

Paper.

International Colloquium on Merchant Practices in the Age of Commerce, 1650-1850.

Paris (France), June 8-10, 2011

June 10, afternoon session: 'The Tools of Transactions'

*Practicalities and Motivations in the Intercultural Fur Trade in Colonial New York:
Evidence from Two Trade Ledgers in Dutch, 1695-1732*

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1. Introduction

This paper for the colloquium relates directly to my research into and publications about the information and insights that economic historians can gain from examining two unique account books of the fur trade between Dutch merchants and their Indian / Native American clientele in colonial New York. Together, the trade ledgers cover the years 1695-1732 (1695-1726 and 1712-1732). They were kept in the Dutch language by traders of Dutch descent in the English colony of New York: the earliest by Evert Wendell (1681–1750) and a few of his direct siblings in the town of Albany; the second by an unidentified trader at an undisclosed location within Ulster County in the same colony (halfway between New York City and Albany).¹ No similar primary sources for the early fur trade in the American Northeast are still extant.

The author wishes to acknowledge his indebtedness to Jaap Jacobs and Oscar Gelderblom for their assistance in identifying supplementary literature on trading practices of early modern Dutch merchants.

¹ The first of these two account books is Evert Wendell's Account Book of the Fur Trade in Albany, 1695-1726, New-York Historical Society. An edited translation of this manuscript has been published; Kees-Jan Waterman, trans. and ed., *"To Do Justice to Him and Myself": Evert Wendell's Account Book of the Fur Trade with Indians in Albany, New York, 1695-1726* (Philadelphia: The American Philosophical Society, 2008). References to the published edition are listed as *WAB*.

The second account book is a section from the ledger cataloged as Account Book, 1711-1729, Philip John Schuyler Papers, Volume 11. Manuscripts and Archives Division, New York Public Library (Astor, Lenox and Tilden Foundations). The author is preparing an edited translation of this account book, with co-editor J. Michael Smith: *Munsee Indian Trade in Ulster County, New York, 1712-1732: A Section from an Anonymous 'Account Book, 1711-1729'*, (Syracuse, N.Y. Syracuse University Press, forthcoming). References to the manuscript are listed as *UCAB*.

The Wendells in Albany traded with hundreds of Indians: most were Iroquois, like the Mohawks, the other large group were Algonquian-speaking Mahicans. The few hundred customers of the anonymous trader in Ulster consisted of Munsees, predominantly Esopus and some Wappingers (both also Algonquian-speaking). Massive amounts of daily minutiae from close to five thousand transactions with Indian customers allow for detailed analyses of the practicalities and parameters of such economic exchanges. Moreover, these data can inform us about the goals, aims and expectations of both European and Indian participants in this commercial activity. Several essential features of the fur trade can now be discussed by applying actual data recorded during transactions (in the traders' stores) or shortly thereafter (when the trader had returned from a journey into "Indian country"). The paper presents the basic outlines of the commercial exchanges as they occurred in these two localities along the Hudson River: what types of goods and services were sold and bought, and at what price levels; did price levels fluctuate over time; can a trading season be discerned; did indigenous men and women show differing patterns in consumption and payments; how did Native customers perform in settling their arrears? As most accounts were not or only partially settled by the Indian consumers, this circumstance leads directly to a discussion of the motivations of the white traders. Did all Indian customers qualify for credit; was it extended with any kind of specific expectations regarding (partial) payments; did the Indians' performance in paying off their debts evolve over time?

This paper contains an empirically-based examination of these key features. It demonstrates that most Indian customers proved deficient in settling their accounts - albeit in varying degrees. Yet both traders routinely extended new lines of credit to their indigenous clientele. Why was this instrument used unabatedly by these merchants in Albany and Ulster County? My presentation will examine the merchants' motivations for maintaining such faulty credit lines.

2. Characteristics of the Trade

Acquisitions

Nearly four thousand credit transactions recorded in the two account books permit a detailed overview of the items that aboriginal customers purchased on credit from the traders in Albany and Ulster County. Such data are summarized in Table 4, at the end of the paper. The table presents *numbers of transactions*, not the actual *volume of goods* that were traded. Sometimes bulk purchases were intended for resale elsewhere – in many cases to sell on the account of the trader, as a means to diminish the natives' arrears.

Trade concentrated on goods in a limited number of categories. Together, acquisitions of textiles, alcohol, ammunition (lead and gunpowder) and ‘knives/axes/swords’ constitute 90.6 percent of all exchanges (87 % of the transactions presented in Table 4). Buyers purchased food only on a very limited number of occasions. The type of merchandise that natives acquired most often consisted of textiles, which accords with scholarly consensus that “cloth was the most universally desired and generally useful [...] of all trade goods craved by Native Americans in the Northeast.”² The relative importance of the main categories of goods indigenous customers purchased on credit in Albany and in Ulster County was strikingly similar. Yet the two groups differed to some degree in their preferred choices of merchandise – or in the choices they were offered by the two trading houses. Munsees in Ulster County purchased textiles mostly as untailed pieces of fabric (73.4 % of all acquisitions of textiles), while natives in Albany mostly purchased garments (56.7 % of all acquisitions of textiles). And whereas money or specie was listed in Albany as an acquisition in sixty-eight cases (3.8 % of all acquisitions), only four transactions with Munsees featured such items (.2 % of all acquisitions). Finally, food was acquired more often by Munsees (fifty-eight instances; 2.85 % of all acquisitions) than their Albany counterparts (six instances; .3 % of all acquisitions).

Since it is possible to determine on almost every occasion the sex of the Indian customer who made the purchase, detailed information on the participation of men and women in the trade of various types of commodities and services is now available. This is summarized in Table 5. A distinction is made between Indian men and women acting on their own account and native customers trading on the accounts of other Indians. As with Table 4, these tables relate to frequency of transactions, not to volumes of the acquired merchandise.

Male and female traders did not diverge markedly in terms of the types of goods they acquired, but some differences emerge. Women were less likely than men to trade in items other than the prime types of merchandise sold. The only exception to this pattern is their activity in purchasing foodstuffs; on their own and on others’ accounts, women made 24.5 percent of all purchases of food. Also, women were more prone to trade on the accounts of other natives.

Overall, women acquired items and services in 24.9 percent of all transactions, either on their own or on others’ accounts. The other figures in this paper, the 49/51 percent figure for female participation in the trade (see Table 1, below), refers to the number of *accounts* in

² Marshall J. Becker, “Matchcoats: Cultural Conservatism and Change in One Aspect of Native American Clothing,” *Ethnohistory*, 52:4 (2005), 727. See also his observation that “the cloth matchcoat [...] had completely replaced skin mantles by 1700,” and that “imported fabric was one of the most valued aspects of the European economy sought by the cultures of the northeastern zone of the New World,” 748, 764.

which a woman was involved. An account might mention numerous transactions, say seven for a man and four for a woman. This leads to the second set of lower figures, which represent women's proportionate share of all these transactions *within* the accounts: The 24.9 percent of acquisitions and 31.5 percent of payments³ represent women's percentages of the *transactions* within all the accounts.

Strong female participation is especially evident in transactions in which textiles exchanged hands (28.9 % of all such acquisitions). Other variations appear too. Women were overrepresented in the purchase of rum and other alcoholic beverages, participating in 33.2 percent of such transactions. They were far less likely, however, to purchase gunpowder and lead; being involved in only 9.4 percent of such transactions. Perhaps more surprisingly, women were also not very active in acquiring pots, kettles and related (predominantly metal) items. Also, they were by no means the majority of shoppers for the category labeled 'personal care' (including paint or dye, beads and wampum, looking glasses, buttons and buckles). Only 10.9 (Albany) and 17.4 percent (Ulster County) of such transactions involved women.

Women's participation in the acquisition of money and specie at 27.9 percent slightly exceeded their overall level of participation. They engaged in this type of trade in relatively larger numbers than in exchanges of some of the other main types of goods exchanged. While trade on other Indians' accounts was quite common for various types of merchandise, money was hardly ever exchanged in that fashion.

There were differences too, between Albany and Ulster County patterns. Ulster's Munsee women engaged to a smaller degree in these purchases than did their Mahican and Iroquois counterparts in Albany. Their overall participation was 22.2 percent of such transactions, versus 28.0 percent in Albany. Munsee women were, however, unusually active in the trade in rum, beer and cider. Both in relative and absolute terms, they were more frequent buyers than their Albany counterparts (38.6 vs. 30.0 % of acquisitions). On the other hand, they were slightly less likely to purchase textiles than their counterparts in Albany (26.1 vs. 28.9 %). Lastly, no Munsee woman was reported using money or specie.

Debts and payments

These sources also shed light on is how aboriginal buyers dealt with debts they accumulated with colonial merchants. Many debts remained outstanding during the years the books

³ See farther below in this paper.

covered, but some were repaid. Usually, at least one or two years passed between the moment debts were incurred and any subsequent payment by the customers. But it was not uncommon for native clients to pay all or part of their debts at a far later point in time. The account of a Munsee woman named Kisay, ‘wife’ of the Indian Arent Fynhout, acquired the debt of twelve guilders that her husband had developed exactly ten years earlier with the Ulster County trader.⁴ In twenty-two cases, that trader explicitly described natives’ arrears as “old debt,” an “old account” or as deriving “from older times.” In nine of these cases, the debtors were women.⁵ Similar occurrences appear in the Wendells’ account book. For example, the debt of one Canadian Mohawk man, started under Evert and Harmanus’s father, was not paid until (at least) eleven years after the original transaction or transactions. Their account book lists seven additional cases of such arrears, described as being from older, or earlier times.⁶ In six of these cases, the debtors were women. Such asynchronous exchange of goods and services was also common among settlers in the Hudson Valley and it persisted well into the eighteenth century.⁷ The account books under discussion here contain virtually no indications that the traders urged their customers to pay off their debts in full within a certain period of time. The Wendell brothers in Albany recorded only a few instances where they expected some customers to discharge part of their debts before a certain moment in time.⁸ No interest was ever charged on the Indians’ debts.⁹

Table 6 provides the aggregate information on the types of products and services that native men and women delivered to the traders in Albany and Ulster County.¹⁰ Aboriginal customers remitted the vast majority of their debts by delivering animal furs and skins (80.8

⁴ See UCAB, the last account on [71].

⁵ Those cases in UCAB appear on [5], [9], [13], [23], [25], [29], [43], [45], [47], [52], [54], [62], [71], [72], [81], [89] (twice), [91], [97], [98], [106] and [111].

⁶ For the Canadian Mohawk’s account, see *WAB*, 180. The other cases appear on 116, 137, 138, 140, 161, 163 and 166.

⁷ For an example from the seventeenth-century, see *WAB*, 81n124. In 1783, Marytie Rosa balanced her ten-year outstanding debts with North Kingston storekeeper Ben Snyder by spinning and weaving. Thomas S. Wermuth, *Rip Van Winkle’s Neighbors: The Transformation of a Rural Society in the Hudson River Valley, 1720-1850* (Albany, N.Y.: State University of New York Press, 2001), 64. For asynchronous commercial exchanges as “prevalent” in the Hudson Valley and “in colonial and early America” in general, see Joan Hollister and Sally M. Schultz, “From Emancipation to Representation: John Hasbrouck and His Account Books,” *Hudson Valley Historical Review*, 20 (Spring, 2004), 1-24, esp. 21. The same authors state elsewhere that in the eighteenth century, merchants in colonial America “typically kept an account for an individual running for a number of years before it would be balanced and settled,” and that “there was no specified time for repayment,” see Schultz and Hollister, “Jean Cottin, Eighteenth-Century Huguenot Merchant,” *New York History*, 86 (Spring, 2005), 146.

⁸ *WAB*, 25-6.

⁹ On three occasions, the Wendells used a Dutch verb that may indicate that they applied some form of interest (“oplijen/opleggen”), but that verb has various meanings; *WAB*, 168, 195, 209 (all cases date from 1710).

¹⁰ For a listing of the number of times that specific types of furs were used to calculate debts of and payments by Indians who traded in Albany ($n=2,387$), see *WAB*, 55, Table 9.

% of all transactions recorded as credit against debts). Wampum occurred as payment only in a very few cases, and these were restricted to Ulster County. Of some significance were foodstuffs and money or specie, but these categories represent only 11.1 percent of all transactions in which debt was remitted (103 instances). Labor and other services were supplied predominantly by Munsees, most often by means of work in agriculture (twenty-six instances); the total for both groups represents 5.6 percent of all transactions.

Besides the larger share of labor in remittances by Indians in Ulster County, other differences exist in the ways that natives reduced debts in the two localities. In Albany, they delivered only a few skins and hides (for example of elk and deer) as payment, whereas such deliveries were the main type of payment in Ulster County (4.5 % vs. 40.2 %). Conversely, various types of furs were the dominant items paid by Mahicans and Iroquois customers to the Wendells in Albany (78.5 %).

Honing in on gender differences in terms of payments, it appears that women were less likely to participate in buying goods and services on credit (24.9 %) than to participate in paying off debts (31.5 %), and they were relatively strongly inclined to pay those debts in money and specie (43.6 % of all such transactions). In absolute numbers, women were most likely to make payments with furs (170 out of 535 transactions by both sexes) and skins (61 out of 217). Women's share of payments with foodstuffs is only slightly more substantial than their overall rate of participation (34.4 vs. 31.5 %).

Both men and women were less likely to pay off debts on accounts of other Indians than to acquire goods on credit for other natives (3.2 vs. 5.9 % for men; 3.4 vs. 5.9 % for women). In general, the account books indicate that the customers generally settled only a part of their debts. This characteristic of the trade is developed further in section 4, below.

Particular Roles in the Fur Trade

Besides buying, selling and borrowing alongside the men, indigenous women embraced certain specialized trade functions. In both localities, account holders escorted other natives to the traders' stores and in some cases they acted as guarantors for debt which the other customers incurred. In Albany, women acted as escorts in fifty percent of the thirty-seven or thirty-eight recorded instances. This percentage was even higher in Ulster County (55.5 or 62.5 %), though the total number of cases there was limited to eight or nine. Mahicans and Mohawks also performed the role of guarantors sixteen times in Albany; women were represented in 37.5 percent of all such cases. In Ulster County only one Munsee was recorded as a guarantor; this man acted as such when another native man purchased a gun. In general,

escorters and guarantors provided their services in transactions by individuals of their own sex and ethnicity.

The Wendells in Albany on twenty occasions wrote remarks which shed light on some of their customers' travel patterns across the Northeastern woodlands and borderlands. In many cases the natives carried goods away from the store on commission with the intent to sell them outside of Albany. Such journeys were often directed to Canada, sometimes to "the Ottawas." Half of those commissioned traders were women. (The Munsees, who were recorded only five times in this fashion, were all men). In another suggestion of native mobility, Evert Wendell or his brother Harmanus noted, sixteen times, that a customer was "staying" or "trading" at another merchant in Albany at the time they came to trade at their outlet.¹¹ In a small number of cases, they added the remark that these individuals "usually" did so, indicating that these were not incidental arrangements. Forty percent of those who were mentioned on one or more occasions as staying or trading in the house or shop of another Albany trader were women.¹²

Other Observations

Other findings may interest students of the fur trade. These debt books show no clearly delineated trading season, something that has usually been assumed in the literature. The Wendells' trade was more robust between May and September, and showed a distinct peak in June, but in both localities such transactions occurred throughout the year. The price levels of the European commodities and the value accorded to the products used for payment show no variation through the years; they remain remarkably consistent. Both traders used Dutch guilders and stivers when calculating debts and payments in terms of monetary value. Some Mohawks and Mahicans engaged in trade with the Wendells "in the country." In 53 percent of all such transactions the customers were women.¹³ No transaction was specifically recorded in the trade with Munsees in Ulster County as taking place "in the country." The Wendells recorded on eleven occasions that they had supplied their customers with a "bill," presumably

¹¹ David Arthur Armour mistakenly translated a number of these cases in the WAB in the past tense (quoting the Wendells: "used to stay at Niecklas Blekers," "used to dwell at Abraham Cuyler's"), thereby suggesting that the native customers had changed habits or trading partners, having become "dissatisfied and disgruntled," *The Merchants of Albany, New York, 1686-1760* (New York: Garland Publishing, 1986), 66.

¹² The trader in Ulster County made no observations of this kind.

¹³ Some native women were quite often involved in these exchanges "in the country": both 'Catri(e)n, Watcaro(o/s)'s sister' and 'Marijae, Canosedekhaa's wife' each appear three times as trading with the Wendells outside the town of Albany. In one additional transaction an unnamed Mohawk woman was instructed to pay her debt in the town of Schenectady, New York. For this instance, probably in June 1707, see *WAB*, 174.

summarizing the latter's debts and credit. In two cases, these customers were women.¹⁴ The traders in both Albany and Ulster requested that some of their customers deposit a security or pawn; in about one out of every four cases, this involved women. Finally, the account book from Ulster County shows that Indian women provided labor to remit debt in six out of the total of thirty-two cases (18.8 %).¹⁵

Both the Wendells and the trade in Ulster County also catered to the needs of indigenous leaders. Such customers did not differ in a perceptible way from other customers in their purchasing or paying behaviour, except that they were able to buy larger quantities of merchandise.

3. Overall observations

A few observations can be made regarding the above descriptions. Native women participated in these exchanges in considerably larger numbers than previously thought. Measured in the number of accounts on which they were active (Table 1), this rate is even more striking.

Table 1

Percentage of accounts with participation by native women, by customers' origins. Albany, 1695-1726, and Ulster County, 1712-1732. (Albany: *n* of accounts=189; Ulster Co: *n* of accounts=243)

Albany, NY									Ulster Co., NY
Mahican	Mohawk	Oneida	Onondaga	Cayuga	Seneca	Canadian	Unknown	Total	Munsee
45.8	57.3	41.7	12.5	32.2	51.9	53.9	50	49.6	51.0

Sources: WAB and UCAB.

Students of the fur trade have only recently become more attuned to discerning these activities in interracial trade by Indian women.¹⁶

¹⁴ The single occurrence of this phenomenon in the account book from Ulster County involved a male; the unnamed son of the Esopus man Pansogh. See UCAB, [64].

¹⁵ The percentage excludes the category of 'travel elsewhere.' The Wendells in Albany recorded no similar labor-debt exchanges.

¹⁶ For New Netherland in the seventeenth century, see Anne-Marie Cantwell, Diana Wall, "Engendering New Netherland: Implications for Interpreting Early Colonial Societies," *Archaeologies*, 7:1 (2011), 121-53. Consulted at www.springerlink.com/content/1g45816v567q7026/ (doi:10.1007/s11759-011-9159-7, last accessed May 12, 2011). Other such writings include Gunlög Fur, *A Nation of Women: Gender and Colonial Encounters Among the Delaware Indians* (Philadelphia: University of Pennsylvania Press, 2009), James H. Merrell, "The Other "Susquahannah Traders": Women and Exchange on the Pennsylvania Frontier," in Robert Olwell and Richard Tully, eds., *Cultures and Identities in Colonial British America* (Baltimore: Johns Hopkins University Press, 2006), 197-219 and Jane T. Merritt, *At the Crossroads: Indians and Empires on a Mid-Atlantic Frontier, 1700-1763* (Chapel Hill: University of North Carolina Press, 2003).

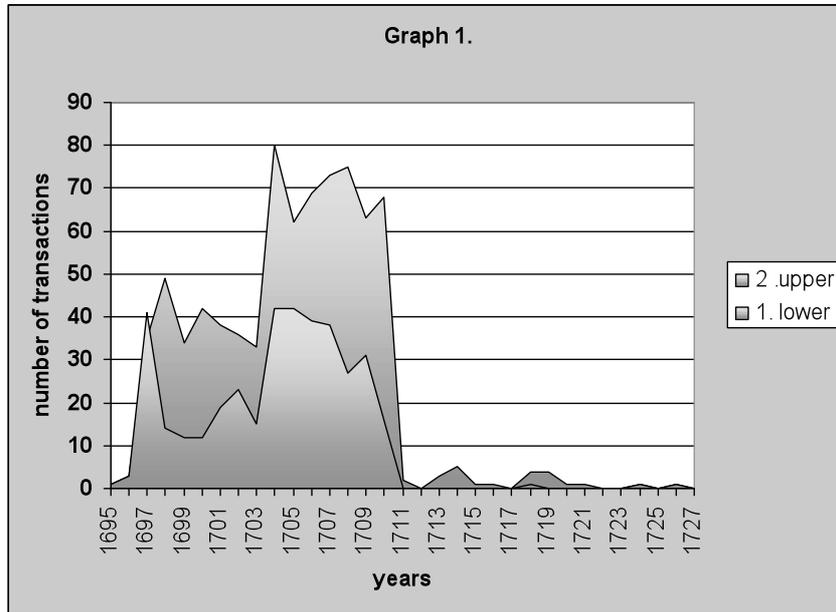
Prices of merchandise and values accorded to the products natives used to redeem (part of) their debts remained constant over time. Moreover, native customers routinely received new credit facilities, despite the fact that the traders clearly experienced that their Indian clientele regularly defaulted in settling their arrears. The traders' willingness to maintain such practices cannot be explained by a lack of sustained experience in the Indian trade. Their account books show that were keen observers of the identity and actions of their customers, and various lineages of the Wendells had been active in these interracial exchanges since many decades.

4. Customer Retention, Debt Management, and Intercultural Familiarities

Certainly, these traders were successful in attracting and retaining native customers. Within the overall market situation, their prices and conditions were sufficiently appealing for some natives to return to these outlets. Graphs 1 for Albany and 2 for Ulster County provide an impression of the traders' retention rates of their indigenous clienteles. While it cannot be established how exactly Indian customers viewed or perceived the prices, quality and conditions offered, the rate in which they returned to trade with the bookkeepers constitutes a significant indication of the traders' ability to generate additional traffic in their store. Apparently, they achieved some measure of success in retaining their customers after their first transaction, although the Ulster County trader's success in this regard materialized with some delay.

Graph 1

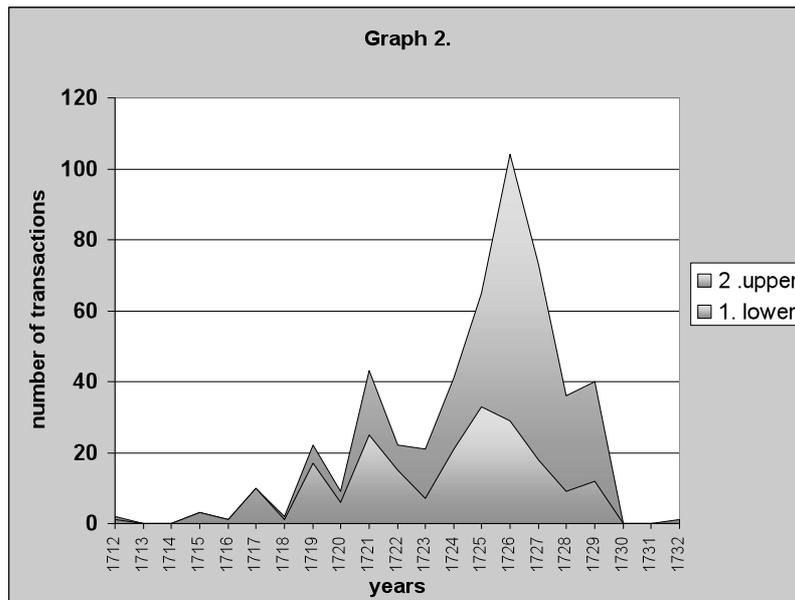
Correlation between (1) number of first transactions on each account, by year; and (2) number of transactions^a, by year. Albany, 1695-1726.



^aAll transactions within one account that were entered in one year have been grouped together as one transaction. Source: WAB.

Graph 2

Correlation between (1) number of first transactions on all accounts, by year; and (2) number of (groups of) transactions^a, by year. Ulster County, 1712-1732.



^aAll transactions within one account that were entered in one year have been grouped together as one transaction. Source: UCAB.

These Indian traders routinely and liberally extended many new lines of credit to their aboriginal clients, yet their customers showed little activity in paying off their debts. Table 2, below, presents data on the debt performance of the Wendells' customers. Indians from various ethnic groups fully paid only between 20-29.5 percent of their debts. The aggregated data from the Wendells' account book also show that in one grouping of eighty accounts natives of various ethnicities made no discharges on 58.8 percent of their debit accounts. While the number of credit accounts that were paid in part was considerable, Iroquois and Mahican customers of the Wendell brothers left more accounts fully unpaid for.

Table 2

Long-term developments in discharges on debit accounts; per account, Mahican and Iroquois. Albany, 1695-1710.

1. Segment, predominantly Mahican			
	Unpaid	Paid in part	Paid
f. [1]-[18] appr. 1695-1710; 78 accounts	36=46.2%	19=24.4%	23=29.5%
2. Segments, predominantly Iroquois			
	Unpaid	Paid in part	Paid
f. [19]-[37] appr. 1696-1705; 67 accounts	19=28.4%	32=47.8%	16=23.9%
f. [38]-[75] appr. 1698-1710; 111 accounts	41=36.9%	38=34.2%	32=28.8%
f. [76]-[114] appr. 1707-1710; 80 accounts	47=58.8%	17=21.3%	16=20.0%
Average, Iroquois:	41.6%	33.9%	24.9%

Note: Considering the diverse origins of native customers with accounts on [115] to [120], data from those pages have been excluded from this table.

Source: WAB.

In the Ulster County trade ledger, 175 of all 243 accounts carry entries where Indians developed a debt with the bookkeeper. Since the bookkeeper crossed out debts when they were settled, it is possible to arrive at a reconstruction of the Indians' aggregated debt performance. While this significant subgroup of the Ulster trader's customers performed somewhat better in this regard than Indians overall in Albany, Table 3 demonstrates that even those Munsee clients who effectuated discharges against their debts left almost half of their purchases on credit fully or partially unpaid for.

Table 3

Discharges on credit transactions,
limited to accounts that show debit transactions; per account.
Ulster County, 1712-1732.

Number of accounts with debit transactions	175	(100.0%)
Full payment, corresponding credit transaction(s)	91	(52.0%)
Partial payment, corresponding credit transaction(s)	17	(9.7%)
Corresponding credit transactions, left unpaid	67	(38.3%)

Source: UCAB.

In both localities, these percentages show no signs of variation over the years. Moreover, accounts of prominent natives and their relatives, and their transactions on other natives' accounts closely follow the general pattern. In Ulster County, for instance, 52 percent of Indian leaders' accounts were paid in full, 11 percent were paid in part, and 37 percent were left unpaid.¹⁷ Although in general they acted no different than other Indians, relatives of native leaders could develop more substantial accounts. Lendert, a brother of the Esopus sachem Sander, paid off one of the largest debts listed in this account book, 486 guilders, but the last page shows him being indebted to the further amount of 474 guilders.¹⁸

As indicated above, this disparity in purchases and payments by Indians cannot have come as a total surprise to the traders. Lacking positive identification we are not able to examine the Ulster County trader's ancestry, but for the Wendells a deep and long-standing involvement in Indian affairs can be demonstrated, covering three generations.¹⁹ The Wendells nurtured varied alliances with individual Indians. Several entries in the account book reveal that in a number of cases Evert and Harmanus took care of outstanding debts of some of their native trading partners with European traders. In 1709, for instance, Evert redeemed a debt of the Mahican trader Wannanpackes with Andries Jansen for the right to let the Mahican's pig roam on Jansen's island.²⁰ But the Wendells' assistance went well beyond such practical, relatively small-scale help. Various Wendells served as sponsors at Indian baptisms in Albany. Thirty-three Dutch individuals are recorded as godparents to Indian children, and one historian has listed six, possibly seven Wendells as sponsors, appearing in

¹⁷ These percentages are based on a tabulation of 71 accounts and transactions in UCAB of the following prominent individuals and their relatives: the Esopus leaders Hendrick Hekan, Sander, Ankerop, Nanoghquarij, Karwamo, Runup, Warangau, Towis, and Sawanaghki; the Wappinger Indians Keghkenond, Peghtarend, Nackarend, Nemham, Jan van Gelder and Wappenack; and the leaders Marinham and Tappose from the southern areas of Munsee territory.

¹⁸ His name was also spelled as 'Lendart.' For his accounts, see UCAB [21]-[22] and [111]. The balance of his payments and crossed out entries on [21] is 486 guilders.

¹⁹ See my introduction to *WAB*.

²⁰ See *WAB*, 198, and the tally on 68-9, Table 18.

that capacity in around a third of all Indian baptisms.²¹ Nor Evert nor Harmanus was ever recorded as a sponsor, but all the Wendells who acted as godparents to Indians were close relatives to them. In addition, their mother performed this ceremonial function at least once in nearby Schenectady and an aunt of the brothers did so twice.²² Such interactions and socializing facilitated a familiarity that made the two sets of partners less foreign to each other.

In recapping, on the one hand we may assume that the traders had developed a high degree of familiarity with their native customers. In the case of the Wendells, this was also a long-standing characteristic, as they had been involved in Indian affairs since many decades. On the other hand, these traders exhibited an unabated tendency to offer new lines of credit to those same customers, who were to a large extent deficient in their debt performances. What factors can explain this type of behavior by the traders? And why did native participants allow their debts to accumulate in such volumes?

5. Motivations in Continuous Exchanges on Credit

The motives that informed indigenous traders remain difficult to ascertain, for obvious reasons. Yet I find it unconvincing to maintain the notion that native participants were operating exclusively from early historic concepts in which trade had to be in accordance with traditional forms of ceremonial gift exchange, tribute and reciprocal relations. As one historian has observed, by the early eighteenth century natives

had developed a clear set of ideas about the protocols of intercultural exchange [that,] although grounded in traditional notions of reciprocity, gift giving, and alliance, [...] had undergone more than a century of contact with and adaptation to European approaches to exchange.²³

In short, they would have developed the capacity to understand potential ramifications of indebtedness and possessed the full ability to assess the exchanges. Like any other society that had experienced the workings of such processes for about four generations, Iroquois, Mahican

²¹ See Lois M. Feister, "Indian-Dutch Relations in the Upper Hudson Valley: A Study of Baptism Records in the Dutch Reformed Church, Albany, New York," *Man in the Northeast*, 24 (Fall 1982), 89-113, esp. 89-93, 98-100, 105-6. Feister concluded that the Wendells were "some of the most frequent sponsors" at Indian baptisms, *ibid.*, 99.

²² See Jonathan Pearson, "Extracts From the Doop-Boek, or Baptismal Register of the Reformed Protestant Dutch Church of Schenectady, N.Y.," *New England Historical and Biographical Register*, 19 (1865), 72; Barbara J. Sivertsen, *Turtles, Wolves, and Bears: A Mohawk Family History* (Bowie, Md.: Heritage Books, 1996), 226-8.

²³ William L. Ramsey, "'Something Cloudy in Their Looks': The Origins of the Yamasee War Reconsidered," *The Journal of American History*, 90:1 (2003), 44-75 (also available at www.jstor.org/stable/3659791, last accessed May 15, 2011), quotation on 59.

and Munsee Indians were active, intelligent participants in the exchange, attempting to influence and direct the process to their own advantage. Such native groups were in an excellent position to make full use of the leeway and credit that they continued to encounter as readily available in their dealings with the traders in New York. Also at a more personal level individual Indians, like those in any other society, discerned possibilities and opportunities in participating in commercial exchanges.

As stated before, the account books show none or hardly any cases of interest being charged, of severe payment terms or of (the threat of) termination of credit facilities. In addition, my research has yielded no indication that these or other New York traders initiated legal action against native debtors. Occasionally the Wendells exhibited uneasiness with the debts of a few individuals and they requested a surety or pawn from fifteen Indian customers. But the number of cases in which they extended gifts, made special arrangements for individual customers, or showed leniency in collecting debts exceeded the number of such instances in which they expressed their uneasiness or requested pawns and securities.²⁴ In what may well be a rare glimpse of native appreciation of this flexibility, one Indian customer provided the same type of leeway to the Wendells in establishing his arrears. The Wendells could charge Canossedekha, a Mohawk man, as they pleased for a small cask of rum upon his return to trade.²⁵

What prompted European American merchants and traders to continue commercial operations under seemingly unfavorable conditions and circumstances, resulting in ineffective debt collection and deteriorating levels of Indian payments over time? This tendency takes on even more surprising qualities when we take into account that these retailers would be hard pressed to develop any degree of favorable returns on investment. My paper investigates this question by means of seven considerations.

First, we might question whether the extension of larger volumes of credit constituted an anomaly in commercial exchanges in the early modern period. As indicated above, asynchronous exchange of goods and services was a wide-spread phenomenon in colonial New York, and one that persisted well into the eighteenth century. Early modern traders and merchants in the Dutch Republic in their daily operations routinely extended credit to their business relations. One may safely assume that one of their central business objectives was to make their debtors pay off their arrears within as short a time span possible. What remains more difficult to establish is if or to what degree they would have calculated and accepted that

²⁴ *WAB*, 26.

²⁵ *Ibid.*, 31, 83n161, 146.

a percentage of their outstanding debts would be paid very late (and what exactly constituted ‘late’), or would not be paid at all. Letters of early modern Dutch traders are filled with requests that their creditors fulfill their debt obligations, often applying the term “penningen verzorgen” (to provide pennies).²⁶ But it was standard practice that large percentages of a company’s working capital was invested in credit lines to trusted business contacts. In balancing its books in May 1730, one milling and seed oil company in the Zaan region, just to the north of Amsterdam, computed that its most valuable asset consisted of 28,000 guilders worth of stock. But the closing inventory also shows that the company was owed more than 20,000 guilders by both domestic and foreign customers.²⁷ Often, individual debts could be in the books for any number of years. The seventeenth-century ‘debt book’ of the textile merchant Arend Kenkhuis (1578-1642) from the town of Almelo in the region of Twente in the eastern parts of the Dutch Republic contains 1,255 accounts, dated between 1620 and 1644. Selling on credit was the rule in his business dealings, and his customers included some of the relatively well-off of the town and its surroundings. In many cases, his customers did not make any balance payments on their accounts for years in a row - or they did so only for part of their arrears. Accounts with arrears extending over seven years or more were quite common.²⁸

But the question remains if this merchant, and others like him, experienced such a consumer credit position as particularly detrimental to their businesses. Moreover, it is not always certain that the traders perceived this circumstance as particularly foreign to their standard expectations in this regard. In many early modern exchange situations, credit was a normal condition, and merchants such as Kenkhuis hardly seem to have charged any interest for such debts.²⁹

Also in the New York colony of the eighteenth century, exchanges of goods could not have flourished without the confidence traders placed in each other.³⁰ This was a commercial environment that witnessed currency shortages and uneven flows of commodities. Some

²⁶ See for instance Bert Koene, *De Caeskopers: Een Zaanse koopmansfamilie in de Gouden Eeuw* (Hilversum, the Netherlands: Uitgeverij Verloren, 2011), 169.

²⁷ *Ibid.*, 137. Also note that the company’s cash position was described as “not bad,” standing at just over 10,000 guilders.

²⁸ Tilly Hesselink-Van der Riet, Wim Kuiper and Cor Trompeter, *Het schuldboek van Arend Kenkhuis* (Amsterdam: Uitgeverij Aksant, 2008). For examples of debts that lasted seven years or even more, see the accounts numbered 3, 18, 21, and 25, on 39, 41-2, and 52.

²⁹ Only a handful of such instances occur in *ibid.*, for examples see the accounts numbered 24 and 499 on 88-9 and 182-3.

³⁰ As Cathy Matson has reported, in the 1760s several New York City merchants compiled lists of hundreds of debtors, sometimes from five colonies. She suggests that defaulting debtors were only judged negatively if they did not admit to their failings and made no arrangements for settling their accounts, *Merchants and Empire: Trading in Colonial New York* (Baltimore: Johns Hopkins University Press, 1998), 160-1.

wealthy traders moved into a kind of “private banking” business. Personal bonds for six months to five years were typically set at a five to seven percent interest rate. Some contemporary observers were expressed hesitations about any type of lending against such interest rates.³¹ But whatever the reasons may have been, in many colonial business ledgers and correspondence the matter of interest was not discussed or settled. Perhaps, in exchanges on the continent and in the colonies, scarce appearances of documented interest charges had quite another reason. It may be that, as one historian has recently proposed, “credit was so ubiquitous that it was incorporated into prices.”³²

As a second consideration, we should note that the trade that is the subject of this paper was characterized by particular circumstances, most notably the participation of free people from another race. Yet the traders’ assessments of the trustworthiness of their indigenous commercial liaisons did not stop them from affording native customers with accepted, expected (or one might even say ‘normal’) credit facilities. Perhaps the traders were motivated by other considerations than an overriding concern for sufficient return on investment? If such returns were not the primary motivation to engage in this trade, what additional factors and variables might explain their participation in the Indian trade under these conditions? Perhaps, participation in these economic activities derived from the more universal business drive to diversify operations, thereby spreading the risks of individual traders or their companies. Indeed, the Wendells in Albany were engaged in a wide variety of commercial activities, but why would they continue their participation in the Indian trade in the face of unsatisfying results? In the Dutch Republic, it was a standard feature of merchants’ habits to diversify commercial activities even if new involvements proved unsuccessful. Such additional activities could be required to maintain business relations with existing commercial partners. Such existing liaisons might previously have yielded more satisfying levels of profitability in activities that all partners were more familiar with, or in which they were better connected.³³ In addition, the broader socio-economic culture that the white traders

³¹ This section is based on *ibid.*, 154-72.

³² Robert S. DuPlessis “Consumer Credit and Consumers Without Credit in Colonial North America”, paper delivered at Penn Economic History Forum, Philadelphia, December 3, 2010, 7. Paper in possession of the author (also available at www.history.upenn.edu/economichistoryforum/docs/duplessis_10.pdf, last accessed May 14, 2011), quoted with permission.

³³ L. Kooijmans, “De koopman,” in H.M. Beliën, A.Th. van Deursen and G.J. van Setten, eds., *Gestalten van de gouden eeuw: Een Hollands groepsportret* (Amsterdam: Uitgeverij Bert Bakker, 1995), 65-92, esp. 74-7, 86; Jan Willem Veluwenkamp, *Ondernemersgedrag op de Hollandse stapelmarkt in de tijd van de Republiek*. Ph.D.-dissertation (Meppel, the Netherlands: n.p., 1981), 120-2; a more general description is in P.W. Klein and Jan Willem Veluwenkamp, “The role of the entrepreneur in the economic expansion of the Dutch Republic,” in Karel Davids and Leo Noordegraaf, eds., *The Dutch economy in the golden age* (Amsterdam, the Netherlands: Netherlands Economic History Archives, 1993), 27-53, see 37, 41-2. For a general history of Dutch merchants

hailed from was predicated on considerable pressure to honor existing commitments and maintain existing business relations in order to protect one's reputation.³⁴

The third consideration brings us back to the North-American theater. It is possible to ascribe to these traders in Albany and Ulster County a set of additional motivations that may have guided them into maintaining a strong presence in exchanges with Indians. The development, maintenance and expansion of Indians' debts may have been a technique of the traders to link native peoples and individuals more firmly to their own operations. The traders probably discerned the potential of such debtors as instruments in gaining sustained access to sensitive or unique information about (future) markets and products, or in facilitating contacts with new pools of patrons. Possibly because of their intense contacts with many native individuals, but certainly because of their detailed knowledge of Indian affairs, Evert and Harmanus Wendell were capable of inserting themselves in the fur trade that was developing farther to the west from Albany. They were instrumental in the establishment of a new English trade post in Oswego on the shore of Lake Ontario in the late 1720s, and gained official positions in the post's operation.³⁵

One of the more palpable examples of the prospects of such personal liaisons, and of the advantages that traders with existing native networks experienced, is the traders' leverage of native debt in bringing debtors to cede their lands in exchange for remission of (part of) their debts. Like many other merchants in New York, Evert and Harmanus Wendell were active in land purchases from native proprietors. They bought tracts from, or were witnesses to land sales by Abenaki, Mahican and Mohawk Indians, and possibly purchased acreage from other Iroquois groups as well. Immediately following a trip by Evert or Harmanus to Mohawk Country in October 1721, Evert and his associate Richard Ashfield petitioned for permission from the provincial council to purchase 2,000 acres of "uncultivated" land. At least one customer of the Wendells, the Mohawk man Schagherowane (various spellings), is recorded with a debt in the account book and later, in July 1710, signed a land deed to the Wendell brothers and Abraham Cuyler. Whether Schagherowane's sale was intended to remit

and traders' companies, published in English, see Joost Jonker and Keetie Sluyterman, *At Home on the World Markets: Dutch International Trading Companies from the 16th Century Until the Present* (The Hague, the Netherlands: Sdu Uitgevers, 2000).

³⁴ See Klein and Veluwenkamp, "The role of the entrepreneur in the economic expansion of the Dutch Republic," 41-2, Kooijmans, "De koopman," 77-8, Peter Matthias, "Strategies for Reducing Risk by Entrepreneurs in the Early Modern Period," in C. Lesger and L. Noordegraaf, eds., *Entrepreneurs and Entrepreneurship in Early Modern Times: Merchants and Industrialists within the Orbit of the Dutch Staple Market* (The Hague, the Netherlands: Hollandse Historische Reeks, 1995), 5-24, esp. 13-4 and L. Kooijmans, "Risk and Reputation: On the Mentality of Merchants in the Early Modern Period," in *ibid.*, 25-40.

³⁵ *WAB*, 6, 76n47-9.

his debts with these traders or that his debt had been used as leverage in the negotiations cannot be established conclusively, but it cannot be ruled out either. In January 1714, Evert recorded having made payments for this sale to the Mohawk men Henderick, Esares and “DeCaghnawadighko the Black [male] savage” (but not to Schagherowane).³⁶

More generally, traders could have perceived their connections with native patrons as one of the available means to gain influence in native societies. Certainly, the Wendells were involved in a broad range of activities that depended at least to some degree on native cooperation and support.³⁷ Evert and Harmanus were equipped with expert capacities to negotiate such intercultural dealings. To manage and operationalize such an influence presupposes an interest on the part of the trader to develop a better understanding of their partners’ cultures and societies. In that sense, it is remarkable that the two ledgers show a great deal of insensitivity concerning the status of native women and the importance of their roles in these exchanges. Women traders, no matter how numerous or autonomous, were far less likely to be recorded with their own names than men were. Instead, women were very commonly identified as the wife, sister or mother of a male, or with some identifier such as “the limping female savage,” who also brought her “husband from Canada” to trade on her account. The Wendells recorded trade with forty-one or forty-two separate individuals without stating their names. All but three of those customers who appear without a name, and for whom no additional information has been located in the Wendell’s account book (or elsewhere) were women – a remarkable 92.5 to 93 percent.³⁸

In the fourth place, the Wendells may be emblematic for yet another imperative that dictated the nature and conditions of the intercultural trade in New York. As prominent representatives of that group of colonial merchants, they may have been susceptible to strong societal pressures to maintain and develop favorable trading conditions for the society at large. Evert and Harmanus, like the Wendells from preceding generations were deeply entrenched in Albany’s government and filled numerous official positions. They were also clearly stationed among the city’s more important traders. When Albany received its city charter, in 1686, it stated explicitly that in the Indian trade a distinction should be maintained between major traders and those of the middling sort. Each category was awarded specific

³⁶ For land acquisitions by the Wendells and their other forms of participation in such matters, see *WAB*, 5-6, 75n30 and 77n50-52. For Gunther Michelson’s identification of Schagherowane, see *ibid.*, 237-8n188. This Mohawk man appears in accounts in *ibid.*, 122-4 and 127.

³⁷ See my introduction to *WAB*.

³⁸ For the “limping female savage,” see *WAB*, 133; for the percentage of women among unnamed customers, *ibid.*, 18.

categories of commodities that they were allowed to cater to their indigenous clientele.³⁹ Besides their elevated position in Albany's society, many Wendells were widely experienced in the management of official Indian relations. Evert and Harmanus were no exception; in the 1720s, they both served as New York Commissioners of Indian Affairs.⁴⁰ In their position among the most prominent members of their community, the Wendells would have been expected to invest considerable amounts of time and effort in public affairs and to promote policies and circumstances that were seen as beneficial to and protective of the entire community. As experienced and relatively successful participants in the Indian trade they would have been in a prime position to maintain barter conditions that were conducive to a prolongation of the fur trade. The accounts in the trade ledger may very well reflect the degree to which they were able to do so.

The fifth consideration takes into account that the Wendells' stints as Commissioners of Indian Affairs placed them in an eminent position to be informed of the workings of imperial policies and (inter)colonial frontier politics. In their continuous strife with New France, located farther to the north, it was New York's standing policy to keep more influential and powerful native groups wedded to English economic, diplomatic and military interest. In Albany this worked out in such a fashion that nurturing cordial relations with Anglophile factions among the powerful Iroquois and their Mahican allies was perceived as essential in maintaining the upper hand in the competition with New France. Much has been written about this colonial struggle and the roles that Indian allegiances played therein, but it is evident that the English were able to offer better prices than the French for the products of their native trading partners, with furs being the most preferred deliverable.⁴¹ These account books demonstrate that traders in Albany also made intensive use of credit facilities to maintain the "Iron Chain" that connected English traders and colonies to their indigenous counterparts.

In Ulster County, the imperative to keep natives into the colony's sphere of economic and political influence resulted not from New York's perceptions of Munsee strength or the

³⁹ The charter stipulated specifically which "small wares" were to be the domain of smaller traders. These included: knives, looking glasses, tobacco, tobacco boxes, flints, "Steels," wire, bells, thimbles, "Beedes," "Indian Combs" and needles, see Joel Munsell, ed., *Annals of Albany*, 10 vols. (Albany, N.Y.: J. Munsell, 1850–1959), 8: 211–12.

⁴⁰ Two uncle of the Wendells, Johannes (1649–1691/2?) and Evert Jr. (1660?-1703?), held this post, and the brothers Evert and Harmanus (1678–1731) did so in various stints. Evert served from 1724 to 1726 and from 1728 to 1734, and Harmanus from 1727 until his death.

⁴¹ See for instance Thomas Elliot Norton, *The Fur Trade in Colonial New York, 1686-1776* (Madison, Wisc.: University of Wisconsin Press, 1974), 91 and Armour *The Merchants of Albany*, 52. None provide a discussion of the credit facilities as evidenced in the activities of the traders who are the subject of this paper.

perceived threat from another nation's imperial entity. Instead, it came as a result from intercolonial competition for access to newly formed multi-ethnic native communities that had formed on the upper Delaware River. For New York this meant that much effort was dedicated to nurture connections with Munsees who increasingly moved to the Minisink area and, as a result, came within easier range of competing white traders from nearby Pennsylvania. In Albany and Ulster County, such circumstances compelled at least some traders to develop a pronounced tendency to court native customers and their expectations.

It is apparent that New York was not the sole colony to deploy various instruments in attempts to ensure continuing native economic allegiances. When profits from the Canadian beaver trade fell off spectacularly in the first two decades of the eighteenth century, that trade was nonetheless continued. According to one student of this episode, "the Canadian trade [...] displayed on this occasion the wisdom to shield its native allies from the harshness of the market."⁴² While traders in New York continued unprofitable exchanges with Iroquois patrons, Canadians provided natives from the same groups with a market that was protected from the workings of the transatlantic market forces. Canadian officials also considered imposing a cap on Indians' debts in 1732, but this instrument was never implemented as an official policy.⁴³ In this case, an attempt to curtail the troublesome consequences of dangerously large native indebtedness apparently fell victim to pressures from those who were most directly and actively involved in the commercial intercultural exchanges.

The penultimate consideration in this section of the paper postulates that among those participants, most native groups conceived of political alliances and economic relations as hardly distinct from each other. In order to maintain desirable degrees of interaction with and influence on native societies that surrounded them, colonial officials and traders were required to sufficiently satisfy the expectations that native customers brought into commercial exchanges. As this paper demonstrates, price levels of commodities in the account books of at least three New York traders hardly changed at all over time. The assortment of products, their pricing and the conditions under which they were sold or bartered were established also as the outcome of the expectations that indigenous customers, leaders and diplomats brought into the trade - and the degree to which white officials and traders found themselves in a position to challenge native anticipations. Continuation of less attractive trading habits was part and parcel of efforts to keep native groups within New York's political and economic sphere of influence.

⁴² Ramsey, "Something Cloudy in Their Looks," 63.

⁴³ DuPlessis, "Consumer Credit and Consumers Without Credit," 24, 27.

And finally, a seventh consideration: one may pose the question if it was a feasible option for New York or its individual (commissioned) traders to retreat from the Indian trade altogether. Despite unfavorable conditions and circumstances, could they have ceased participation without detrimental consequences for a particular trader's social standing and prestige, his private competitive position, or that of his company (as in the case of the Wendells) or the merchant who had commissioned him (as in the case of the Ulster County trader) – or, for that matter, for the fiercely contested status of New York, the larger political-economic entity that formed the base of his operations and enterprises?

6. Conclusions

Exceedingly high levels of Indian debts were by no means limited to the colony of New York, or to the operations of the traders who are the subjects of this paper.⁴⁴ In other colonial theaters in eighteenth-century North America however, the tensions and conflicts generated by the large volumes of Indian debts and the often aggressive techniques that some traders applied to recoup investments contributed in significant ways to the harsh confrontations and, at times, the outbreak of open warfare. I would argue that it is entirely possible that the practicalities and motivations described in this paper are indicative of the success of the attitudes and understandings among some portion of the Indian traders in colonial New York in managing their operations (and the Indian debts that resulted from them) in such a manner as to help avoid such disastrous episodes on this colony's frontiers.

That attitude did not stem from altruistic considerations, but instead reflected well-understood and deeply felt notions of self-interest. In a political sense, the objective of both officials and traders in New York was to present Indians with prices and conditions that were conducive to maintain native connections to New York's economic and political ambitions - and away from the competing interests of New France and Pennsylvania. In a more direct, business-centered sense, Indian traders themselves accommodated less-advantageous commercial conditions because they had an interest in protecting their operations and the property and investments that they and their family and relations had built up in the frontier zones over the years.⁴⁵ In order not to alienate their indigenous customers and in crafting and

⁴⁴ For good discussions of manifestations of large-scale Indian indebtedness in other North-American colonial situations in the eighteenth century, see for instance David J. Silverman, *Faith and Boundaries: Colonists, Christianity, and Community among the Wampanoag Indians of Martha's Vineyard, 1600-1871* (Cambridge, England, New York [etc.]: Cambridge University Press, 2005), esp. ch.6, 'The Costs of Debt,' William L. Ramsey, *The Yamasee War: A Study of Culture, Economy, and Conflict in the Colonial South* (Lincoln, Nebr.: University of Nebraska Press, 2008) and DuPlessis, "Consumer Credit and Consumers Without Credit."

⁴⁵ See also Norton, *The Fur Trade in Colonial New York*, 76.

maintaining a commercial middle ground in intercultural commercial exchanges, traders were compelled to balance their expectations and requirements with those of their native counterparts. If and to what degree such habits and practices were a prolongation of former Dutch policies in the era of New Netherland (1609-1664) is a matter that merits additional investigation.

One historian has recently concluded that the Wendells' modes and habits in the intercultural trade indicate that "some kind of community of values regarding credit and obligations" had been developed between business partners from both races.⁴⁶ My paper suggests that on New York's trading frontiers shared ethics of trust and credit, while intrinsic to most early modern trade situations, were also actively shaped by both sides: on the one hand as the logical product of the particular goals of the colony's economic policies toward its competitors in Canada and Pennsylvania, and on the other as part of indigenous ambitions to exploit as much as possible the commercial possibilities that they were afforded as a consequence of New York's political-economic manoeuvrings.

⁴⁶ DuPlessis, "Consumer Credit and Consumers Without Credit," 16. Quoted with permission.

Tables 4-6

Table 4

Categories of trade goods and services, acquired in transactions on credit by Indians; absolute figures and percentages. Albany, 1695-1726, and Ulster County, 1712-1732, combined.

(n=3,840)

Category	Transactions	% of total n
1. Textiles	1,685	43.9
1.a Fabric	949	24.7
1.a Clothing ^a	736	19.2
2. Alcohol	952	24.8
3. Ammunition/trap	704	18.3
4. Knives/axes/sword	137	3.6
5. Money	72	1.9
6. Personal care/beads/combs	71	1.9
7. Kettles/pipes/tools/ wire/pot/pan/bell	67	1.8
8. Foodstuffs	64	1.7
9. Fire-arms	35	.9
10. Repairs	20	.5
11. Tobacco	15	.4
12. Goat & deerskins/peltry	11	.3
13. Cards, Jew's-harp	4	.1
14. Silver, silverware	3	.1
Total	3,840	100.2 ^b

^a Includes shoes.

^b The deviation from 100.0% is caused by the small number of some of the types of goods, and their effect on rounding off the percentages.

Sources: WAB and UCAB.

Table 5

Indian men and women acquiring products on credit, by selected categories of trade goods. Number of transactions and percentage within the category. Albany, 1695-1726, and Ulster County, 1712-1732, combined.

(n=3,796)

Category	Total	♂, own accounts	♂, others' accounts	♀, own accounts	♀, others' accounts
1. Textiles	1,666	1,080 / 64.8	97 / 5.8	355 / 21.3	126 / 7.6
1.a Fabric	938	618 / 65.9	57 / 6.1	193 / 20.6	70 / 7.5
1.b Clothing	728	462 / 63.5	40 / 5.5	162 / 22.3	56 / 7.7
2. Alcohol	952	590 / 62.0	47 / 4.9	253 / 26.6	63 / 6.6
3. Ammunition	701	582 / 83.0	53 / 9.0	43 / 6.1	23 / 3.3
4. Knives/axes/etc.	135	102 / 75.6	12 / 8.9	13 / 9.6	8 / 5.9
5. Money or specie	72	52 / 72.2	1 / 1.4	19 / 26.4	0 / 0.0
6. Personal care/ wampum/beads	69	56 / 81.2	4 / 5.8	8 / 11.6	1 / 1.5
7. Kettles/pipes/ tools/wire	67	52 / 77.6	2 / 3.0	11 / 16.4	2 / 3.0
8. Foodstuffs	58	44 / 75.9	0 / 0.0	12 / 20.7	2 / 3.5
9. Fire-arms	33	30 / 90.9	3 / 9.1	0 / 0.0	0 / 0.0
10. Repairs	20	17 / 85.0	1 / 5.0	2 / 10.0	0 / 0.0
11. Tobacco	15	12 / 80.0	2 / 13.3	1 / 6.7	0 / 0.0
12. Goat & deerskins	9	7 / 77.7	0 / 0.0	2 / 22.2	0 / 0.0
13. Cards, Jew's-harp ^a	4	4 / 100.0	0 / 0.0	0 / 0.0	0 / 0.0
14. Peltry ^a	2	1 / 50.0	0 / 0.0	1 / 50.0	0 / 0.0
Total	3,796	2,629 / 69.3	222 / 5.9	720 / 19.0	225 / 5.9
		<u>♂ 2,851 / 75.1</u>		<u>♀ 945 / 24.9</u>	

^a Only in UCAB.

Sources: WAB and UCAB.

Table 6

Labor and products used by Indians to pay off debts. Number of transactions and percentage within the category. Albany, 1695-1726, and Ulster County, 1712-1732, combined.

(n=931)

Category	Total	♂, own accounts	♂, others' accounts	♀, own accounts	♀, others' accounts
1. Furs	535	342 / 62.9	23 / 4.3	152 / 28.4	18 / 3.4
2. Skins, hides	217	152 / 70.1	4 / 1.8	50 / 23.0	11 / 5.1
3. Foodstuffs	64	39 / 60.9	3 / 4.7	20 / 31.3	2 / 3.1
4. Labor, services	52	35 / 67.3	0 / 0.0	16 / 30.8	1 / 1.9
5. Money or specie	39	22 / 56.4	0 / 0.0	17 / 43.6	0 / 0.0
6. Animal products ^a	10	6 / 60.0	0 / 0.0	4 / 40.0	0 / 0.0
7. Wampum ^b	6	4 / 66.7	0 / 0.0	2 / 33.3	0 / 0.0
8. Canoes ^a	4	4 /100.0	0 / 0.0	0 / 0.0	0 / 0.0
9. Fire-arms ^b	3	3 /100.0	0 / 0.0	0 / 0.0	0 / 0.0
10. Pipes ^b	1	1 /100.0	0 / 0.0	0 / 0.0	0 / 0.0
Total:	931	608 / 65.3	30 / 3.2	261 / 28.0	32 / 3.4
		<u>♂ 638 / 68.5</u>		<u>♀ 293 / 31.5</u>	

^a Only in UCAB.

^b Only in WAB.

Sources: WAB and UCAB.