed to be harsh. On the contrary he observed the "forest in full foliage there when on Yonge Street the trees were barely in leaf".¹⁰ He also commented on eating some wonderful-tasting peaches which suggests a warmer climate; peaches are seldom grown successfully now.

The combination of physiography and climate determined the agricultural potential of the township. The north-western corner, blessed by both geography and climate, is excellent for agriculture. Except for isolated areas the remainder of the

township is less suitable, a result of poor soil and more extreme temperatures. The western concessions that are good for farming amount to about 104 lots; add to this a few lots on the top of the escarpment, and one can conclude that about one-third of the township is suitable for agriculture, and most of that is excellent. These limitations are borne out by the face of the township today. In half a century there has been no increase in farm land within the township, and much of Collingwood today remains in forest and pasture land. See Figure 2.

Collingwood township, like the rest of the county, has few other resources. Before recreational development, particularly in the last 30 years, the land right on the shore, on the face of the escarpment, and on top of the Escarpment was considered useless. In the township there are no minerals to be extracted, although the gravel deposits are important for local use. Early in its history an attempt was made to extract oil from the shale deposits at Craigeith.¹¹ There was a lumbering industry for a relatively few years, until the stands of hardwood were cut down. Schedule seven of the 1871 census shows that at that time, lumbering, carried on by several local companies, was a valuable small industry.¹² Squared Pine amounted to 55,215 cubic feet, squared Elm 12,872 cubic feet, and all other squared timber totalled 33,807 cubic feet. Once the timber was cut the industry was finished. A great deal of the southern part of the township was purchased by the provincial government and is now reforested. It is held for conservation in a broad band running from one side to the other. See Figure 2.

The waters off Georgian Bay have never supported a commercial fishery. In 1871 there were only nine fishermen and five fishing boats.¹³ These tiny sail boats

were manned by a single person or two at most. Even this limited fishery did not survive until the present day.¹⁴ While this seems paradoxical, it would appear that overfishing and abuse of the fish stocks were prevalent even in mid-19th century, according to the report of the fishery overseer.¹⁵ The overseer, William Gibbard commented on the quantity of fish caught at the mouth of the Beaver river when he laid out the town plot in May, 1852.

Shipping in and out of the township was locally important, especially before the Northern Railway was completed from Collingwood in September 1871; yet the inability of the township before 1885 to raise debentures for a protective wharf to enclose the natural harbour indicated little interest existed in developing a port.¹⁶

There were no roads into the township, for the simple reason that there were no settlements further west. All townships in Grey county, except for Collingwood and its neighbours St. Vincent and Euphrasia, were surveyed in the 1840's or even early 1850's. A good part of both Grey and Bruce was not surrendered by the Chippewa Indians until 1836, as illustrated in Figure 4.¹⁷ The point of contact was definitely Simcoe county where townships were surveyed as early as the 1820's. These settled townships probably owe their early start to a military road constructed in 1812 from York to the Penetanguishene military establishment on Georgian Bay.

A road westward toward Grey county from Lake Simcoe was not opened until 1833 when Charles Rankin surveyed a path leading to the Nottawasaga River, which in turn flowed into Nottawasaga Bay. The earliest road bringing settlers into the new township of Collingwood was built in 1835. It was made chiefly by using open

beaches and otherwise simply clearing land, but leaving the tree stumps. Rankin explained to Peter Robinson, the Commissioner for Crown Lands in 1835, that settlers already had felt the benefit of the lakeshore road as they had been able to bring in cattle along it which had previously been impossible.¹⁸

Regardless of the road or Rankin's optimistic note, only a few settlers came to Collingwood township. Fifteen years after Rankin's road there were but 86 enumerated heads-of-household.¹⁹ Four of these were tenants. St. Vincent, the neighbour to the west had, by contrast, 183 heads-of-household at the same time.²⁰ Nottawasaga on the east had 68 family heads by 1837.²¹ Since all three townships were surveyed at the same time, what happened to Collingwood?

It should be abundantly clear that geography should have had, on balance, an attraction for immigrants to Collingwood. The one negative feature - and an awesome one at that - is the face of the Niagara Escarpment where it thrusts upwards toward Georgian Bay. From 40 miles away, where the Jesuit missions were located, the profile of the Blue Mountains is clearly visible in the west. Perhaps this was sufficient to deter settlers.

Yet the converse argument is stronger. If settlers picked land from maps in land offices, or purchased lots through dealers and newspaper advertisements, there would be no reference to the obstacle of the Escarpment. Also once past the Escarpment area on the old Lakeshore road, the beautiful Beaver Valley opens up from the mouth of the river. Richard Rorke's note at the end of his enumeration of 1851 states that the "surface throughout is Rolling, well adapted for wheat and other grass crops, and if the average yeild is low the fault is not in the climate or the soil, but is to

be attributed to the cultivator...²² Rorke happened to live in a very good part of the township; other parts he crossed in his enumeration were not so favourable. Rorke's assessment is true for the one-third of the township that has good soil and a favourable climate. Granted that the Escarpment face would have the potential to deter on-sight immigrants to the township, yet that face appears only along its northern edges. The rest of the township is of a fair appearance, and was recognized by the earliest farmers as being well-suited to cultivation. Its front on the Great Lakes was a positive connection with civilization, as well as its relative proximity to the settlements of Simcoe county. It will be suggested later that rather than forbidding geography or poor soil, land policies and their effects could have retarded this township's development.

The two main sources of township information are the Land Records Index, assembled from several records by the Archives of Ontario and the Abstract Index to Deeds held in the county land registry office, in Owen Sound. The land records index is incomplete and difficult to use. The type of grant, the name of the purchaser or grantee, sometimes the place of residence and the date of patent issue are in this record.

Because of gaps of missing information in the Abstract Index to Deeds, it is not possible to find complete information for all lots. An added problem to missing transactions, are token payments for land purchases which distort the overall picture of current land markets. In some instances these result when a lot is transferred within a family. In other examples a payment of five shillings suggests that the recorded transaction is only the tip of a more extensive transaction. An example of this is Sir

Allan McNab's sale of 1,600 acres to William Proudfoot.²³

A different type of transaction that also both confuses the summary of land prices and confounds research is the example of deed number 474, April 1854. Hugh Scobie agreed to give to John Radenhurst, " Upon trust to convey the same unto each of the said parties of the first and fourth parts in such proportions or shares as the said parties shall agree to accept as his or her respective shares."²⁴ In this instance Hugh Scobie simply put his several lots into John Radenhurst's trust to sell for him. The outcome is not recorded in later entries.

A third valuable source of information were letters from the Crown Lands Department records. These were from individuals or law firms and consisted of petitions to purchase land, or inquiries about available lots. Location tickets, deeds, and calculations of land for discharged military veterans are also in the collection. Called the Township Papers, this miscellaneous correspondence is arranged roughly by lot and concession, and alphabetically by township.

Assembling the essential information from these three sources an attempt was made to make a complete picture of land alienation and transactions in Collingwood. Quite obviously, with the limitations discussed that was impossible. No matter how stout the heart or determined the will, a complete history on every lot cannot be ascertained. Enough however, can be learned in the majority of land transactions to create a reasonably complete outline and image of the patterns that developed.

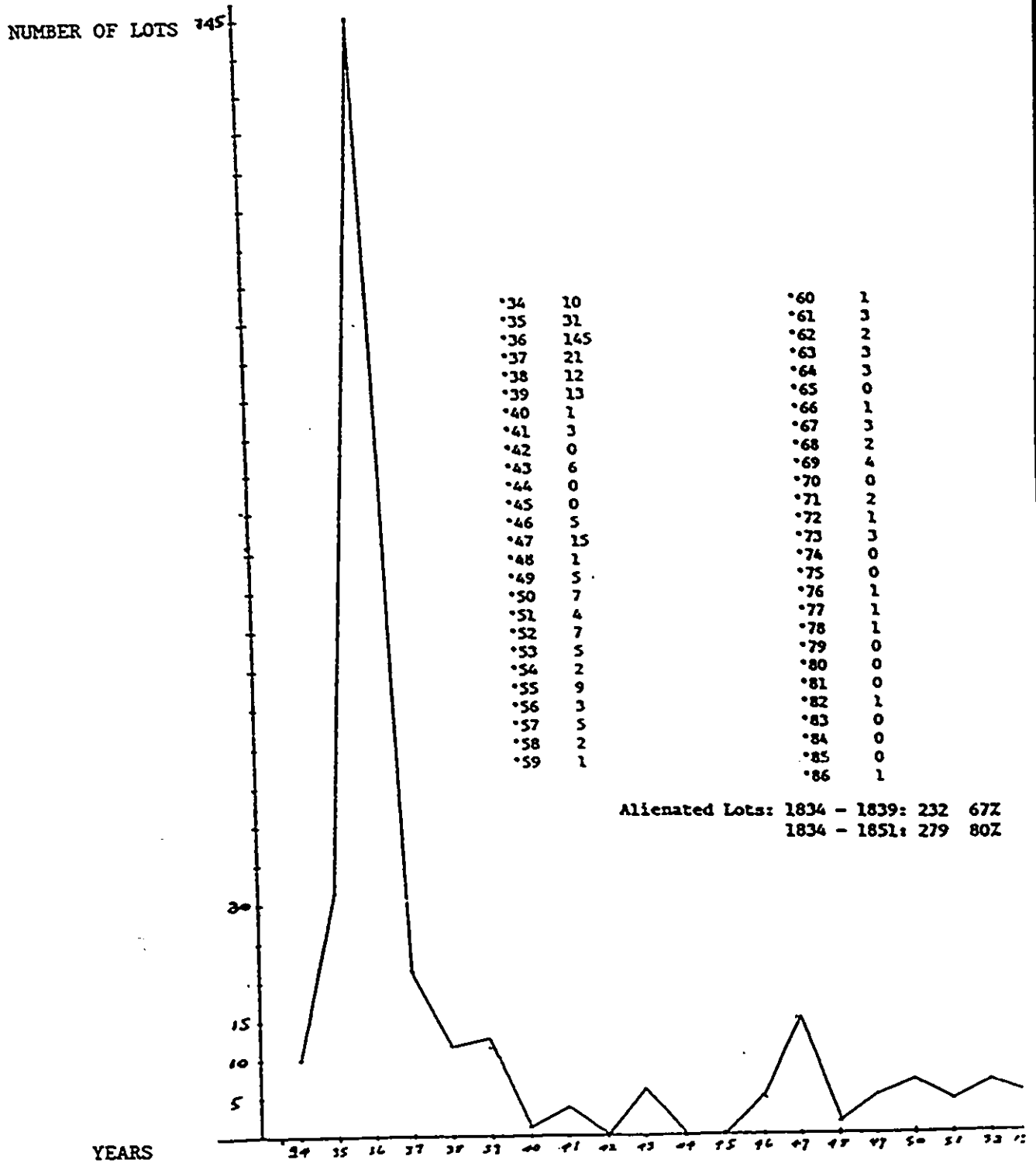
Collingwood township was surveyed in late summer 1833, and as one would expect, the first deeds were issued in 1834. What has been described as a land

rush is evident in the pattern of the graph in Figure 5. In this instance however people were not rushing to the land, the land was rushing to them, on paper. A good deal of the land was alienated from the Crown between 1834 and 1851, the year of the first provincial census. After 1851 the graph shows that 20% of the land was still not alienated, a fact which can be misleading. One might conclude that the rush ended because of a cessation of demand. However, Figure 2 shows that even today a good deal of the land in the township, still forested, is too rough for cultivation.

The steep faces of the escarpment curving across the township create major breaks in the lots. In some instances this absolutely prevented the continuance of roads. Concession roads two, three, four, five and six, running south from Georgian Bay all terminate abruptly a few hundred yards from the Lake at the foot of the escarpment.²⁵ They are resumed perhaps half a mile further south where the Escarpment flattens out. Because of the grid pattern that takes no account of obstacles, many lots are completely inaccessible by road. In addition to access and the effect of an awesome break dividing one's land, buildings quite obviously cannot be constructed on 30 degree slopes either, nor the land tilled. While these lots might sell well today as recreation properties, for the first hundred years of its history they would be the least sought after.

Besides this dramatic intervention to settlement, which is particular to Collingwood, there are more common features of geography. A letter frequently referred to in this thesis, from Judge Gowan to John Beverley Robinson, reported quite extensively on the township.²⁶ Gowan quotes the opinion of a settler named George Brock whom he encountered in the bush near the south end of the township. Brock

FIGURE 5
 Graph to Illustrate Rate of Land Alienation: 1840 - 1880
 Source: Abstract Index to Deeds.



said of one of the lots that the land was very stony, (a point Gowan underlined), and without water. Brock also gave his opinion on another lot. He said lot 14 in concession 6 must be very swampy, "... as there is an extensive marsh in that quarter". The word "quarter" suggests a good deal more land than one lot. A Niagara Escarpment Commission land use map (Figure 2) shows clearly that much land even today is in the same state it was a century and a half ago: forest, and land on the scarp itself accounts for a considerable acreage. One can conclude that while all of the good land certainly was not alienated by 1851, most of the remainder was unsuitable for farming or any other pioneer enterprise.

Forty-two percent of the land was alienated in the single year of 1836. See Figure 5. In the first five years after the survey, fully 67% of all lots were alienated. Two processes were at work. Collingwood was a township fresh on the market: those with rights took the opportunity to register their claims as soon as possible. Nearly all of the claimants, as elsewhere in the province, received land as reward, and viewed it, in the words of Leo Johnson, not as a means to an agricultural life, but as capital to be accumulated and spent as needed.²⁷

A second process involved people who waited in the wings to buy the land rights of others. Land dealers appear in second transactions shortly after the original Crown deeds were issued. Apart from the surveyor Charles Rankin, who immediately took land in the twelfth concession, and built a home on the shore in the spring of 1834, few others arrived that early. Actual settlers buying or leasing land appear only after 1840, and not in any large number until about 1850. In both instances, as discussed in the first chapter, the rush was accelerated by Sir John Colborne's removal of all

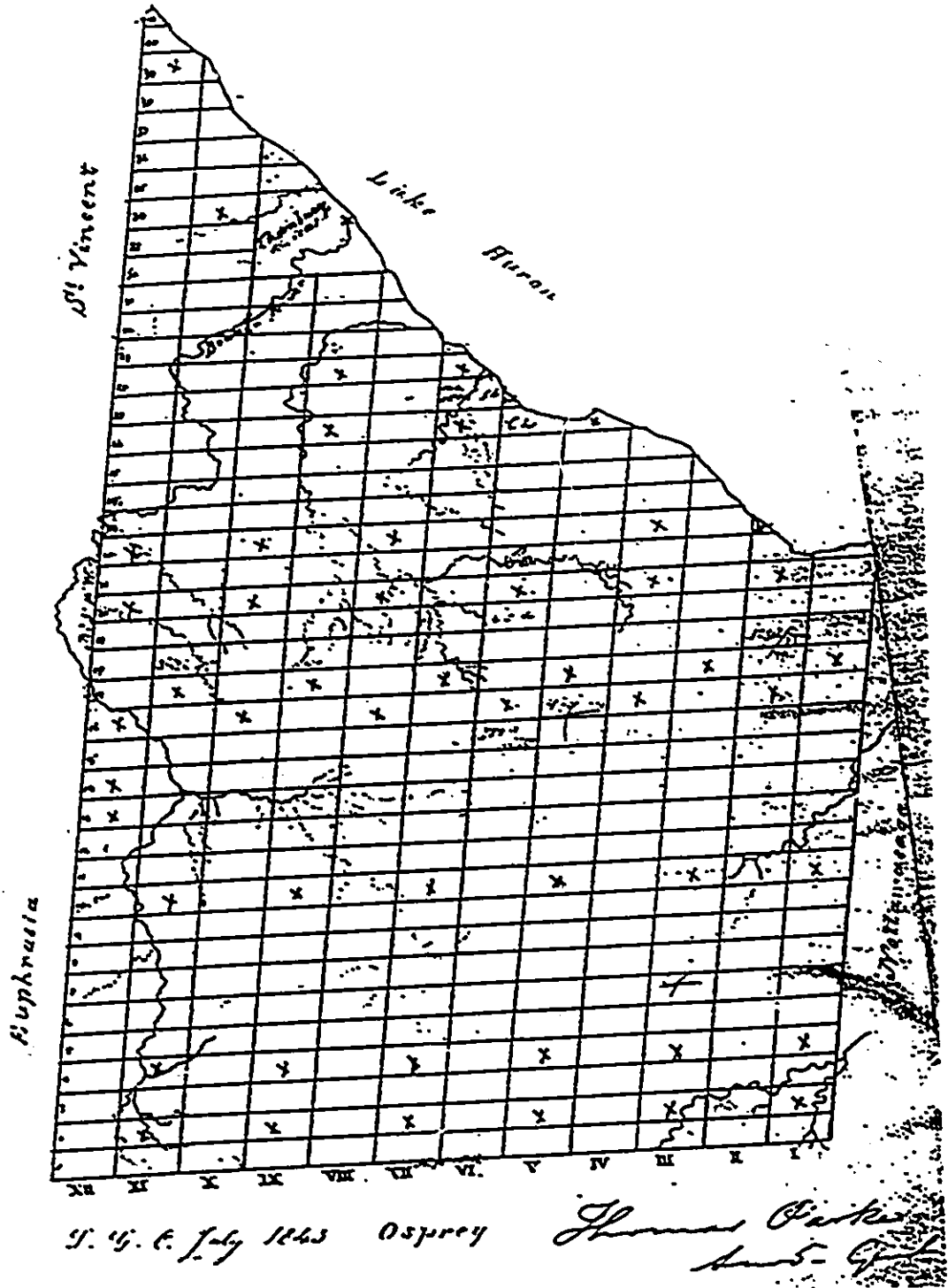
settlement duties for official claimants in 1835. This influence can be seen in the large number of patents issued in 1836, as illustrated in Figure 5.

The initial compilation of the 346 lots in the township produced the following breakdown: Loyalist grants 98.5, Military grants 111.5, Heir and Devisee grants 11.5, Free Grants with full fees 10, grants under New Regulations, three. There were also 12.5 patents issued in the first three years after the survey, but for which the Land Records Index contains no information. For lack of a better designation these are simply labelled as Undefined Grants. Since they were issued as Crown patents within a year or two of 1834, they were surely Loyalist or Military grants. In total then, there were 247 grants of all kinds. This is 71% of the total lots in Collingwood, and corresponds roughly with the 67% figure of alienation by 1839.

That leaves Clergy and Crown Reserve sales and other sales. There were 50 Clergy Reserves, but one was included in the town plot of Thornbury as shown in Figure 6,²⁸ the remaining 49 were all sold between 1847 and 1865. Five Crown Reserve sales appear among the earliest entries in the Abstracts to Deeds and there were 45 other sales. These total 99, to make up the full complement of 346 lots.

In the two main categories of grants and sales, grants are the first concern of this chapter. Within the grant structure, multiple grants to a relatively few people deserve special examination, and of these, military grants constitute the largest number. Multiple military grants were made to 17 men. A total of 61 lots was granted them which is 55% of all military grants. Five of these were for veterans of the Royal Navy. The grants are for service in both regular forces and militia. Sikes Towsley, for example, served as a Major in the flank companies of the Oxford militia on the Niagara

FIGURE 6
Clergy Reserves Map Prepared for Surveyor-General, 1843.
Source: Archives of Ontario.



frontier.²⁹ Alexander Grant from Brockville was a Lieutenant in the Canadian Fencibles, while Hugh Stewart was a Master in the Royal Navy. There are numerous examples from the Township papers of single lots being granted militia privates for not more than a year's service during the War of 1812.³⁰ It was also observed that while one township was not always the only source for an entire multiple grant, the tendency was toward this practice; thus Captain James Scobie of the Royal Veterans Battalion was granted 3.5 lots in Collingwood and one in Sunnidale township of Simcoe county.³¹

Scobie's grants appear as Heir and Devisee awards to Hugh Scobie, in the Land Records Index, but both the Township Papers and the correspondence of the Hon. Alex Fraser reveal their origin as military grants. Hugh Stewart is another case which tends to lead to the conjecture that most grants in the Township, if not all, originated in Loyalist or Military grants. Stewart's grants appear in the Land Records Index as Free Grants, Full Fees, but correspondence in the Township Papers reveal them as given for years of military service.

There were 15 non-military, multiple grants made to five people. Cornelius Munro of Brockville received five lots, while John O'Grady of unknown residence received two lots under the designation, Free Grants, Full Fees. Among the others, the Heir and Devisee Commission awarded John Cochrane of Quebec four lots, and Warren Claus of unknown residence received two lots as Free Grants under New Regulations. Sephos Good also received two lots under the designation of Free Grants.

A study of the residence of individuals who were granted land produces precisely the result expected in the history of land policies. We know there were a total of 247 lots granted. Since 22 people received 76 of those lots, then the remaining 171 lots must have gone to other individuals. Therefore, adding the number of multiple awards with the remainder, it can be determined that there were not more than 193 grantees. Since the residence is known of 187 grantees out of a total possible of 193, the study of residences has an accuracy of 97%. Fifty-six different townships or towns are recorded as grantee residences. See Table 1.³² Included in the 56 are the urban centers of Montreal, Quebec, Brockville, Belleville and Kingston. Toronto refers to the township in Peel rather than the town. The great majority of official grants were claimed by people from eastern Ontario or Quebec. If the towns of Montreal and Quebec, with one grantee each, are included in eastern counties, they comprised 78% of the total, with about 11% coming from each of the other two divisions. The largest numbers came from the counties of Lennox and Addington, Leeds and Stormont, which alone accounted for 79.

If a somewhat arbitrary division is made between counties of the Central region and the Niagara and Western region, then 20 grantees came from Central Ontario and 21 came from the Niagara Peninsula and Western Counties. Another observation is that all of these counties fronted on Lakes Erie and Ontario, except for Simcoe and Brant. Clearly grantees lived in the oldest parts of the colony.

Table 1:
 Origin of Grantees by Region and County
 Sources: Land Records Index for Collingwood Township.

Eastern		Central		Niagara and Western	
Northumberland:	1	Durham:	1	Lincoln:	4
Hastings:	8	Ontario:	2	Welland:	10
Prince Edward:	5	York:	8	Brant:	2
Lennox and Addington:	34	Simcoe:	2	Kent:	5
Frontenac:	21	Peel:	6	Total:	21
Leeds:	22	Halton:	1		
Grenville:	8	Total:	20		
Dundas:	11				
Stormont:	23				
Glengarry:	11				
City of Montreal:	1				
City of Quebec:	1				
Total:	146				
Total number of different townships and towns:		187			
Percentage from Eastern Ontario and Quebec:		78%			
Percentage from Central Ontario:		11%			
Percentage from Niagara and Western:		11%			

This breakdown is, in fact, what would be expected: the settlements of Loyalists and disbanded regiments after the American Revolution were established at the eastern end of Lake Ontario, and in the Niagara Peninsula. Some of the central counties of York or Halton were home to the most influential Loyalist, military and professional men, particularly after York was chosen as the seat of government. What happened in Collingwood township quite clearly is that a great part of it went to satisfy the accumulated claims of the old Loyalist and military settlements, in the first place, and secondly as gifts or payments to members of the establishment. In fact Collingwood illustrates perfectly the connection between residence and grants in Upper Canadian land policy. It also illustrates the hopeless expectation that grantees, established for half a century in Glengarry or

Lennox county, at least 300 miles east, would consider moving to the frontier.

With all the limitations of the land and deed indices notwithstanding, an attempt was made to analyse the transactions which took place in the township. Eventually, all the land ended up being settled; what this study is concerned with is the process by which land passed from grantee to settler. There are really only three groups involved: grantees, land dealers and settlers. In some instances the property of land dealers originated in part with grants, and was augmented by other purchases. In other cases, perhaps, lots which were later sold were purchased from the Crown or from grantees with the intention of settlement. Certainly a few of the settlers purchased more than one lot, settled the most favourable and sold the other. While motive should be the single factor separating the settler from the dealer, there may have been purchases which were sold undeveloped for a profit, although that was not the original intent. The Abstract Index to Deeds was annotated with information from the Township Papers, the Land Records Index and other correspondence. Then the Abstracts were analysed quantitatively for sales after alienation.

For the first study the lot was recorded in the year of the first transaction - either to a settler, or more often to another absentee owner. All Crown land sales were omitted in order not to confuse the issue. The result was that of the 247 lots granted 152 went to a dealer and only 24 went from grantee to a settler. For 71 lots the record is broken: the patent is issued, then a gap in time occurs before the lot appears in another person's name. In terms of percentages, about 62% of lots went from grantee to another absentee owner, and only about 10% went to settlers,

and that does not consider the untracable lots. An interesting difference between grants going to settler and those going to other absentee owners is that lots to settlers are about a decade later on average: the average year of transfer to absentee owners was 1841, to settlers it was 1850.

For the second study the intention was to try to grasp a larger picture of land transactions. Nevertheless, since we are not concerned with the entire history of the township, but only the process by which land passed from Crown to settler, the aim was to determine no more than the first two transactions not counting the alienation itself. Land went from the Crown to either a grantee, a land dealer, or a settler, (as determined by the 1851 census). Grantees sold their lots either to settlers or to land dealers. If the land was sold by the Crown to a dealer, he sold it either to another dealer, or directly to a settler. Finally, if a settler happened to purchase a lot from the Crown, that was the end product in the process of the township's settlement. The only exception to the latter would be in the example of a settler purchasing more than one lot, and selling the others unimproved. This analysis is a tally of those possibilities.

As in the first study of grants only, incomplete records force the exclusion of 71 lots. Any Crown land still unalienated after the second census was considered well beyond the purpose of the study. As a result three-quarters of the total, or 265 lots out of 346 were used. Of the 247 grants, 196 were part in the study.

The first result of the analysis is that so far as official grants are concerned, the land policy in Collingwood was a complete failure. The basis of this conclusion is the 1851 census. Not one single lot was settled on a Loyalist or "Undefined" grant.

Only among the military grants is there any evidence of settlement, and that is quite pathetic. Of all these claims only four names match with people enumerated either in 1851 or 1861. Fred Delisle received a military grant for lot 18, concession 4, in 1839 and lot 19 in 1859. He was enumerated on lot 18 in the 1851 census with 10 acres under cultivation; by the time of the next census he had sold lot 18 to Daniel Wright who was enumerated there in 1861, and had also sold lot 19 to William May who was also in the 1861 enumeration. James Scobie received lot 18, concession 7 from Hugh Scobie in an Heir and Devisee grant issued in 1846 and by 1851 had cleared not a single acre. It was certain he was a resident, not only because he was enumerated, but because he was appointed a land assessor by the township council in 1855.³³

George Brock received a military grant on lot 21, concession 4. He apparently sold that quickly and moved to the south half of lot 8 in the 7th concession where he met Judge Gowan in 1847. He was enumerated there in 1851 with 10 acres under cultivation; he did not receive title to that land until 1866, and in 1872 he sold the entire 100 acres for promise of support and \$2.00 to Thomas Smith. Smith sold it the following year for \$600.³⁴ Poor George Brock the "old Bay of Quinte man" as Judge Gowan described him to John Beverley Robinson, had fallen on hard times or hard use much earlier. In 1859 the municipal council exempted him from taxes, and in October of 1860, another resolution voted \$20 for support of Mr. Brock and his family.³⁵

Charles Stuart was granted lots 30, 31, and 36 in concession 12 in 1836. He was enumerated on lot 38 concession 12 in 1851 with 10 acres under

cultivation. By the next census he had switched lots with Charles Rankin, to whom he was related, and was occupying lots 37, and 38 in concession 11.

There may have been individual attempts by some of the other claimants to establish farms, but that does not seem to be what happened. In almost every instance their rights quickly changed hands - often within the year. For those few who did settle in the township, it seems they really were not good farmers. Considering that they were presumably the earliest settlers in the township, clearances of 10 acres or less is low for 15 years residence. Considering how many lots had been granted to retired military men, if Collingwood is any example of a general tendency, the intention of filling the province with retired officers of the Crown was a bust.

Absentee owners of property is still more complex. It can be assumed that these people like the recipients of official grants, did not want to become settlers. However, unlike the grantees who seemed eager to translate their grants to cash, the absentee owners, because they had to pay someone for the land in the first place, had a greater interest in holding onto it until they could make a profit. They are also the largest players in the township in a ratio of land to individuals: they were multiple owners of property as a rule, rather than as an exception. In the study which comprised 265 township lots, these people purchased 181 of them directly from official grantees, and another nine from the Crown. The total of 190 lots is 71.7% of all the lots in the study, and in fact, 55% of the township.

Those who were official grantees and located their rights in Collingwood were the first associated with the township, and had briefly the largest number of

lots; but they quickly passed out of the township history after cashing in their reward. While they perhaps should never have had these rights, they were simply exercising what the British administration had been giving away since 1763. The second category will occupy a good deal of two chapters of discussion.

The question begging to be asked is how the third category, the settlers, actually got on the land. The early settlers purchased only seven lots directly from the Crown. When the Clergy Reserve lots were offered for sale in 1847, settlers found them attractive and purchased 27 of 49 by 1861. Fifteen lots were purchased from official grantees and four were purchased by settlers from land dealers who were not official grantees. Therefore, in the most direct method open to settlers, only 53 lots went from Crown to settlers, or Crown to absentee to settlers. That is just 20% of the 265 lots in the study group.

Clergy Reserve sales are especially significant because unlike other land in the township the majority of them were made by settlers rather than land dealers. Clergy Reserve sales and serious immigration to Collingwood coincided exactly. Before 1847, there were few settlers, but from 1846 or 1847 onward, many families were coming to settle the township. The two census enumerations of 1851 and 1861 found actual settlers on 27 Clergy Reserve lots. Thirty out of 50 reserves eventually went directly to settlers suggesting that settlers found them the most easily available.

The Clergy Reserves have their own long, and contentious history, but for the settlers they had three attractive features.³⁶ From the beginning they were always available for lease and there is evidence that those sold in Collingwood

had first either been leased or squatted on before purchase. Secondly, they were sold with terms of up to five years to pay, and thirdly, in townships surveyed before the Union of the Canadas, settlement duties did not apply on Clergy Reserves. On the other hand they were not cheap land. During the years 1845 to 1854, Clergy Reserves sold for an average price of 11 s.8 d. per acre across Canada West.³⁷ When land prices in Collingwood are looked at, the average price of land during the same time period is 13.3 s. per acre.³⁸ No records of prices paid for Clergy Reserve lots in Collingwood were found in our research. It is perhaps significant that the year when the first reserves were sold in Collingwood was the year of the highest number of sales in Upper Canada. In 1847, 196,568 acres were sold, and by 1854, three-quarters of all the provincial Clergy Reserves had been sold.³⁹

Tenure on Clergy Reserves is best illustrated by the amount of land under cultivation in 1851. Bearing in mind that the first recorded sales were just four years earlier, the average acreage under cultivation on the 22 Clergy Reserve lots enumerated was 16.2 acres. The average among the 80 heads-of-household in the entire township who were farmers was just 14 acres. In eight instances there were clearances on Clergy lots of 20 or more acres. One settler had 48 acres cleared, two others, 30 and 35 acres. There is no doubt these Clergy lots were occupied before 1847. The exceptionally high rate of clearance on a few meant that settlers had to have had help in clearing, since there was no other way they could have advanced so far in probably not more than 10 years.

What is the picture of Collingwood township at the end of the period of initial analysis of the existing records? Working backwards in time from the first

provincial census, we can catch several other snapshots of the township's progress. The 1851 Personal census lists 86 heads-of-household. The census records 10,660 acres of land held, and 1126.5 acres under cultivation; divided among the 80 farms this works out at 14 acres cleared per farm, or 10.6% of the land held. Using a clearance rate of two acres per year, it suggests an average tenure of seven years in the township, an average arrival date of 1844.

However, rate of land clearance is a fairly coarse means of estimating arrival in the township. At a time when families amounted to one or two dozen all together, incidental or deliberate testimony, contained in correspondence is a more accurate record. Eight pieces of correspondence from the years preceding the first census were discovered through research. The earliest was written by Charles Rankin, Deputy-Surveyor, who settled in the township immediately after surveying it. In March 1834 Rankin's letter to the Crown Lands Department stated he wanted to claim six lots in concession 12, and that he proposed that he and two or three others will become "immediate settlers".⁴⁰ Rankin again wrote to the Lt.-Governor Bond Head, in 1835, regarding money owed him for services, and said that he and two others had settled in Collingwood.⁴¹

These letters, of course, do not preclude other settlers at that time. In Charles Rankin's testimony to the Durham Commission in 1839, he said he believed Collingwood had only one settler (presumably in addition to himself). His testimony has an accusatory and bitter tone, and one wonders if his friends referred to earlier had given up their residences. Rankin's correspondence mentions a Major Duffy and Captain Charles Stuart. A letter in the Township Papers from

Henry Castle asked in 1834 for permission to purchase lot 38, concession 12 to settle next his "friend, Charles Rankin".⁴² The Abstracts to deeds show that both Henry Castle on lot 39, concession 11 and James Duffy, lot 34, concession 12 took patents and then almost immediately disappear from the record. In any event we assume that the military grants of Brock, Scobie, Delisle, and Stuart were in progress of settlement while Rankin was testifying. No other records or correspondence leads to the conclusion that before 1844 there were more than five settlers including Charles Rankin.

The next earliest record of arrival is a letter from George Lunan which places him there in 1844. In January 1853, he asked for more time to complete settlement duties. In partial explanation for the delay he said when he arrived nine years earlier, there were only one or two other settlers in the township, the closest were six and nine miles away, and he was not able to spend the winters there.⁴³ That means that Lunan and two others were settled in the township in 1844. This supports the contention that until Lunan's arrival there were just the surveyor and the retired military claimants living in Collingwood. Yet Judge Gowan's letter to Robinson in 1847, which is so specific about other facts, estimated that there were but few settlers, not more than 23 in the township. It would seem that in a short space of about four years numbers of families grew suddenly from perhaps six to something over 20; the transition probably had several factors, particularly the construction of the Old Mail Road and settlement in the two neighbouring townships St. Vincent and Nottawasaga on either side.

It seems clear in conclusion that there was a hiatus in settlement from 1834

until 1846. This would seem to be a reasonable point to end discussion: chapter two has developed a comprehensive picture of the physical characteristics of the township, and an analysis of the immediate effect of land policies on its settlement.

Overall we see a township that is clearly rural in nature with the potential for fishing and transportation on the Great Lakes. It was hampered by the famous Blue Mountains, but much of the township had excellent climate and soil for agriculture. Direct access from Simcoe county was provided by Rankin's road just a year or two after the survey, and by the Old Mail Road in 1846. Leading into Simcoe county, Yonge street had been subject to traffic and improvements since 1815,⁴⁴ some townships along the way were well-established, and a road westward from Lake Simcoe had been open the year before Collingwood was surveyed. In other words, Collingwood was just three or four days walk from the provincial capital, to a large extent, through settled townships. The county town of Barrie on Lake Simcoe had been established since 1820.⁴⁵ and would have served Collingwood settlers with a supply depot only 50 miles away. From the point of view of access and potential Collingwood should have been settled quickly. This, however, did not happen.

Over seventy percent of Collingwood township was alienated in grants. If anything, the first conclusion of the analysis is that if Collingwood township is typical of the province as a whole, then colonial land policies which relied on generous grants to settle the province were an abject failure. The second observation is that a second body of absentee owners took over half the entire township either by grants to themselves or in purchasing official grants of others. Thirdly, in the initial alienation and sales of Crown to settler or absentee to settler,

actual settlers got only 53 lots up to 1861, and 27 of these were Clergy Reserves. The Collection Rolls for 1862 puts half the land in the township in the hands of non-residents.

Three things can be said about the colonial land policies and their effect on Collingwood. The land policies did not result in settlement by grantees, they involved a second set of absentee owners, and they provided barriers between Crown land and settlers of at least two transactions.

The impetus to survey Collingwood came chiefly it appears from the backlog of official claims to be satisfied. Yet Charles Rankin himself indicates through his letters that he expected an influx of settlers to follow the survey.⁴⁶ His application to claim 1,200 acres for himself, his relative Captain Stuart and a Major Duffy indicates his high expectation.⁴⁷ Even Peter Robinson, Crown Land Commissioner for Upper Canada thought it was "absolutely necessary" to have a road constructed into Collingwood and St. Vincent townships in the spring of 1835 to accommodate the settlers who were expected to arrive.⁴⁸ Rankin's initial enthusiasm soon turned to disappointment expressed in later letters and his testimony to the Durham Commission. Therefore, two experts on Upper Canadian settlement were proven wrong in their assessments.

This chapter has analysed what actually happened initially to Collingwood. Next will be an examination of what happened after 1835 to destroy Charles Rankin's and Peter Robinson's expectations for this promising township.

End Notes

1. Statistics Canada, by verbal inquiry.
2. Figures provided by the municipality of Collingwood Township, Clarksburg, Ontario.
3. National Library of Canada, *Sessional Paper Number 18, Report Concerning Canadian Archives for the Year 1905, Vol.1* (Ottawa,1906), Instructions to Guy Carleton, Lord Dorchester 1768, article 32, p. 10.
4. The decision to use 346 as the number of lots either full or of substantial acreage is an arbitrary one, but some practical decision had to be made before any calculations could proceed.
5. Cole Harris and John Warkentin, *Canada Before Confederation* (Oxford University Press, 1980),pp. 123-5.
6. The Municipality of Collingwood Township.
7. All figures were provided by Lyman Chapman, co-author with D.F. Putnam, of *The Physiography of Southern Ontario*. 2nd ed. (Toronto,1973). Mr. Chapman is a long time resident of Collingwood Township.
8. Bill Shannon, *An Illustrated History of Collingwood Township* (Craigleith, 1979).
9. *Ibid.* Description taken from Mr. Chapman's caption in the map prepared for *An Illustrated History of Collingwood Township*.
10. Archives of Ontario, John Beverley Robinson Papers. MS4. microfilm, reel 5, Letter from Judge James R. Gowan to J.B.R., March, 1847, referred to as "Gowan letter".
11. A plaque describing this pioneer plant is located on highway 26 at Craigleith.
12. National Archives (NA), 1871 Census Collingwood Township, Grey County, microfilm, reels C -953, 9954.
13. *Ibid.*
14. The last commercial fishing boats in Thornbury harbour disappeared during the 1950's.

15. NA, Province of Canada, Sessional Papers, 1860, vol. 2, no. 12, Report to Minister of Department of Crown Lands, Appendix 31, Report of Fishery Overseer for the Division of Lakes Huron and Superior for 1859, pp. 84-91.
16. National Library of Canada, W.W. Smith's *Gazeteer and Directory for Grey County, 1865-66*, microfiche, MiCF. CC - 4, no. 48603.
17. National Library of Canada, G.C. Patterson, "Land Settlement in Upper Canada," *Sixteenth Report of the Bureau of Archives for the Province of Ontario*, ed. A. Fraser (Toronto, 1921), map: *Principal Surrenders of Indian Lands in Upper Canada Prior to 1840*.
18. Archives of Ontario, Crown Lands Department, RG1, A-1-6, microfilm, vol. 15, N^o3, page 13089, Letter from Rankin to Peter Robison, Toronto 8th Sept. 1835.
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26. Gowan letter.
27. Leo Johnson, "Land, Policy, Population Growth and Social Structure in the Home District, 1793-1851," *Ontario History*, vol. 63 (1971), p. 42.
28. Archives of Ontario, map prepared from Rankin survey for Thomas Parke, Surveyor-General, 1843, showing Clergy Reserves marked on lots with "X".

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29. Archives of Ontario, Collingwood Township Papers. This series contains all incidental and official existing correspondence, broadsheets, certificates to and from the Crown Lands Department and individuals seeking to purchase or locate in Collingwood Township. RG 1., C - IV, MS 658, microfilm, reels 87 and 88; hereafter cited as "Township Papers". Also NA, Upper Canada Sundries, microfilm, reel C-6888, pp. 88424 -88429. letter identifying Sikes Towsley as a Major on the Niagara frontier.
30. Township Papers, for example, militia grant to John Dimond, private from 7 June to Dec. 31, reel 87, p. 36.
31. *Ibid.*also Archives of Ontario, Fraser Papers, correspondence of Hon. Alex Fraser, RG1., A-1-6, MS 563, microfilm, reels 17, 23.
32. *Gazeteer of Canada for Ontario* Department of Energy, Mines and Resources (Ottawa, 1974).
33. Minutes of Collingwood Township, an abstract of original held in township office, 1854-1861.
34. Abstract Index to Deeds.
35. Collingwood Township Council minutes.
36. Lillian F. Gates, *Land Policies of Upper Canada* (Toronto, 1968), pp. 250-2.
37. Lillian F. Gates, *Land Policies of Upper Canada* (Toronto, 1968), Table II, p.253.
38. See Table 5, p. 118.
39. Gates, table II , p. 253.
40. Township Papers, reel 88, p. 1059.
41. NA, Crown Lands Department, RG1.,E.3,vol. 15, microfilm, reel C -1193, Letter from Rankin to Lt.Gov. Bond Head.
42. Township Papers, reel 88, p. 1063.
43. *Ibid.* reel 87, p. 275.

44. William Dunlop, *Tiger Dunlop's Upper Canada*, intro. Carl Klinck, gen. ed. Malcolm Ross (Toronto, 1967), pp. 56-62.
45. Hunter, p. 204.
46. Archives of Ontario, Crown Lands Department correspondence, RG1., A-1-6, microfilm, vol. 15, no. 3, Letters of Charles Rankin, Sept.8 and 19, Nov. 1835, also Township Papers reel 87, p. 157.
47. NA, Crown Lands Department, RG 1., E.3, vol. 35, microfilm, reel C-1193, Letter from Charles Rankin.
48. Letter from Peter Robinson, Commissioner of Crown Lands to Charles Rankin, 26 Feb., 1835, as printed in *An Illustrated History of Collingwood Township*, p.69.

CHAPTER THREE

As we have seen, the initial alienation of land in Collingwood went to satisfy Loyalist and military claims. These claimants, however, showed no inclination to take up residence in Collingwood. Needing cash rather than fixed assets like land in a frontier wilderness land passed quickly from grantees to an equally remote party of non-resident land dealers. This chapter is concerned mainly with an examination of these "birds of evil omen" as Patterson characterized them. Through a series of analyses the thesis will isolate the largest land dealers and examine their methods and motives.

Although interests other than the public good motivated land dealers, they did provide a necessary service in a capital-starved frontier society. Dealers like Alex Fraser provided cash for unwanted wild lands. The Honourable Alex Fraser of Charlottenburg township was a Privy Councillor, the Colonel of militia and probably the most respected or powerful man in Glengarry county.¹ He provided the service of purchasing unwanted property from official grantees and selling it to those interested in farming or to investors. For a poor farm boy in an Eastern county who inherited 200 acres, 300 miles to the north-west on the frontier of the province, Fraser was his man close to home who helped out by purchasing the lot from him and turned fixed assets into limited capital.

Fraser had certain characteristics which were typical of the land dealers one sees in Collingwood. He probably had advantages that his clients lacked which enabled him to carry on his business, such as education, surplus cash or credit and access to privileged information in the Crown Lands Department and legislative bodies. He had a network of friends and associates in government and business who also were interested in land investment. He had agents near his various packages of real estate to advise him on quality of land and prospective customers arriving to settle. The fact that he regularly purchased the grant for £15 and sold it for £75 suggests an active business operating for a fixed - if high - fee. Fraser of course provided more than agency services; he bought land outright. Men like Fraser provided immediate cash and assumed the risk that land could be sold for a profit.

That is putting land dealers in the best light: providers of an essential service, risk takers and facilitators of settlement. Nevertheless, the fact is that if Collingwood was typical then there was a lot of land for sale immediately after a township was surveyed and too few customers. Land dealers were basically the expected result of colonial land policies. Emigrants naturally resented privately held collections of lots for the extra difficulty or cost of getting farm land, and for many other reasons. Those engaged in the practice such as D'Arcy Boulton, praised speculation as a spur to development.² This chapter will examine in more detail where and how men like Fraser bought and sold property.

Before discussing the role of the land dealers, let us look at the township in 1851 on the eve of the settlement boom in Collingwood. The 1851 census return lists 86 heads-of-household.³ Collingwood, then, remained very sparsely settled well into

the 1840's. The few who were there before 1844 were joined by George Reekie sometime in 1846.⁴ Solomon Olmstead of Marlborough township petitioned the government for a mill site in September, 1849.⁵ Richard Carroll, a young lad who came to work for Olmstead described the scene of his arrival May 1852.⁶ He wrote that a dense cedar swamp led him to the saw-mill and the only two houses the town could boast. If Olmstead had been able to dam and build a mill race on the river, construct a mill and install machinery for harnessing water-power, as well as building a house, however primitive it all was, he must surely have been at the mouth of the Beaver river shortly after his petition of 1849 was granted.

Soon after 1846 the blazing of the Old Mail Road from Simcoe county encouraged the formation of Williamstown, later called Heathcote, where the road forded the Beaver river. Besides this little settlement inland, a small group of people with Charles Rankin and Charles Stewart as a nucleus, lived near the Lakeshore road in concessions 11 and 12. Russell McGuire purchased clergy land in 1847, and judging by his cleared acreage in the 1851 census, he might have been in the township by 1845. Other similar clearances in the census suggest there were a few others there by 1845, such as William Rorke and his sons on lot 24 (Williamstown).⁷ Near the Lake in the middle of the township was George Reekie in the sixth, on another clergy reserve lot. At the eastern side of the township near the Lake were George Lunan and Fred Delisle in the fourth concession. A few families were strung along the Old Mail Road in the center of the township.

As we have seen, settlement stagnated after the initial alienation of Crown lands. Significant settlement did not begin until long after the bulk of the township had

already passed into the hands of absentee owners. With a few settlers in 1850, rapid settlement was about to begin. Eighteen-fifty then seems an appropriate moment to examine in detail precisely who owned Collingwood Township.

Although some settlers may have established ownership by years of tenure without being able to register their deed; such cases are few. These cases also defy historical analysis. For our purposes the Abstract Indices to Deeds has been the final arbitrator and registration was the benchmark of ownership. We begin our analysis of absentee ownership in 1850 by examining the abstract indices for 1848-1852. The initial purpose is to establish ownership and location rather than quantity of land held.

The Crown remained the largest land owner; at the time of the census 69.5 lots, or 20% of all the land was still held by the Crown. Non-residents held the bulk of the township: 229.5 lots. Only 13.6% or 47 lots were owned by settlers; however, if half lots are put together, only 39.5 full lots out of 346 in the township were occupied by 57 owner-residents. This seems unrealistic in light of the enumerated figure of 86 heads-of-household. Tenants, non-resident owners, boarders, and two Thornbury residents represented nine households. Of the 78 township residents who were owners, only 57 had registered deeds by 1852. The likelihood is that the remaining 21 were in the process of acquiring deeds

Distribution of these owner-residents shows one trend: settlers located farms in the most advantageous part of Collingwood. See Figure 7. With 17 owners out of the 57, the 12th concession was by far the best settled concession; there were more in that one concession than in all of the first six concessions. The first two concessions being next to the Nottawasaga settlements had nine resident-owners, but

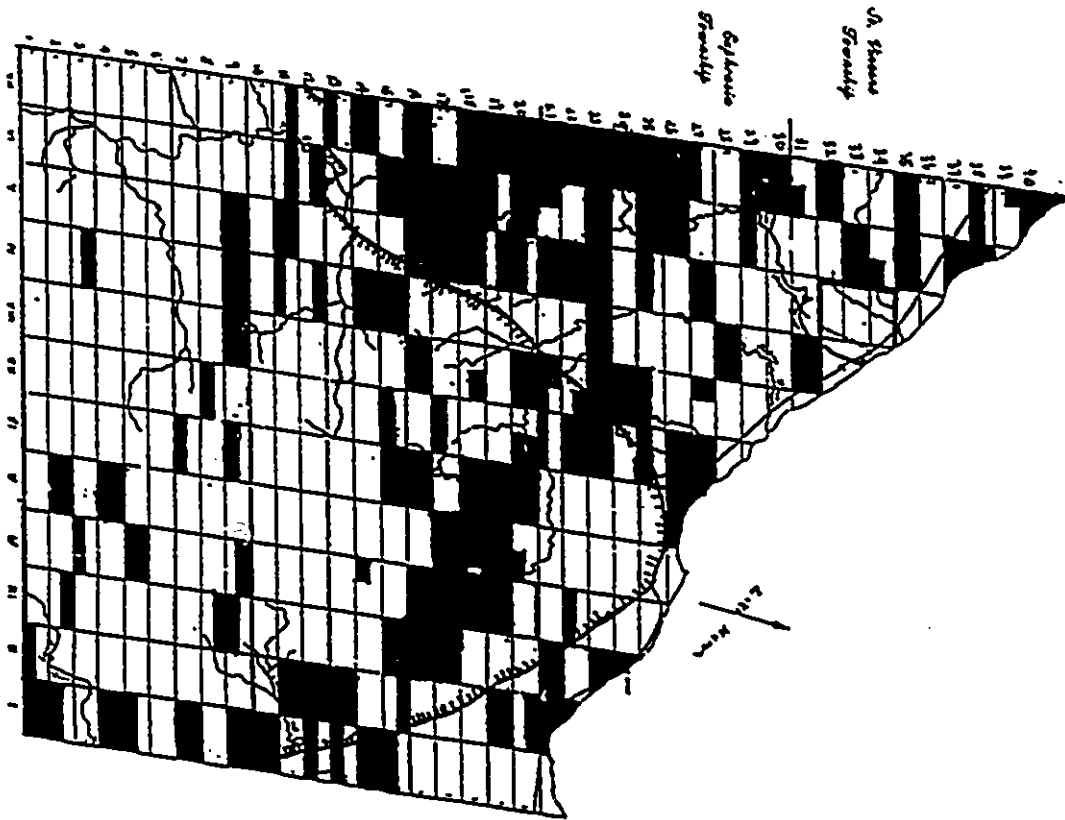
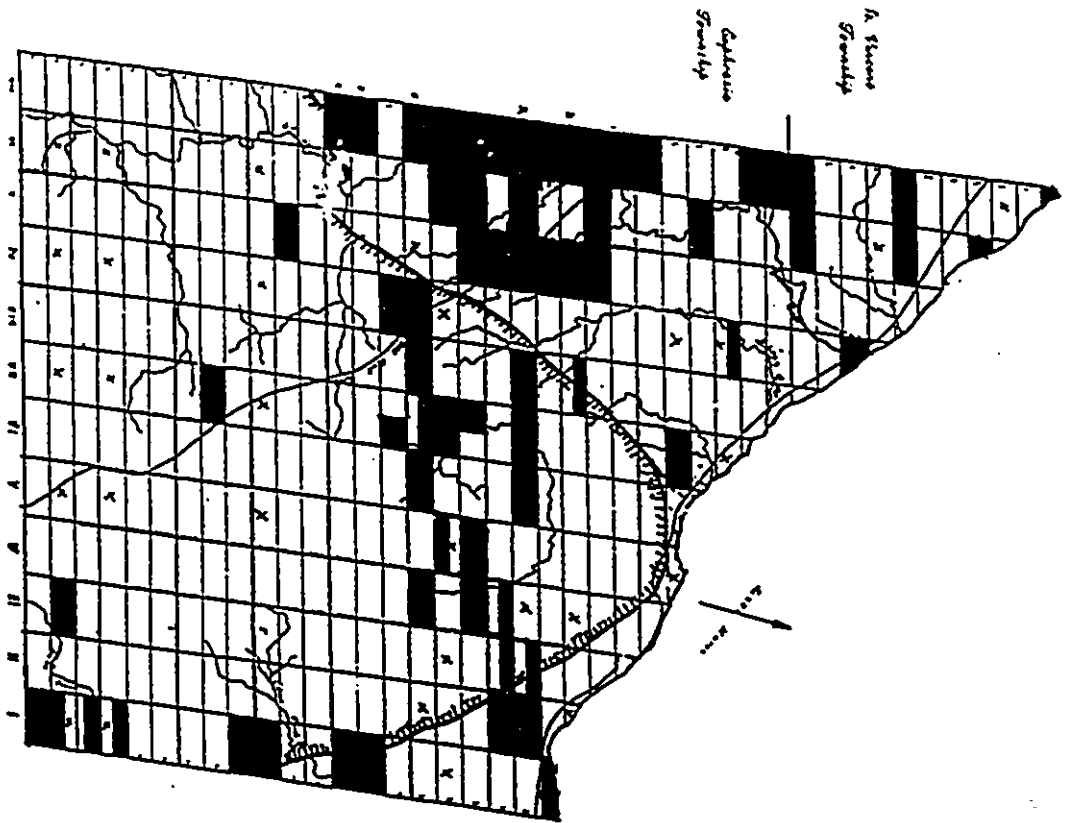


FIGURE 7
Comparison of Settlement: 1851 and 1861.
Source: Census Returns for Collingwood Township.

concessions 3, 4, 5 and 6 which are on top of the escarpment had just six families or individual resident-owners all together. In addition to being below the Escarpment, the 12th concession, north of lot 27 was also next to the more populous St. Vincent Township. There was also settlement on the town line in Euphrasia south of lot 27. Similarly concession 10 which had eight owner-residents held good farmland in the Beaver Valley and here settlers were near the Old Mail Road and fairly close to the village of Williamstown. Along the first two concessions, settlers had easy access to the Nottawasaga village of Duntroon. On the top of the escarpment where there were the fewest settlers, the climate and soil are harder and access to the Lake or any village is very circuitous. The settlement patterns in both 1850 and 1860 are well-illustrated also in Figure 7.

Among non-resident multiple owners, there were 23 men who, between them, held 82 of the 229.5 lots not still owned by the Crown. Excluded from these 23 are a few individuals who purchased or inherited several lots, from a single grantee or Charles Rankin who claimed several lots as payment. The search was for people who deliberately accumulated property, in addition to what may have been given to them. It is surprising to learn that 65.5 lots at that time were still owned by the original grantees - some of them among the 23 men under discussion. Among these men who were original grantees and held their lots after 1850 were the Hon. John Elmsley, James Gibson, Henry Thomas Wilson, and Hugh Scobie; together they held 3,400 acres. However, only Elmsley was included in the group of 23. It is also characteristic that among the 23 men at this time ownership was quite dispersed. At this particular moment in Collingwood's history, John Spiers had seven lots, four others held six lots

and the Hon. Alex Fraser at this time had but five lots. Only four other individuals held as many as four lots each.

Motivation has to be the single principle identifying land dealers and where evidence or motive is lacking, a single purchase is not considered evidence of speculative activity or even the use of land as a general investment. What we are trying to identify is the largest possible number of individuals who actively purchased a variety of lots, either randomly or in a particular pattern. These are the people who were routinely putting money into land.

Extracting all purchases and sales from the abstract indices to deeds eventually produced a group of 13 men whose land dealings will be studied. They are: James Bicket, Robert Cathcart, the Hon. William Henry Draper, the Hon. John Elmsley Jr., the Hon. Alex Fraser, the Hon. George Jervis Goodhue, Allan McLean Howard, the Hon. John Macauley, Sir Allan Napier MacNab, the Hon. William Morris, Peter Perry, William Proudfoot and William Benjamin Robinson. In addition several other men whose transactions in Collingwood were few or indirect had extensive dealings with the group of 13. These include T.C. Street, Benjamin Holmes, James Holmes, John Spiers, and the Hon. John McDonald (of Gananoque) and John Radenhurst.

Anyone familiar with the history of Upper Canada will recognize these names; all were members of an exclusive elite which ran the colony. Here on the fringes of Canadian civilization, in a frontier township, to find a solid representative group of the elite shows the extent of their tentacles of power. From the centres of economic and political power in Toronto, Kingston, or Quebec these men could reach

out and purchase 18,930 acres, or 27% of this new and remote township. Noted for its geographic expanse, the Canadas remained a small world.

Who were the elite? They were that exclusive group who held office either in the highest political echelon, the Privy Council through appointment to the Executive or Legislative Councils, or they were elected to the Assembly, or held principal positions of the civil service or financial institutions. Quite often in their lives they combined some function of appointed office with elected office, or of what we would consider today political versus civil. Not every member of the Upper Canada elite bought land in Collingwood, yet over 13 major land dealers provides a remarkably representative sample of that elite.

Eight of the 13 held major political offices:⁸ Draper, Elmsley, Fraser, MacNab, Macaulay, Morris, Perry and Robinson. Of these, six sat at one time or another in both the Assembly and the Executive and Legislative Councils. John Elmsley never held elective office yet sat on both Executive and Legislative Councils. Peter Perry, on the other hand, was elected to the ninth, tenth, and eleventh Parliaments, although as a well-known member of the Reform party, he was never considered for appointed position as a government advisor. Perry was the lone Reformer of the group; all the rest were Conservatives of some degree.⁹ By inclination and necessity they were a compact group of associates in Parliament. Their party connections no doubt reinforced social cohesion. Although at no time did all of these men sit in the Assembly together, their tenures overlap. Between 1828 and 1847 there were never fewer than three holding seats.

Five of the seven were appointed to the Legislative Council between 1831

and 1839; they were Elmsley, Morris, Macaulay, Fraser and Draper. Of these all except Elmsley were reappointed to the Council following the union of Upper and Lower Canada. Four of them sat on the Executive Council, beginning with John Elmsley's appointment in 1830. The others were Draper in 1836 and Morris and Robinson both in the years 1844 and 1845. William Henry Draper rose to the highest office, being virtually Prime Minister of Canada between 1844 and 1847.¹⁰ Allan MacNab was briefly the Prime Minister in the MacNab-Morin ministry of the Liberal-Conservative coalition.¹¹

The group of land dealers and those closely associated with their dealings were well represented in the civil service. In the judicial system the most prominent was William Henry Draper who served as Solicitor General and Attorney General during his years as an active politician.¹² Later he became Chief Justice of the Court of Queen's Bench from 1863 until 1867, and was then appointed Chief Justice of the Court of Errors and Appeals. Also part of the provincial judiciary was the Hon. James Gowan, a Simcoe county judge¹³ and business associate of the Hon. George Goodhue. Goodhue himself was a district magistrate in 1841,¹⁴ as were William Proudfoot in 1827¹⁵ and John Macaulay.¹⁶ Robert Cathcart was a Toronto Justice of the Peace.¹⁷ Allan McLean Howard,¹⁸ a Clerk of the First Division Court of York county, also was Treasurer of the Home District in 1842.

William Morris meanwhile held the cabinet post of Receiver General in the Draper administration.¹⁹ W.B. Robinson was Inspector General while on the Executive Council and for two years was Chief Commissioner of Public Works.²⁰ John Macaulay while in the Legislative Council was Surveyor General, Civil Secretary to Lt.-Gov. Sir

George Arthur, and later Inspector General. Purely in the civil service were Thomas Allan Stayner,²¹ Deputy Postmaster General who purchased 1,000 acres of Collingwood land from Peter Perry, and also John Radenhurst²² who was acting Surveyor General in 1836 and later acted as a private agent in Collingwood land through his dealings with the grants of Hugh Scobie. At the municipal level Alex Fraser was the registrar of deeds for Glengarry county.²³

The Business affairs of Collingwood land dealers can be summarized in two words: banks and railways. William Proudfoot was best known as the President of the Bank of Upper Canada, but he also was the chairman of the British American Insurance Company. He shared interests with John Elmsley who was a director and one of the largest shareholders of the Bank of Upper Canada, as well as one of the incorporators of the British American Assurance Company. George Goodhue was also a director of the Bank of Upper Canada. John Macaulay was a Kingston-centered gentleman of independent means who founded the Kingston Chronicle, served on various local boards and in the 1840's was president of the Commercial Bank of the Midland District.

Allan MacNab achieved considerable notoriety for his declaration that railways were his politics. This passion of the times involved many men of wealth or pretended wealth. MacNab was chairman, director or president at one time or another of three railway companies: the Hamilton and Port Dover, the Great Western and the Grand Trunk. George Goodhue was also involved with the Great Western and its antecedent, the London and Gore Railway, of which he was one of the incorporators. John Elmsley was a promoter and then director of the City of Toronto and Lake Huron

Railway Company. He was also a major shareholder of the Welland Canal.

Other prominent financiers, while not directly acquiring land in Collingwood, purchased land from this selected group. Benjamin Holmes who purchased 800 acres from Alex Fraser was at the time one of the vice-presidents of the Grand Trunk Railway.²⁴ James Bicket who seems to have been a man with inherited wealth, is listed simply as "gentleman" in the deeds of sale. Although outside the political elite he purchased the only Crown Reserves sold in Collingwood and altogether accumulated 1,200 acres of Collingwood township property. Thomas Clerk Street who inherited great wealth from his father Samuel Street²⁵ and assumed the business of land speculation and money lending was involved with Allan MacNab in Collingwood property.²⁶ This convoluted sale of land by MacNab to Street had one lot in common with another package sale from Fraser to Benjamin Holmes.

In conclusion, then, Collingwood's major land dealers composed a compact group in the literal sense. Upper Canada was a small province demographically even as late as 1851. In 1842 the entire population was under half a million. Although the population doubled in the next decade to 952,000, 86% of the population was rural.²⁷ Land Dealers may have held large rural estates, but they spent a good deal of time in the few urban centers such as Kingston or Toronto. In small cities and towns they would have stood out and most certainly would have known each other socially.

That part of the group who were politicians, belonged to a parliament, a small exclusive club. The Legislative Assembly in 1834 had just 62 members. Except for Peter Perry, they were, moreover, all Conservatives. The Legislative Council was even more exclusive with about 30 members which was further reduced in practice by

notoriously poor attendance. The Executive Council had just six members. The point is that the structures they were part of as a party, as a civil service and as a population, were small. Arguing, cajoling, debating in the Assembly, planning in the Councils, residing in a city home or residential hotel, or buying land from one another, brought them together, willy nilly.

The literal interconnectedness of major land dealers in Collingwood is also apparent. William Lyon Mackenzie's notion of the elite as "family" extended well past the years of the rebellions. William Morris's son Alexander was married to Sara Radenhurst;²⁸ John Radenhurst was an important civil servant. John Elmsley was married to Charlotte Sherwood, sister and daughter in this important political family. William Draper and Christopher Hagerman were partners in law. Two Robinson brothers held the highest offices in the judiciary and Crown Lands department.²⁹ Thus when William Benjamin Robinson was acquiring property in Collingwood, through the government or the courts he was dealing - in one sense - within his family.

Some of our 13 land dealers were not only in business, they shared the same business connections. Proudfoot, Goodhue and Elmsley sat together on the board of directors of the Bank of Upper Canada. The Canada Emigration Association was a club to stimulate emigration, subscribed to and operated by, Upper Canada's largest land dealers. Among the 39 members known to attend meetings were Draper, Elmsley, Proudfoot and Allan MacNab.³⁰ A random search of the membership list of the Upper Canada Club of 1837-39, revealed the names of Proudfoot, Elmsley, Draper and T.C. Street.³¹ The elite of Upper Canada, so closely connected in government and business might very well have been acting in concert in Collingwood and

elsewhere.

Our 13 major land dealers had much in common, yet to the degree behaviour implies motives, their objectives in their Collingwood operations differed markedly. Time is the key factor in noticing these differences: first of all, the years in which they first entered township land dealing is critical, and secondly, the length of time they held land in the township is equally critical. This essay will demonstrate that within the group of 13 there were at least three different motives. Fraser's motives were that of any business man with the same kind of daily risk as anyone who buys and sells merchandise. Members of the second group were investors who were looking for long-term safe assets with a reasonable rate of return. The third group, is the only one exhibiting behaviour usually associated with speculation.

A number of assumptions have been traditionally implied about Upper Canada's "land speculators". These are in general common to both contemporary observers and later historians. To begin with land speculators bought land in large quantity. David Gagan, for example, suggests that the "badge" of the speculator was ownership of 500 acres or more in one township.³² Secondly it is noted that speculators purchased this land without intending to develop it themselves. Rather they purchased with the expectation that undeveloped land could be resold at a profit.

At this point the historiographical use of the word and the dictionary meaning part company. Strictly speaking, speculation involves a transaction carrying a distinct and relatively high risk, taken for the opportunity of making an unusually high profit. Speculators in Upper Canada took very few risks. High profits of necessity usually come quickly. As any speculator knows, land sold the day after, for double the

cost is very attractive. The same land sold ten years later for the same price as that sold just a day later, is far less profitable. Speculation rarely involves assets held for a decade, rather than months and years. Few would suggest that the widow who buys Bell Telephone stock in 1960 and leaves it in her estate in 1980 is speculating.

The historical use of the term "speculator" in Canadian historiography ignores these two essential pre-requisites: risk and quick turnover. What has always been implied by Canadian historians by the term "land speculator" is a person who buys a lot of land hoping to make a profit sometime later. Investors in land who purchased at rock-bottom prices and held it for a long enough time, as some of the group in Collingwood did, assumed very little risk, but also made only a modest profit.

One reason that suggests itself for the lack of discernment in the use of the word speculator is that in reality it has been used as a term of derision, just a common epithet, in Canadian historical literature. It bears examining how it was used by contemporary observers. In Robert Gourlay's famous survey of Upper Canada, what respondents said most often was that absentee owners or "distant owners" held the land or had been granted the land. These absentees were, according to respondents, gentlemen of fortune.³³ They inhibited settlement, according to the survey, because they were remote and because they systematically withheld land from the market through lack of need. The respondents did not call them speculators. It should be noted that at the time of the survey absentee owners who had purchased rights or patents were less in evidence than later when more of the frontier townships had been surveyed.

Gourlay himself had much to say about absentee owners and speculators.³⁴ Gourlay's chief complaint seems to have been that there was no fair tax on land. He wanted an orderly immigration and settlement of Upper Canada. This could be paid for, he argued, if land was taxed with a subsequent revenue used for roads, the St. Lawrence canal system, and assistance to immigrants. It should be emphasized that it was in this context that Gourlay attacked absentee owners: their land was not taxed. He also implied that no such tax bill was passed because many Legislative Councillors held large tracts of undeveloped land. In sum then Gourlay's complaints were economic and political. He did not suggest large land holding was wrong. Rather, he implied that if land was taxed properly it would be sold and settled.

When Gourlay actually discusses speculation he is on the side of the speculator, in the case of his relative through marriage, the Hon. William Dickson.³⁵ Gourlay blamed the colonial government for changing the ground rules which stopped American immigration. Dickson who had "speculated" on 94,000 acres of Indian land on the Grand River could not sell it as expected to American immigrants, as Gourlay said, "for three or four times more than he paid for it." Gourlay called the change in policy a "breach of faith", and a "criminal counteraction of law."

Another outspoken critic of Upper Canadian land policies was William Lyon Mackenzie. There is scant mention in one book of his edited writings of speculation - a single reference implied that if land cost more there would be less speculation.³⁶ Mackenzie emphasized not speculation *per se*, but rather the implied corruption which allowed members of the "Family Compact" to acquire large holdings. Another current observer, Patrick Sherriff also referred to what later historians would call speculators,

but he preferred the term "absentee proprietors".³⁷ As with other contemporaries Sherriff emphasized the connection to the elite, the "members of the party who sway the councils of the province". Bond Head himself, called his recently elected Assembly, not only the best assembly that could be elected, but also "naturally ... Land Jobbers."³⁸

What comes out of a brief survey of contemporary observers is that the generic term "land speculators" is not uniformly applied nor is it uniformly condemned. What is uniformly criticized is political influence to enhance land holdings. Perhaps ironically, it is later historians rather than contemporaries of the event who used the term "land speculator" so routinely that it falls from the lips automatically. That speculation lay at the heart of all absentee ownership has been an *a priori* assumption in the literature.

Any standard history or essay that deals with land abuse has used the term speculator to mean all those who purchased a lot of land with the intention of making a profit after sitting on it for some time. Lilian Gates' work, so heavily relied on in this thesis, is authoritative on the subject of land policies, yet refers time and again to "land speculators", those who acted after the land was granted to get large tracts of Upper Canada. She concludes that "almost 5,000,000 acres were in the hands of speculators large and small", a figure which itself demonstrates the lack of distinctions drawn between various holders of wild land, many of whom had very diverse motives and expectations.³⁹

Early historians such as John Charles Dent, G.C. Patterson and William Caniff all use the term speculator loosely and pejoratively. Patterson, as we have seen

refers to "birds of evil omen". Caniff interchanges the terms "speculator" and "land jobber" to describe any "holder of wild land".⁴⁰ Undoubtedly, historians continued to employ these terms because they are all-inclusive and because of their immediately-identifiable nature. Yet this very quality of all encompassing generality obscures as much as it illuminates. No wonder that Donald Akenson can lament that historians have developed no method of identifying speculators which could be applied across the province and which would be useful over significant periods of time.⁴¹ Perhaps, the problem has been an unconscious acceptance of a traditional error.

Another confusion arises when you pit "investor" against "speculator" as John Clarke does.⁴² The investor, according to Clarke acquired land as a factor in production while the latter bought land in the hope of a capital gain. If the investor bought land simply as a kind of stock when the alternative was perhaps limited to the Bank of Upper Canada shares, then we return again to a better view of motives.

Again, the lack of refinement is illustrated when Randy Widdis talks about motives and defines the speculator as someone who buys land for the express purpose of selling later at a profit.⁴³ Surely, anyone who buys land without settling on it can be assumed to have that broad motive of selling it later for a profit.

Gross profit alone is the wrong gauge when you mean to measure speculation. It is far better to start with the assumption that profit was always the motive and to ask more specifically how and how much profit was pursued. Did the individual profit from a brokerage in land; did the individual seek a reasonable capital gain from a safe investment with low risk, or, in contrast, did he chance short-term high profits at some risk?

Specific motives can be discovered by seeing the factors which distinguished the Collingwood land dealers. The first, already emphasized, is time. How is the purchase related to the chronology of a township's development? And how long did the individual hold his property? Those who bought in Collingwood very early and had a very long tenure had very different motives from those who bought when settlers were pouring into the township and who held their investment a very short time. In addition, it can be noted that the scale of risk was quite different between 1836, for example, and 1852; prices were static and as low as possible in the first instance, while by the 1850's they were climbing.

The second factor is selectivity. The investors (and the broker Alex Fraser) showed no discrimination while the speculators especially chose land with the greatest potential for high and immediate profit. They bought mill sites and town sites. Obviously, these were prime lands for profit, but only if they were acquired just when enough settlers were entering the township to create an immediate need for either one.

In Collingwood, our 13 major dealers divide into three distinct types: the land broker, the investor in land and the quick flippers who come closest to the classic speculators. Since profit was the name of the game, an analysis of profits casts additional light on the nature of land dealing in the township. Representative samples of each type of land dealer were assembled as completely as records allowed. Peter Perry was left out since his dealings with Stayner all show consistent losses, and it was reasoned some commission or other factor is missing from the record. Similarly Allan MacNab was left out because of the tangled web of his dealings. For those

included, only such properties for which records are reasonably complete were tallied. For example, the lots Proudfoot bought from MacNab for five shillings have been omitted.

For each property the annual rate of return was calculated using a standard formula.⁴⁴ Three rules were applied as necessary. First, when records showed property bought or sold in the same year, one year was used to calculate profit; secondly, grants to retiring officers were valued at five shillings to the acre in Collingwood, the minimal value established by the Crown. Thirdly, dollars were converted to pounds at the statutory rate of four to one.

Alex Fraser is the only example of a land broker. Operating from Fraserfield, his correspondence is characteristic of a brokerage office.⁴⁵ The nature of Fraser's business can be gleaned readily from reading his business correspondence. For example, an inquiry to Fraser in 1842 asked about several lots in Collingwood Township. Fraser said he was only prepared to sell one particular lot in the package if they were prepared to take the entire 1,000 acres since that lot was a prime mill site. In this inquiry he also referred to a Colonel Robertson in England for whom he was acting as an agent; he also referred to his own agent George Cathey in Sunnidale Township (Simcoe County). In another instance Fraser was asked to send the proceeds of a sale of a land right he had sold to a young man whose mother held a U.E. right. Another letter in 1842 informs John Davidson, Commissioner for Crown Lands that Fraser is the legal representative of five original grantees in the sale of their rights. These illustrate a number of important aspects of his business. First, Fraser was not an agent for settlers, but rather for large land dealers; his sales in Collingwood

illustrate this. Secondly, he was well-aware of specific lots he owned; thirdly, he acted for others as well as for himself, and finally, he retained a private agent near his Collingwood property to act for him.

If Collingwood is typical of his operations in the province then Fraser's land business was indeed extensive. His purchases are spread throughout the township in seven of 12 concessions for a total of 3,800 acres. See Table 2. Most of the lots were purchased in the 1830's - nine in 1837. In Collingwood, Fraser disposed of most of his land rapidly in three large sales. In 1838 he sold 1,000 acres to James Holmes and 800 acres to John Spiers. In 1845 he sold 800 acres to Benjamin Holmes. Again the large sales and the time emphasize that Fraser was a broker for the elite, and the elite in these instances were gearing up for speculative profits by buying Collingwood land just as the tide of humanity was entering the township. Fraser's transactions and profits are shown in Table 2.

Table 2: The Land Broker

<u>Lot</u>	<u>Date</u>	<u>Cost</u>	<u>Date</u>	<u>Sale</u>	<u>Average Return</u>
7 con.1	1838	£15	1838	£100	566%
18 con.1	1837	£15	1838	£100	566%
7 con.2	1839	£15	1854	£100	13.5%
6 con.7	1837	£15	1838	£100	566%
11 con.7	1838	£15	1838	£100	566%
22 con.7	1845	£15	1845	£50	233.3%
18 con.8	1837	free	1845	£50	0%
4 con.10	1837	£50	1838	£100	100%
6 con.10	1837	£15	1838	£100	566%
12 con.10	1837	£50	1838	£100	100%
24 con.10	1837	£50	1845	£50	0%
26 con.10	1839	£100	1856	£200	4.2%
5 con.11	1838	£50	1838	£100	100%
7 con.11	1836	£100	1854	£150	2.3%
24 con.11	1844	£15	1856	£15	0%
31 con.11	1855	£75	1855	£300	300%
2 con.12	1837	£50	1849	£200	12.2%
28 con.12	1838	£100	1839	£100	0%

Transactions: 18

Time Span: 1837-1856

Profit: £1,220

Average Annual Rate of Return: 205.3%

note: In this instance and all further, the figure Average Annual Rate of Return is an average of each yearly calculation.

Source: Abstract Index to Deeds

Fraser's operations lasted over a long period of time, and there were many transactions within that period. With an average annual rate of return of 205.3%, Fraser's was clearly a thriving business. While there is considerable fluctuation in his profits, one can assume that on two lots sold to John Spiers in which the return was zero, the transactions bear some connection to an earlier sale in which Fraser made 566%. Fraser may have been in a business with risks, but the extent of time and properties as well as the daily nature of his business would offset the risk of any single transaction

Four of 13 large absentee owners were true investors; for them land was obviously an investment similar to savings bonds. They are characterized usually by early entry into the township and long tenure. Robert Cathcart, the Toronto Justice of

the Peace, purchased four lots in 1836 and held onto them until the late 1850's and early 1860's when the township was really growing. The other three - Elmsley, Macaulay and Morris made similar investments. All three acquired Collingwood land between 1835 and 1839, and all three held some of it until their deaths when it was sold by their inheritors or trustees. The average date of sales for Elmsley and Morris was 1865, for Macaulay it was 1873. The length of tenure for all was very long - Cathcart held land for 27 years, the others for 32 and 42 respectively.

Of these four men, John Elmsley's activities come closest to resembling the transactions of a broker. See Table 3. One deed of sale, for example, was printed with the names of John and Charlotte Elmsley and his partners, an indication of the extent of his business. As a consequence, sales of his property were fairly evenly distributed from 1853 until 1870 when all his Collingwood property was sold by his son.⁴⁶ By comparison Morris and Macaulay properties were all held as long-term investments. With the exception of one sale in 1851 the Morris property was sold by the executors of his estate, Hugh Allan and Alex Morris, beginning in 1863, five years after his death.⁴⁷ Similarly the Macaulay property was sold between 1867 and 1880. In every instance the contrast between their behaviour and motives and Fraser's are clear. Fraser was in a daily business of land transactions, Cathcart, Morris, Macaulay and to a lesser extent Elmsley were putting their money in safe assets which were simply held.

The four grouped below under the heading Investors are consistent among themselves and distinct from the others. They purchased land at an early date and held onto it on average for 34.3 years, a very long time period. Over this span of time,

Table 3: The Investors

Cathcart

<u>Lot</u>	<u>Date</u>	<u>Cost</u>	<u>Date</u>	<u>Sale</u>	<u>Annual Return</u>
5 con.1	1836	£100	1858	£190.5	3%
5 con.1	1836	£50	1863	\$800.(£200)	5.3%
19 con.3	1836	£25	1856	£82	6% (half lots)
		£25	1859	\$300(£75)	4.9%

Transactions: 4
Profit: £347.5

Time Span: 1836 - 1863 (27 years)
Average Annual Rate of Return: 4.8%

Elmsley

large sale to Donovan at \$4.43/a. in 1870

<u>Lot</u>	<u>Date</u>	<u>Cost</u>	<u>Date</u>	<u>Sale</u>	<u>Annual Return</u>
4 con.4	1836	£100	1870	\$886(221.5)	2.4%
6 con.9	1837	£50	1870	\$886	4.6%
27 con.9	1870	£100	1870	\$886	121.5%
30 con.10	1836	free	1853	£100	4.6%
27 con.11	1836	free	1855	£100	3.7%
10 con.12	1836	£25	1869	£400	8.8%
		£25	1870	£400	8.5%

Transactions: 7
Profit: £1,264.5

Time Span: 1836 - 1870 (34 years)
Average Annual Rate of Return: 4.6% (eliminating high year)

Macaulay

<u>Lot</u>	<u>Date</u>	<u>Cost</u>	<u>Date</u>	<u>Sale</u>	<u>Annual Return</u>
11 con.5	1836	£50	1880	\$1,200(£300)	4.2%
3 con.7	1836	£50	1876	\$1,000(£250)	5.5%
17 con.8	1837	£50	1867	\$3,000(£750)	9.5%

Transactions: 3
Profit: £1,150

Time Span: 1836 - 1880 (44 years)
Average Annual Rate of Return: 6.4%

Morris

<u>Lot</u>	<u>Date</u>	<u>Cost</u>	<u>Date</u>	<u>Sale</u>	<u>Annual Return</u>
3 con.1	1836	£100	1863	\$800(£200)	2.6%
14 con.2	1836	£12	1864	gift will	
3 con.3	1836	£12	1868	\$800	9.2%
5 con.3	1836	£10	1868	gift will	
14 con.3	1836	£20	1867	\$1,400(£350)	9.7%
22 con.3	1836	£12	1866	\$800	9.8%
7 con.4	1836	£12	1868	\$800	9.2%
24 con.4	1836	£20	1868	\$1,400(£350)	9.4%

Transactions: 6
Profit: £1,324

Time Span: 1836-1868 (32 years)
Average Annual Rate of Return: 8.3%

their average annual rates of return were low. During three decades when the dividends paid by the Bank of Upper Canada averaged 7.5% ⁴⁸ they made an average of only 6% profit: they would have done better simply to have put their money into bank stock during this long investment period. That is particularly true if the slight risks associated with the vagaries of time, weather and mankind are considered.

The last group is also distinct. Six of the eight are characterized by their late entry into township land deals. They bought 35 properties in the early 1850's when settlers started coming to the township in numbers. At the first census there was a solid establishment of about 80 families and this more than doubled in the decade. The land transactions of this group were thus in a heated market when quick flips could produce quick profits. These dealers are distinct in another way as well; there seems to have been more deliberate choice in the property they bought than either Fraser or the group of investors.

The group of six consisted of Draper, Goodhue, Howard, Robinson, Proudfoot and MacNab. Peter Perry and James Bicket are different in that they purchased land very early, between 1836 and 1839, but also sold out early with land tenure of only nine years for Bicket and for six of Perry's nine lots, just three years. They resembled each other in another way: both sold their land in a single sale. Bicket sold seven lots to Alexander Pollack while Perry sold six of his nine lots to Thomas Stayner.

Allan MacNab's dealings are difficult to assess because he purchased all his Collingwood land early from military or Loyalist rights, but he sold 1,400 out of 2,200 acres in 1850 to William Proudfoot for 5 shillings. Nine hundred additional

acres were sold in six separate transactions in the early 1850's and these are more typical of his land dealings. The remainder of his land was entailed in a manipulation involving Benjamin Holmes, Alex Fraser and T.C. Street.

Traditional land investors and the land broker Alex Fraser appeared to purchase land at random in the township, presumably as it became available. Land purchases made by those looking for quick windfall returns show quite a different pattern. In any new township a sharp investor could look to two locations for high speculative returns; town sites and mill sites. The principal village of Thornbury was not laid out until May 1852.⁴⁹ Prior to this date the two most likely sites for villages were Ravenna and Williamstown (Heathcote)

Heathcote was the first settlement in the township and is situated in the midst of excellent farmland. It was the first seat of municipal government, but within a few years the council chambers were transferred to Ravenna which is more central. On both sites there were speculators. The Hon. George Goodhue purchased two lots in Ravenna and held them briefly. He sold one to settler George Walters in 1855 and the other to Judge James Gowan in 1861. Gowan in turn sold it to a settler the same year.

Heathcote was settled before 1850 and lot 24 the principal location of the village, was purchased by William Rorke the head of one of the township's more prominent families. The lots on either side, meanwhile, were owned briefly by speculators. Allan MacNab acquired both lots by assignment and sold them both to William Proudfoot in 1850. Three years later Proudfoot sold each half of lot 23 to settlers. In the same year he sold lot 25 to Joseph Rorke.

Mill sites were particularly valuable both before and after electricity and the township had several excellent sites. Mills were built on two streams in particular - Mill Creek and the Beaver River. In the south Mill Creek runs through lots 7 to 13 mainly in the eleventh and twelfth concessions and mills eventually were constructed on the Creek in two places. W.H. Draper sold lot 11 in concession 12; lot 12 in the same concession was owned briefly by W.B. Robinson.

On the Beaver river north of Heathcote, the river increases in volume and speed from lot 24 through to lot 30 in concession 11, then curves east in concession 10 through lots 30 and 31 before emptying into Georgian Bay at Thornbury. In concession 11, lot 24 was owned by Alex Fraser and sold by him to another absentee owner, John Spiers in 1856. W.H. Draper owned lot 25 before selling it in 1854. John Elmsley owned lot 27 and later sold it through his consortium in the name of his brother-in-law, George Sherwood in 1853. W.H. Draper also owned lots 29 and 30 and sold them in 1855. In concession 10 lot 30 was owned by John Elmsley and sold in 1853. Lot 31 was owned by Allan MacNab, sold in 1850 to William Proudfoot who sold it in 1852. The Beaver River runs through all of these lots. Finally, the mill site at the mouth of the Beaver river was owned briefly by W.B. Robinson.

Mills were not constructed on every lot, but having good water flowing through a farm increased its potential value. A mill was constructed at Slabtown one lot north of Draper's property. On lot 30 concession 11 the Clendenan mill site, the name it is known by today, was sold in two lots by William Draper to the first developer James Cummings for £800. At the selling price of 40 shillings per acre it is easy to see the extraordinary monetary value of the lots. Good farm land sold for between 5 and

15 shillings per acre at this time.

A little further down the river on lots 30 and 31 in the tenth concession, was the village of Clarksburg around a grist mill and a woollen mill. Another site a few hundred yards north provided power for a foundry and planing mill. John Elmsley owned Lot 30 and sold to mill and village developer William Jabez Marsh for £100. William Proudfoot sold lot 31 also to William Jabez Marsh for £180. Finally, on the last and best site, near the mouth of the river, Solomon Olmstead built a mill which was owned briefly by W.B. Robinson.

It can be no accident that all of the really productive mills were constructed on land owned by Draper, Robinson, Elmsley, MacNab and Proudfoot. Such selective purchases, as opposed to random, are a good indicator of real speculation. Eventually just these three sites on about one mile of the Beaver River produced three sawmills, two grist mills, a woollen mill and a foundry. All produced quick profits for land dealers. See Table 4.

In contrast with the first two types of transactions, the land flippers, the true speculators, with the exception of James Bicket, did not purchase until after 1850 and all sold out within the decade. On average the four in this group held land only 8.25 years. Also in contrast to the land investors their average annual rates of return are very high. Using the adjusted rate for Proudfoot of 51.5%, on average this group made an annual rate of return of 31.7%. By comparison the Bank of Upper Canada dividends paid out in the decade 1850 to 1860 averaged 8.8%.

Land dealers in Collingwood, then, are not all the same and cannot all be lumped into the same heap as "Land Speculators". They did have a lot in common.

Table 4: The Speculators

Bicket

All lots sold in 1845, 1,200 acres for £200 (12.9 s/a)
Purchase price of £50 known for two lots - assumed on others

<u>Lot</u>	<u>Date</u>	<u>Cost</u>	<u>Date</u>	<u>Sale</u>	<u>Average Return</u>
1 con.1	1836	£50	1845	£129	11.1%
16 con.1	1838	£50	1845	£129	14.5%
1 con.2	1836	£50	1845	£129	11.1%
N15 con.2	1836	£25	1845	£64.5	11.1%
S16 con.3	1839	£25	1845	£64.5	17.1%
8 con.4	1836	£50	1845	£129	11.1%
5 con.5	1837	£50	1845	£129	12.6%

Transactions: 7
Profit: £553

Time Span: 1836 - 1845 (9 years)
Average Annual Rate of Return: 12.6%

Proudfoot

Price of £128 for one assignment assumed for other purchases Both sales to Wallace were for high price of £300 - assumption that price was for both lots.

<u>Lot</u>	<u>Date</u>	<u>Cost</u>	<u>Date</u>	<u>Sale</u>	<u>Average Return</u>
W27 con.7	1857	£64	1857	£150	134%
9 con.8	1852	£128	1857	£150	3.2%
8 con.9	1861	£128	1861	£150	17.2%
38 con.12	1852	£128	1852	£350	173.4%

Transactions: 4
Profit: £352

Time Span: 1852 - 1861 (9 years)
Average Annual Rate of Return: 149% or dropping high year 51.5%

Robinson

Assumption that he got Woodin's military grants for value granted Woodin of £230 15s - 5s/a.

<u>Lot</u>	<u>Date</u>	<u>Cost</u>	<u>Date</u>	<u>Sale</u>	<u>Average Return</u>
19 con.6	1850	£50	1860	£300	19.6%
21 con.6	1850	£50	1862	\$950(£237.5)	13.9%
29 con.7	1855	£4 16s	1861	\$50(£12.5)	14.7%
29 con.8	1854	£268 15s	1861	\$800(£200)	-4.1%
18 con.9	1850	£50	1853	£150	44.2%
29 con.9	1850	£50	1861	£375	20.1%
33 con.11	1855	£229 15s	1860	£200	-3%
12 con.12	1850	£50	1861	£246	8.5%

Mill site mouth of Beaver river

Assignment⁵⁰ from Olmstead for £750, June 1854. Olmstead to Robinson £1,000, Feb., 1855.
Time: .66 year. A.F.R.: 54.6%

Transactions: 9
Profit: £1,217.7

Time Span: 1850 -1861 (11 years)
Average Annual Rate of Return: 18.7%

Draper

All purchase prices absent from assignment registry

Assumption of average price of lots for 1851 of £100/lot
Sold lots 29, 30 con.11 to J.Cummings in 1855 for £800

Transactions: 2
Profit: £600

Time Span: 1851-1855 (4 years)
Annual Rate of Return: 44%

They were all members of the elite of Upper Canada, and they all bought a large quantity of land. However, their specific motives, as judged by their behaviour, were very different. Fraser was a land broker and it would be patently wrong to label him a "speculator". It seems the members of the second group were looking for a long-term safe investment. The third group is the only one showing the traits associated literally with the action of speculation.

One practical problem with the traditional standard use of the term "land speculator" is that all the complaints associated with slow development in a frontier are laid at the foot of one devil: the land speculator. Who in Collingwood township fits this complaint? Obviously Fraser does not since he had an agent in Sunnidale township in the path of prospective settlers coming up from Toronto. The third group of real speculators do not because they only held their land a very short time; they wanted to sell quickly. The culprits of Gourlay's survey were not the really active land dealers at all; rather they were that quiet group of respectable investors. Furthermore, in terms of large absentee owners, they were a tiny minority.

Specific motives can be discovered by looking at the factors which distinguished the Collingwood township land dealers. The first involves two aspects of time: the chronology of a township's development and secondly tenure. Those who bought early when no one was in the township and had a very long tenure had very different motives from those who bought when settlers were pouring into the township and who held their land a very short time. Again the motives of Alex Fraser are different from the other two. The second factor is selectivity. The investors generally showed no discrimination while the speculators

especially chose land with the greatest potential for high and immediate profits, namely, millsites and town sites. Finally, applying the formula of annual rate of return rather than gross profit better refines and illustrates the difference in both motives and returns.

The impact of these various absentee owners on the settlement process was, as we shall see multifarious.

End Notes

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CHAPTER FOUR

The first expression of Collingwood Township's problems was voiced publically by Charles Rankin. Rankin had surveyed not only Collingwood, St. Vincent and Nottawasaga townships, he had been employed as a government surveyor throughout southern Ontario for 19 years. Called to testify before the Durham Commission in 1839, he outlined in clear and forceful terms the problems he and other pioneer settlers on the frontier had faced.¹

Obviously Rankin had chosen Collingwood township as a very promising situation in which to establish himself. His letters to Peter Robinson express his expectation of a flood of immigration into the new township as soon as a road was opened from Simcoe County.² Nevertheless, despite his experience on the frontiers of the province, he completely misjudged the growth of Collingwood Township. Even though only four years would elapse until called to testify, Rankin's exasperation is evident. In his testimony Rankin draws on his years of experience and expertise in the effect of colonial land policies; yet his statements remain especially vivid when viewed as the testimony of a genuine Collingwood Township resident.

He opened his testimony with a statement that he had surveyed in the province since 1820, and he had observed the effect of disposing of waste lands. Concerning only the Grey and Simcoe area, but no doubt encompassing all the land

in his experience, Rankin made seven specific criticisms. First he said that almost all the land had been granted in St. Vincent and Collingwood, and was almost entirely unsettled which rendered communication between the few settlers there impossible. The isolation was exacerbated because a tax on wild land was "trifling" and insufficient for road making. The remainder of his criticisms are either directly critical of absentee owners or of the system which allowed their abuses. His third criticism, for example, was that the system excused the absentee from statute labour on the road while requiring the settler to perform these duties, and in addition pay higher property taxes. Actually, the absentee owners had to pay a small fee in lieu of statute labour which neither covered the cost of getting the job done, encouraged anyone to do it for them, nor inconvenienced them in the least. Rankin said he knew of only one instance where an absentee owner improved his property. Instead of improving their land absentee owners held it for sale at unfair prices. A settler who purchased private land had no guarantee other land around him would be offered at the same price, or opened for settlement. The result was that as land became settled the price rose which inhibited further settlement and retarded development.

Finally, his last criticism was also directed against the system, specifically the mixing of Crown and Clergy lots among ordinary lots because this had the same effect as absentee ownership. Rankin was not a wild-eyed critic of the government; rather, he was a senior and long-term employee of the Crown Lands Department who had made his living surveying all across the province. Of course he was also a land owner in Collingwood township, so therefore his chief criticisms of the effects of absentee ownership are very pertinent to this thesis.

What is so evident in his list of seven complaints is his belief that the granting system was at the root of the main trouble which was lack of settlement. However, that lack of settlement resulted, in his view, mainly from absentee ownership. Within a few years of the survey the absentees were not the grantees at all, but rather the land dealers and land bankers.

Three very specific criticisms of absentee owners were that they never improved their property, that they held their land at unfair prices, and that when they did sell land they increased prices of the land around it so that a new settler who expected to have neighbours might find himself still alone in the bush several years later. Furthermore, any labour done by a settler to improve his land also increased the value of bush land around him. Thus, the value of absentee owned land increased through the efforts of others. There is an implication that if all land were dispensed through the Crown at constant prices it would do far more to settle the country.

It is also interesting that Rankin did not criticize his direct employers - the top civil servants in the Crown Lands Department, nor the Lt.-Governor himself. Like Robert Gourlay before him, he criticized politicians who were themselves large land owners and, as Rankin said, "that perhaps affords a sufficient explanation of the continuance of those evils, without effectual means being adopted for their removal."

Rankin's testimony is echoed in letters of other contemporaries in Collingwood. George Lunan, as discussed in Chapter II, complained that settlement was so sparse, with only two neighbours and those six and 12 miles away, that he could not stay to work on his settlement duties during the winter months, and hence needed more time to complete the work.³ James Johnston, also in a letter to the

Crown Lands Department, complained in 1854 that he had difficulty buying land in the township as land was being held by "speculators at exorbitant prices".⁴

It is evident that contemporary opinion really did see the condition of absentee ownership, which this thesis has shown existed, to be an annoying cause retarding settlement and an obstruction to making life easier for the genuine settler on the frontier. This chapter will argue that there is evidence supporting these opinions that absentee ownership was harmful to the township's development.

Land policies, after all, were applied equally at any one time in the colony's dynamic early years, to all new townships. Clues to the mystery of why Collingwood grew so slowly can be found by examining its neighbours which had been surveyed at the same time. Since both Nottawasaga and St. Vincent grew more rapidly, then the blame cannot be laid solely on poor land policies, as Rankin, other contemporary critics and later historians have suggested. If conditions resulting from these policies were negative, as they were liable to be, then slow development was likely to occur everywhere.

Nottawasaga provides few clues as its history is so different from Collingwood that they are scarcely comparable. Nottawasaga is approximately 27% larger than Collingwood and demographic patterns are quite different. Simcoe county was opened and settled very early for a "back county" because of Simcoe's plans to build a military road from York up to Penetanguishene. Even though Nottawasaga, the most westerly township was not surveyed until 1833, Sunnidale next to it on the east, was surveyed in 1831 and Tosorontio, directly south, in 1822.⁵ When Nottawasaga was opened it had, according to Hunter, 68 heads-of-household by 1837, and a

combination immigration agent and post master at Bowmore (Duntroon) by 1836.⁶ So immigrants of long-standing, already in Simcoe, could easily move in - probably even second generation Simcoe residents.

Nottawasaga seems to have been the location for some planned immigration; a solid core of Scots, mainly from the western Isle of Islay was around Duntroon as the village is known today, and Hunter reports Irish Catholics on the fourth line and a German settlement near the Batteau River. Those conditions also simply do not apply to Collingwood where immigration and settlements show no such tight, ethnic pattern.

Nottawasaga enjoyed the additional advantage of being traversed by the Northern Railway on its way to its terminus at Collingwood Harbour⁷. Probably because of the railway construction needs as well as the harbour and all the shipping which poured in and out of this new port on the south shore of the Upper Great Lakes, there is an entirely different kind of settlement pattern than in a purely rural township.

This different pattern is revealed in the earliest Assessment Roll for the township in 1858.⁸ Three years after the completion of the railway line, the township had five secure villages. The largest was Creemore with 35 taxpayers. Duntroon and Nottawa are twin villages on the Hurontario Road (highways 10 and 24 originating at Lake Ontario), and they had 26 and 33 taxpayers respectively. The village of Collingwood, only a few miles north of these two villages had 26 taxpayers, and finally Nottawasaga Station (Stayner) on the Northern Railway had 22 taxpayers. Compared with Nottawasaga at the same time period, Collingwood Township had three villages of any size, and only Clarksburg-Thornbury by 1858 had much vitality. Even when

Collingwood had 22 villages, none except the top three occupied more than the four corners of an intersection. Today, while almost all of those villages have been long since dormant, Nottawaga villages have developed into bustling little towns.

It is true that both townships had a high degree of absentee ownership at approximately the same time; in 1860 half the land was owned by outsiders. In Nottawasaga it did not matter so much because the township was filled with tenants, whereas Collingwood had few if any tenants. The port and railway made Nottawasaga a township of tradesmen while Collingwood was almost purely one of farmers on 200-acre lots. There were 19 carpenters, 15 merchants, 11 blacksmiths, as well as shoemakers, weavers, millers, waggon makers, saddlers, joiners and cabinet makers, tailors and clothiers living in Nottawasaga.⁹ In total there were 30 non-farming occupations and a total of 105 tradesmen and municipal officials. Not only did the railway and port spur immigration of tradesmen, but their very presence in villages made other tradesmen viable; there was a multiplying effect completely absent in a sparsely settled township with hardly any infrastructure. Therefore even though Nottawasaga land was 57% owned by non-residents in 1858, and Collingwood's 50% in 1862,¹⁰ it mattered less in Nottawasaga because of resident taxpaying and productive tenants.

Another argument is that a tradesman does need more than an acre or less since he gets his living from wages rather than cash crops or livestock. Land speculation had little effect on him because even if and when land prices became inflated his need for an acre in a village or on the outskirts of a village was scarcely touched by inflated prices. The reverse is true in a township like Collingwood. A

Collingwood. A farming settler needed 200 acres and if he was going to spend the rest of his life making a complete farm out of it, he wanted to be sure that he owned it before he got there, or as soon thereafter as possible.

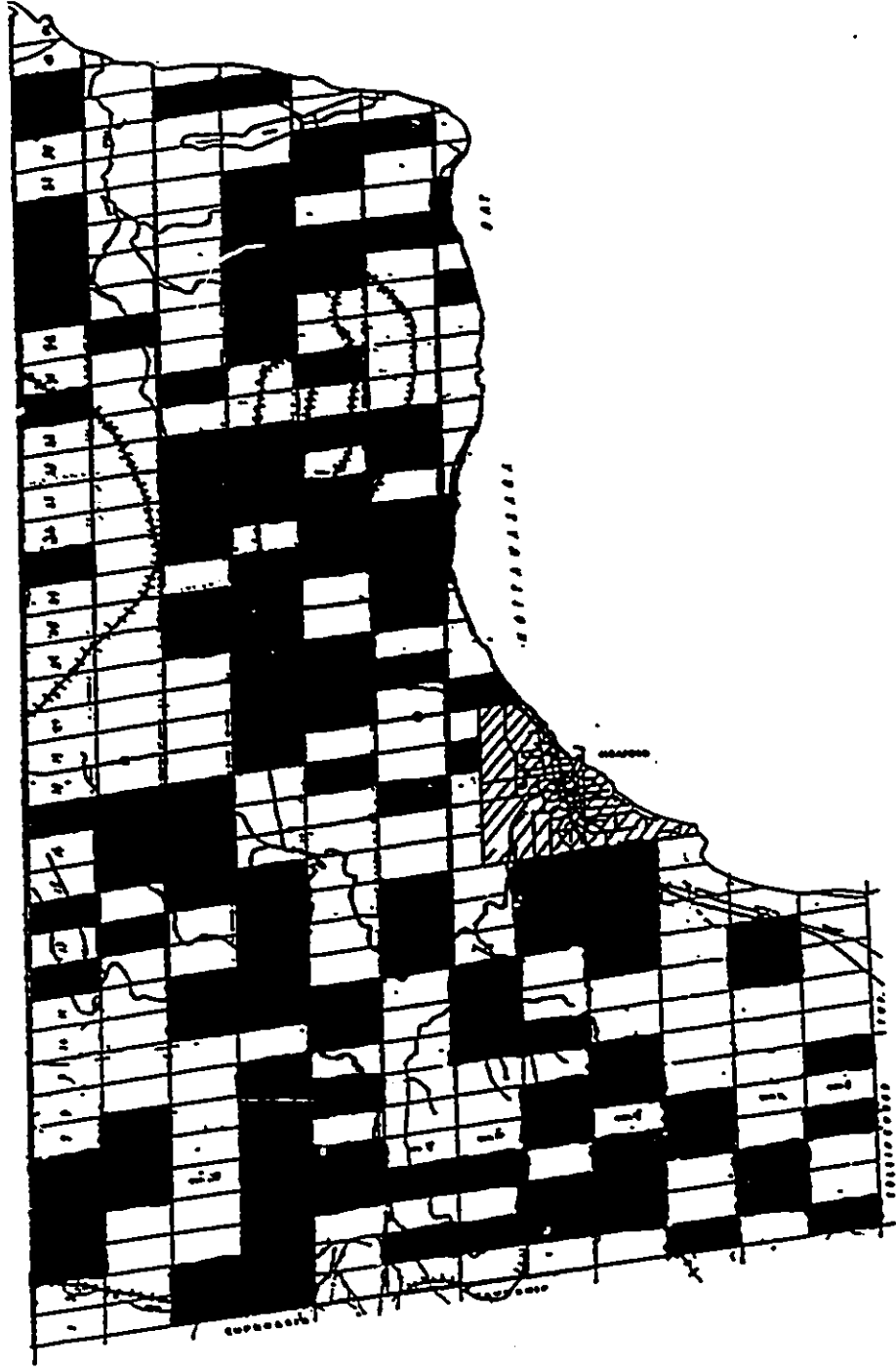
A number of points have been given to show why Nottawasaga developed so much faster than Collingwood. What then can be said to explain St. Vincent Township's more rapid growth? In every way St. Vincent did reflect a more advanced society in 1851. There were 188 heads-of-household there compared to 86 in Collingwood.¹¹ Five times as much land was under cultivation, and clearances were far greater. One would expect such figures to result from a decade and more of solid settlement. Clearances of 40 and 50 acres are fairly common and there are even one or two farmers reporting over 100 cleared acres. As would also be expected the only Grey county representative on the Simcoe District Council was James Robertson of St. Vincent.¹² When the two townships alongside Collingwood's western border, Euphrasia and St. Vincent were organized with Collingwood to form a municipality, three of the five member council were residents of St. Vincent. Unfortunately, with St. Vincent it is far easier to demonstrate faster development than to explain it.

In order to locate in St. Vincent, settlers had to cross the entire length of Collingwood township along Georgian Bay. The accepted conclusion that in making this trek the forbidding face of the Niagara Escarpment blotting out the southern sun discouraged settlers from staying in Collingwood, is essentially weak. Many settlers picked land off a map in a lawyer's or land agent's office where the graphic sign of the Escarpment was less visible. Others entered the township by the back door of the Old Mail Road where the land is relatively level. There have to be other explanations.

The first explanation was the existence of the Mallory Settlement in St. Vincent. This settlement has not been investigated as yet by anyone, but it seems Price Mallory of Eastern Ontario had a small leadership grant to bring in about 50 settlers. There is a letter held by a Mallory descendent quoting from Mallory's petition to the Executive Council of 1834.¹³ Charles Rankin's correspondence also refers to the arrival of the Mallory settlers in Sept. 1835.¹⁴ Little else is known; naturally the Abstract Index for Deeds does not identify which settlers were Mallory's. One might expect more help from the Land Record's Index; however, it gives little, except to show any Mallory land as being acquired on Assignment. According to registration, Price Mallory had patents only to lots 19 and 25 in concession 6 and the eastern half of lot 29 in concession 7. Through time Wilson and William Mallory, presumably sons or brothers, had a total of six lots. Nevertheless, even if St. Vincent was seeded by 50 settlers in one coherent group in 1835 that would put the township well ahead of Collingwood where no such organized settlement happened and where such numbers (who are presumably only the heads-of-household), were not reached for a decade later.

A second factor, of course, is the geographical difference in the two townships. See Figure 8 for settlement and escarpment in St. Vincent Township. St. Vincent also lies partly on the Niagara Escarpment, but such heights as are seen on the face of Collingwood, just south of the Lakeshore road, exist only on the bluffs that fall directly into Georgian Bay. These exist for a short stretch between Thornbury and Meaford, but to a more dramatic extent along the northern limits in what is now the Meaford Tank Range owned by the Department of National Defense. All the inland

FIGURE 8
St. Vincent Township
Cross-Hatching Shows Line of Niagara Escarpment
Shaded Lots Show Occupation in 1851
Sources: Municipal Office 1988
Niagara Escarpment Commission 1988
1851 Census



lots of St. Vincent township are fairly accessible, unlike the lots at the northern end of Collingwood right on top of the escarpment where making a road was next to impossible.

Otherwise the townships are quite similar; both are opened up by large rivers flowing northerly into Georgian Bay. The Beaver River drains a great deal of the western half of Collingwood as does the Bighead River, the eastern half of St. Vincent. Both townships contain good farmland, although the percentage in St. Vincent is considerably higher than in Collingwood. Whereas great swaths of Collingwood are still in permanent forest, only some forest along the course of small streams exists in St. Vincent.¹⁵

Since absentee ownership, and specifically land dealers are so dominant in Collingwood, the next obvious factor to consider is the phenomenon of land dealing in St. Vincent. Like Collingwood, St. Vincent was almost entirely granted under the various regulations. However, when one looks for land holdings of any size, particularly attached to names of known land dealers, an entirely different process is revealed.

There were just two sizeable military grants in the township. Both Stephen Burritt and Thomas Workman received 1,400 acres.¹⁶ Both held onto their grants until the late 1840's or early 1850's and then rapidly disposed of it. Burritt's sales were in 1844, 45, 48, and 51. Thomas Workman sold all of his land to three land dealers: Clark, Gamble and Sing. The first sale was in 1843, but all other sales were in 1851, 52, and 1854. By these dates immigration was putting land under demand in St. Vincent at the same time as in Collingwood township; nothing else could

reasonably explain the rapid disposal of 2,800 acres by these two military grantees.

A list was made of all known land dealers, or those who purchased land in any quantity from the original patentees. Only three names stand out: Philip Ham with 1,000 acres, Peter Perry with 1,300 acres and James Bicket with 700 acres. Many of the other familiar names were there such as George Sherwood, William Morris, Allan McLean Howard, George Goodhue, Robert Cathcart, William Proudfoot, and T.C. Street, yet if all their acreage is added up it amounts to only eight lots. Moreover, there are only seven names in this list; either individually or collectively they had absolutely no leverage over supply or price.

Nor did Ham, Perry and Bicket present problems to settlers. Philip Ham sold every lot for exactly the same price he had paid for it and disposed of all five lots between 1836 and 1839. Perry sold four of the lots to Thomas Stayner and with these, as with the rest, his sales show a net loss of £100. He too disposed of all his property between 1836 and 1839. James Bicket who purchased 1,100 acres in 1836, sold all lots in three transactions in 1839, 1844 and 1845. Two and a half lots were sold to a settler, David Miller, three years after his purchase at a profit of £135. Two lots were part of his large sale in Collingwood township to Alexander Pollack. The last lot he kept for approximately eight years and then sold for three times more than he had paid.

A general survey of land produces no evidence of large scale speculative activity in St. Vincent. Furthermore, since Ham and Perry had exited from land deals before 1840 with little on paper to show for their purchases, they are not very significant. Only Bicket, among the non-grantees, kept his land and would appear to

have made a high return on his investments. Yet even considering Bicket, the overall pattern of land dealing is quite the opposite from Collingwood township. Only the two large grantees appear to have held their land until the 1850's when we know immigration was proceeding apace.

St. Vincent and Collingwood are neighbouring townships which differ in only two respects. The rate of settlement and development was far more rapid in St. Vincent than in Collingwood, while absentee ownership, so prominent in Collingwood, was absent. Contemporary opinion that large scale absentee ownership retarded settlement was based, it appears, on the social and economic realities of the period. These two neighbours, so much like paternal twins bear out this contention.

Since the perception of Township residents, so far as their correspondence tells us, was that absentee owners caused prices to rise in the township, and since any argument about absentee ownership retarding or harming growth must be related to land prices over the critical period, a study was made of all recorded sales for 40 years. In any event, regardless of what residents thought, since most of the Township was owned by absentee owners until sometime after the completion of the 1862 Collection Roll, the fact is that absentee owners were the ones who benefited from prices rises. Thirteen of the major land owners profited, and a few made extraordinary profits.

The total number of sales including resale of simple lots recorded between 1836 and 1876 was 352. See Table 5. All sales from 1859 were converted to dollars, even though in the years around the official change in currency sales varied between pounds and dollars; conversely sales in dollars prior to 1859 were changed to shillings. The official rate of four to one was used, ie. one dollar equals five shillings.

Table 5:

All sales recorded in the Abstract Index to Deeds for Collingwood Township between 1836 and 1876, shown as price per acre. Prices are shown in shillings to 1858. From 1859 the average price per acre in dollars is in the column to the right.

<u>Year</u>	<u>Sales</u>	<u>Ave. Price</u>	<u>Year</u>	<u>Sales</u>	<u>Ave. Price</u>	
36	37	5.33 s.	56	9	23.40 s.	
37	30	4.11	57	10	21.50	
38	19	5.19	58	3	33.00	
39	12	6.20	59	5	26.60	\$5.32
40	10	4.71	60	6	30.00	\$6.00
41	3	8.10	61	22	32.40	\$6.47
42	6	6.97	62	12	50.40	\$10.07
43	2	3.75	63	13	44.40	\$8.88
44	4	3.40	64	6	66.50	\$13.29
45	10	8.30	65	5	19.50	\$3.90
46	3	4.17	66	3	56.70	\$11.33
47	9	9.18	67	7	45.80	\$9.15
48	3	22.20	68	11	50.40	\$10.08
49	5	21.10	69	3	56.60	\$11.33
50	1	16.00	70	7	19.30	\$3.86
51	10	11.70	71	4	42.70	\$8.54
52	15	14.00	72	2	75.00	\$15.00
53	7	11.10	73	4	83.80	\$16.75
54	12	14.90	74	3	93.50	\$18.67
55	15	20.30	75	1	91.70	\$18.33
			76	3	18.30	\$3.66

All sales were shown as cost per acre regardless of the amount of land sold. This was done for consistency, but it should be noted that in a few instances, such as when a tiny parcel was sold or in the case of a sheriff's sale, normal acreage prices were not always paid. This of course could distort land prices; if five acres were sold for three times more than or less than the acreage price paid for 400 acres, it could create an unfair picture. To control for this, in the few instances when a recorded price was at great variance with other prices the data was discarded.

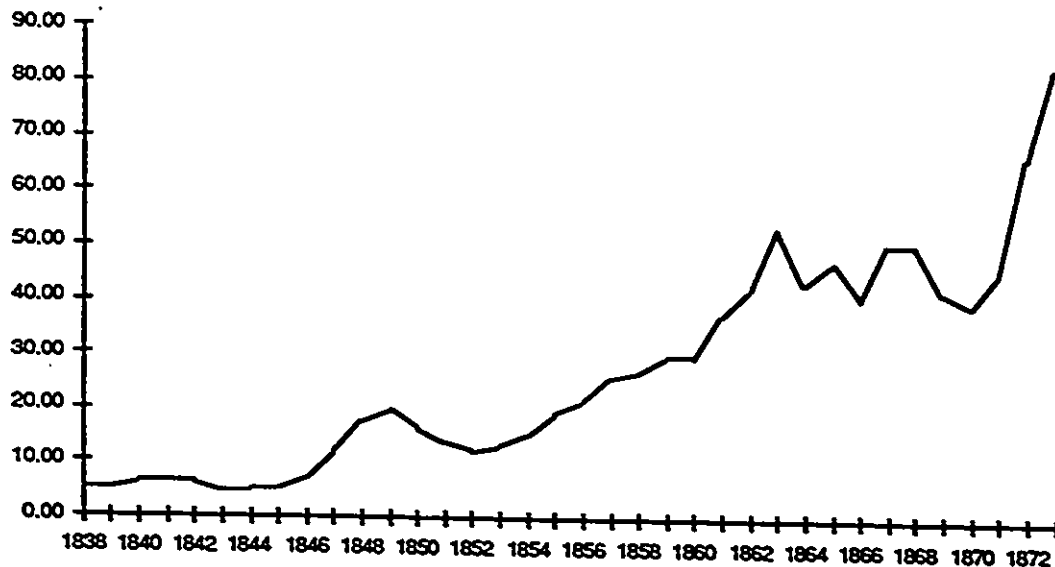
The patterns from this table of sales are clear. In terms of real estate activity, by far the most active period was from 1836 until 1840. This was the period when grantees were selling their patents or rights off quickly. The prices in this period also were consistently low. In rock bottom prices there is unlikely to be a

very large degree of price difference. In Collingwood, obviously, five shillings to the acre was the going price. Out of 98 sales in 1836, 1837, 1838 and 1839, 53 were for five shillings. This consistency of price was not simply a reflection of rock bottom prices, but of several other factors as well. All of this land was wild and unknown; whether on sight or in Toronto it was all the same. Only later would differences show when farms for sale reflected improvement made on them or when the quality of the land was well-established and when access to roads and communities was different from one farm to another.

Prices during the 1840's reflect the stagnation discussed in earlier chapters. Compared with the years prior to 1841, when the number of yearly sales averaged 21.6, the decade of the 1840's saw sales average 4.6 per year. However, once past that decade rapid settlement ensured that sales would pick up by 1851 and remain steady for two decades.

Prices also jump quickly in 1848 from a little over nine shillings an acre to over 22 shillings. This falls back slightly, but picks up again in 1855 and climbs steadily, on average, to the end of the survey period, as illustrated by Figure 9.

Figure 9: Graph Using Rolling Average of Land Prices in Shillings: 1836-1876.



The pattern of price fluctuations, as expected, corresponds closely to immigration into Collingwood and neighbouring townships. We know that most of the land in the township was granted, then sold off quickly at very low prices. Still immigrants did not enter the township until the late 1840's. At exactly that time, 1848, the price of lots rose from nine shillings an acre to over 22. As immigration continued, prices declined to an average price of 13.5 shillings per acre for five years - still considerably higher than pre-1848 - then rose sharply again to 20 shillings, and kept climbing for two decades. The population went from a few hundred, perhaps, to over 500 between the mid-forties and 1851. In the next decade population nearly tripled¹⁷. This demand for lots is reflected in the large number of sales in the decade from 1852 to 1862, and on to the end of the 1860's. Generally, there is a close correlation between demand and land prices throughout the survey period.

When, however, does price reflect supply and demand in such a perfectly fluid way? If most of the land had remained with the Crown, at a time when colonial policy was to fill up the townships, would prices follow supply and demand so closely? It would seem unlikely as Rankin pointed out in his testimony. In this instance, since the land was owned mainly by private individuals, then when demand sharply increased, prices climbed as well. One detail supporting this argument is that Clergy Reserves started selling in Collingwood in 1847. Of the total number of 75 sales (half and full lots) 42 of them were made between 1847 and 1851.¹⁸ The advantages of clergy reserve lots for settlers were discussed at length in Chapter II and their sales alone could account for the falling off of prices in this five year period.

The people who stood to gain the most by increased prices were the absentee land owners. Every dollar or shilling drawn off the settlers' capital reserve meant a flow of money out of the township and into the pockets of urban businessmen. When prices rose from five to 20 shillings, it meant that four times more profit accumulated for the same unimproved bush land.

As the clergy reserve sales demonstrate prices would not have followed demand so closely had land been dispensed to settlers by government agents rather than private agents for private owners. There would have been less inflation, and new arrivals could have settled land for much less capital outlay. Inflated prices meant that capital flowed out of the township, not to the central government where it might have been put to public use, but rather to the accounts of business men with only monetary interests in the Collingwood settlers. This

study of land prices over 40 years also supports the contentions of both Rankin and James Johnston. Their argument that absentee owners held land at "unfair prices" or at "exorbitant prices" is supported by the table, if we accept that the dramatic rise in price in 1848 was initiated by absentee owners in response to increased demand for lots.

Looked at in terms of our groups of investors, speculators and the land broker Alec Fraser, the scale of land sales also reflects their actions. The Investors and Alec Fraser, (as well as James Bicket and Peter Perry), who purchased at the lowest prices of the 1830's and held until at least 1848 saw a gross profit of roughly three times the purchase price. However, those waiting to purchase until about 1850 could see their profits double in only a few years. The scale of prices illustrates perfectly the difference in profit, annual rate of return and risk taking between the group of investors and the speculators - and that is just only average property, not specially selected property. In fact for those who held investments the longest - Morris and Macaulay, for example, prices dipped slightly in one or two years after 1869, and they might easily have missed the period of greatest profit.

Speculators also dealt in the most potentially profitable property which further complicated settlers' efforts. An example of this can be found in 1851. In September George Reekie petitioned the Hon. J. H. Price, Commissioner for Crown Lands, for a grant of 70 acres of shore property for the purpose of putting out a wharf.¹⁹ He said he had been living on the adjoining lot for five years, but had given that lot to his sons.²⁰ Reekie claimed to be "an old mariner" and at present did the "whole boating for the neighbourhood". He explained clearly the conditions

of that lot, saying that the east half belonged to the government. If he got the grant he promised to put out a wharf for the public's use. He also said it was the only good location since the concession line between 6 and 7 goes through a swamp, while further east the Mountain comes right down to the lake. He added that at that spot there is deep water and shelter for boats. Finally, he said that his neighbours were very anxious to get a wharf, and would gladly sign a petition. Two years later, in a letter to William Lyon Mackenzie, Reekie outlined the red tape he had to get through, and said that meanwhile "speculators have bought several broken fronts". He said he was baffled why he had to wait so long.²¹

What the government had offered Reekie was a licence for 10 acres of the water front, which he rejected. It cannot be determined why Reekie said the offer did not suit him, but one can speculate. He was undoubtedly angry at the delays he faced, and at the time he had spent clearing 14 acres on the desired lot only to be offered a spit of beach. Was it unreasonable to expect a grant of 70 acres to be promptly acceded to? Undoubtedly, in Reekie's view he would need more than 10 acres, and since the entire half was in a wild state - as was almost the entire township - it would seem to be a reasonable request. It would have been necessary to cut a road to the lake from the Lakeshore Road, and he needed space for sheds or to beach boats in the winter months. He was as well undertaking at his own expense the construction of a wharf for which, he said, all the neighbours would gladly sign a petition. Finally, he was providing all the boating for the neighbourhood. This was a necessary service and granting a broken front in such a wilderness as Collingwood Township would have been a small sacrifice of

Crown land.

Absentee owners who had no evident interest in Reekie or his neighbours took far more land with far less difficulty. In 1855 a deed of sale was issued to William B. Robinson for lot 29, also a shore lot, just west of the lot Reekie wanted. Similarly, William Proudfoot received a patent for the west half of the lot Reekie wanted, in 1857, and sold it the same year to a settler, William Brown for £150.²²

William Benjamin Robinson, meanwhile, briefly owned the mill site at the mouth of the Beaver River, the most important site in the township. In time this site would run two mills and an electric generating plant which would service most the village of Thornbury. Solomon Olmstead petitioned the government to purchase the mill site in September, 1849.²³ His petition was granted but with exceptionally hard conditions attached to it. Olmstead had to pay the entire purchase price in full before taking possession. He also had to construct both a grist mill and a saw mill and have them operating within two years. No patent would be issued until the conditions were met. In 1849 the entire township had only a handful of settlers, and the village of Thornbury which would grow up around the mill, did not yet exist. Olmstead then was facing an onerous task starting his proposed businesses.

Nevertheless, he must have been quite a remarkable man for, according to Rorke's description in the 1851 census and the eyewitness account of Richard Carroll, he managed to dam the river, construct a home and at least one of the mills by 1851.²⁴ However, he must have been on the verge of bankruptcy for in June 1854 he sold the property to William B. Robinson for £750,²⁵ and Robinson received a patent on the mill site.²⁶ Olmstead re-purchased the mill from Robinson

only eight months later for £1,000. According to the abstract on the mill site, it appears Olmstead financed this purchase by a mortgage of £2,000 extended by Walter E. Buchan. A Decree of Foreclosure was issued by the Court of Chancery in September 1861, and the mill site remained in the court until 1868 when it was purchased by Thomas and Joseph Andrews for \$3,500. The Andrews brothers operated the mill site successfully until into the 20th century.

Although it is impossible to know the roles played by all the parties, one point is clear: the government put extremely harsh conditions on the purchase which doomed the project for Olmstead from the start. In this instance government land policies were extremely detrimental to township development. Robinson, meanwhile, made a profit of £250 in a little over half a year. The mill was left in a state of limbo for at least seven years, impairing its ability to provide services and employment for the fledgling village of Thornbury.

Whether Robinson was an opportunist or really an angel helping out Olmstead is not known. Similarly, the ultimate losses or profits of the mortgagor Walter Buchan are not known. However, on the surface we see a picture of an immigrant from Eastern Ontario paying cash for a mill site, then carving out a mill from the untamed river, only to have his efforts ruined while financiers made profits. The mystery is why Olmstead sold his mill to Robinson, only to buy it back in less than a year at such an increased price. Speculators like Draper and Proudfoot who sold the other valuable mill sites all made very high profits in very short order. As with land prices in general these exorbitant profits drew already scarce capital out of a frontier township.

Rankin's testimony to the Durham Commission also echoed George Lunan's complaint about the distance between neighbours and the lack of roads. Roads were constructed by the labour of settlers and with land taxes paid on assessment of farms. Rankin pointed to the inequity of this system: the pioneer settler, already overworked, had to clear the road in front of his farm while the absentee owner could pay a trifling amount of tax in place of labour. Since labour was in short supply in Collingwood, it meant that where farms were not occupied, the roads were not cut through the bush. The early Council minutes record numerous examples of the appointed settlers not performing their duties as Pathmasters; the reason is not hard to guess. It must have been a miserable task to report on your neighbours' lack of progress on the road in front of their farms. Pathmasters and settlers not performing their duties and statute labour were ordered to appear before a Justice of the Peace.²⁷

Similarly there is one Council entry of an effort to induce settlers to pay their taxes, by fining those who had not paid and refunding a small amount to those who paid.²⁸ It is abundantly clear in the reading of the Council minutes between 1854 and 1860 that the Council was faced with the double problem of collecting taxes and in getting roads constructed.

Absentee ownership reduced municipal assessment; this is illustrated by the earliest existing Collection Roll for the Township, that of 1862²⁹. Out of a total of 69,449 acres of land, residents owned 33,012 acres; non-residents owned the rest, or 37,471 acres. In percentage terms this is a split of 47.5% resident to 53.9% non-resident. However, the averaged assessed value of residential land was

\$5.09 per acre, while non-resident land was assessed at a uniform rate of \$3.71 per acre. Residents actually paid \$28,755. more in taxes than non-residents.

Consider that instead of over half the township land being unoccupied, it was all occupied. Instead of an assessment of \$3.71 paid for each acre of unoccupied land, the assessed value would be \$5.09 per acre. If this had been the case, then an additional revenue of approximately \$46,516. would be raised, most of which would be used to construct roads. In addition, instead of statute labour available for only 47% of the land, it would be available for the entire township. This of course was far from attainable since a good deal of the land is unsuitable for agricultural production, but such calculations illustrate the loss of direct revenue and labour because of absentee ownership. If the township had filled more quickly and hence had a greater tax base, it would also have benefitted the milling ventures and other municipal projects such as schools and the needed wharf in Thornbury harbour.

Absentee ownership had a detrimental effect on the social life of settlers as well. Often separated by several miles of bush, often without enough neighbours for a local school, the residents were subjected to lonely isolation until well into the 1870's. Invariably, the absentee owners paid the five shilling tax in place of statute labour on the roads. While that was also an option for residents, paying a tax still would have left trees where a road was supposed to be. For the settlers, clearing roads was a necessity not a matter of a tax. Consequently, except where settlers gathered in the communities, such as Heathcote or Ravenna, they were very isolated.

This chapter demonstrated that generally the judgements of contemporary observers in the township have validity. Nevertheless, in order to show that validity it was necessary to illustrate that the same colonial policies applied to different townships could have different results. In fact, in clearing the ground for an examination of Collingwood Township, the brief analysis of Nottawasaga and St. Vincent townships served to reinforce the main argument that absentee ownership had drastic effects on settlement rates.

In Nottawasaga we found a more advanced county with a well-established link to Toronto existing for 20 years prior to the survey of the township. This meant that new settlers were on Nottawasaga's doorstep even before the survey was completed. The industries of railway and shipping also promoted development and the influx of tradesmen to the township. These tradesmen in turn, it was pointed out, were less affected than agricultural families by absentee ownership and sudden inflation of land prices.

In St. Vincent Township the detrimental effect of land policies was offset by a small settlement group arriving within months of the survey, thus seeding the township and making life there more attractive for other potential settlers. What emerged, in mark contrast to Collingwood, is that secondary absentee ownership after the initial grants, simply did not result in massive accumulations of land tracts. No one person, or small group of people, held any leverage over land or prices in St. Vincent. While the analysis of the two neighbouring townships is, of necessity, less complete than Collingwood, their rapid growth compared with Collingwood has been explained, and at the same time contributes to the arguments of the

causes and effects of slow growth in Collingwood.

The complaints of settlers like Rankin, Lunan, Reekie and Johnson, as we have seen, ring true. Rankin was a land policy expert as well as a Collingwood resident while the complaints of the others can, in some instances, be verified by the official records. The record of land sales and prices throughout the period supports complaints that absenteeism inflated prices. The sharply inflated prices after the late 1840's clearly had real, detrimental effects for the settlers and just as real benefits for the absentee owners. There were as well spin-off effects of absentee ownership: the loss of potential tax revenue, the continued isolation of the settlers, the lack of such services as schools, churches and stores, all are secondary results. The interference of financiers in the affairs of men like Reekie and Olmstead, quite apart from the speculative damage discussed in chapter three, also affected the settlement of the township. Finally, it was argued that since most land revenues went to private individuals, rather than to the government, then, as Robert Gourlay argued, provincial funding of civil projects such as colonial roads, which would have given real stimulus to immigration, was deficient.

End Notes

1. National Archives Library, testimony of Charles Rankin, in minutes of Evidence Taken Before Assistant Commissioners of Crown Lands and Emigration, Appendix B, Report on the Affairs of British North America from the Earl of Durham, 5 March 1839, pp. 120-1. Irish University Press Series of British Parliamentary Papers: Colonies, Canada. vol. 2 (1839), Shannon, Ireland, 1968.
2. Archives of Ontario, Crown Lands Department, Rankin letter, Sept. 15, 1835 and March, 1836, RG 1., A-1-6, vol. 15, no. 3 and no. 7, microfilm, reel 18.
3. Archives of Ontario, Collingwood Township Papers, hereafter called "Township Papers", letter from George Lunan to Hon. John Rolf, Commissioner of Crown Lands, Jan. 1853, microfilm, reel 87, p.216.
4. Ibid. reel 88, p.1032.
5. Andrew F. Hunter, *A History of Simcoe County* (Canada, 1909).
6. Ibid.
7. The Town of Collingwood is in Simcoe County, not Grey County.
8. Simcoe County Archives, Assessment Roll 1858.
9. Ibid.
10. Ibid. also Collingwood Township Municipal office, Clarksburg, Ont.
11. National Archives of Canada (NA), 1851 Census, St.Vincent Township, Grey County, Agricultural return, microfilm, reel C-11723.
12. Hunter, Part 1, p. 235.
13. Mallory family letter: Archives of Ontario, Upper Canada Land Petitions, letter to Lt.-Gov. Bond Head, RG 1.,vol. 363, M bundle 20.
14. Archives of Ontario, Crown Lands Department, Rankin to Peter Robinson, Toronto, 1st Sept. 1835, RG 1, A-1-6, vol. 15, no. 3, MS 266, microfilm, reel 18.
15. Niagara Escarpment Commission, *Map on Land Use Designations, Schedule A, County of Grey*, obtained at N.E.C. office Clarksburg, Ont.

office.

16. Abstract Index to Deeds for St. Vincent Township, Grey County Registry Office.
17. NA, 1851 and 1861 Census, Collingwood Township, Grey County, microfilm, reels C-11723 and C-1026. Total population: 1851, 545; 1861, 1492; Families: 86-202.
18. Archives of Ontario, Sale of Clergy Reserves in Collingwood Township, RG 1, Series C-III-3, vol. 2.
19. Township Papers, reel 87, pp. 555-564.
20. Abstract Index to Deeds, lot 26, con.7, registered as a Clergy Reserve sale to John Reekie, (son of George), 1850, Grey County Registry Office.
21. Township Papers, reel 87, pp. 555-564.
22. Abstract Index to Deeds.
23. Township Papers, reel 88, p. 843, petition of Solomon Olmstead, Sept. 1849.
24. Comments of enumerator Richard Rorke and of Richard Carroll, in *An Illustrated History of Collingwood Township*, p.224.
25. Archives of Ontario, Assignment Registry, Robinson-Olmstead transactions, C-105, vol. 2, no. 6296, p. 218.
26. Abstract to Mill Site, in Thornbury Abstract Index to Deeds.
27. Abstract of minutes of Collingwood Municipal Council 1854-60, Sept. 1854.
28. Ibid. July, 1855.
29. Collingwood Township Municipal offices, Clarksburg, Ont.

CONCLUSION

The initial chapter of the thesis was intended to lay the ground work for the study of Collingwood Township. From the survey of colonial land policies two interesting observations surfaced. Britain seemed more interested in establishing a hierarchy of retired military officers than in Loyalists. The paying off of officers in land rather than in cash was an expedient means of saving money while encouraging the right kind of settlers. Like other aspects of the land policies it was a failure in Collingwood Township. Excessive land grants so evident over the history of alienation of Crown land are also interesting because the chief danger the early Governors were warned to avoid was giving any person more land than he could cultivate. It is fascinating to see a program go so far awry while successive Lt.-Governors of Upper Canada tried in vain to reverse the trend. Collingwood Township's survey occurred just when the attempts to stop the abuse were abandoned.

The actual study of land policies as they affected Collingwood Township revealed two particular characteristics. The most remarkable observation is that what contemporary bystanders, politicians, critics and historians have said about the policies seems to have been magnified in Collingwood Township. Historians have had to be content for the most part with a statistical overview of Upper

Canada, while contemporary observers such as settlers were of necessity myopic and subjective, yet they both point to the same conclusion. Detailed analysis of Collingwood further confirms the more generalized hypotheses of contemporaries. In Collingwood, however, the negative impact of colonial land policies seemed exaggerated. Collingwood is like a caricature; virtually none of the grantees settled and almost all their claims were acquired by absentee owners. Politicians had always been accused of being the biggest speculators in land; in Collingwood we find an illustrious group of the Upper Canadian elite buying and selling but never developing.

The literature suggests that a great deal of Upper Canada was alienated quickly, and in Collingwood 247 out of 346 lots were granted. The literature says that many grants were not settled; in Collingwood not a single Loyalist grant was settled and only four military grants were taken up. We expected that the grantees would come from the old Loyalist and military settlements and in Collingwood almost 80% came from eastern counties. We expected to find absentee owners crowding out settlers for possession of the granted lands and in the Collingwood study 152 grants went to absentees and only 24 to settlers. Critics at the time complained of land speculation and delay of reform by politicians. In Collingwood we find the stars of the galaxy: Draper, MacNab, Elmsley, and the rest. In Collingwood Township an historian could not hope to find richer ground to illustrate the effect of colonial land policies.

This thesis, meanwhile, throws new light on the roles of absentee owners. One begins with the problem of finding an appropriate term or a name for absentee

owners which is generally inclusive. Other writers have faced the same problem, and "land jobbers", "land dealers", "land speculators" have become catch-all phrases. "Speculators" has become the favoured epithet for all large land holders. An analysis of Collingwood's major land holders demonstrates the enormous contrasts among them. Motivation was clearly different. Clues to determining motivation are found by seeing at what stage in township development absentee owners bought land and how long they held land. Time proved to be the most critical factor determining whether an absentee owner was an investor, a broker or a speculator.

Investors bought early and held land longest. By holding land off the market they helped create an artificial scarcity which drove prices up. They however did not benefit significantly as the long tenure insured that, once sold, average annual rates of return were relatively low.

The activities of investors profited a second group of absentee owners. "Speculators" concentrated the business. They bought particularly attractive pieces of property at just the right moment - when significant settlement had just begun - and sold quickly for enormous profits as measured by annual rate of return. These absentee owners exited the township very quickly taking their capital gains with them. The first generation of settlers were left to pay the price of slow growth, inflated prices and social isolation.

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