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# A profile of Virginia businesswomen during the Civil War era

Robyn Mundy

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# A PROFILE OF VIRGINIA BUSINESSWOMEN DURING THE CIVIL WAR ERA

by Robyn Mundy

Thesis for Master's Degree

University of Richmond

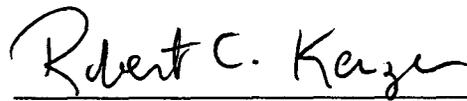
1999

Dr. Robert C. Kenzer, Thesis Director

This thesis examines the role of white Virginia businesswomen during the Civil War era, focusing on the three specific communities of Norfolk, Lynchburg, and Staunton. The primary questions addressed are: who were these women; why did they own their own businesses; and how successful were they? After searching the available business directories for each city, the R. G. Dun & Company credit ledgers provide descriptions of business owners, including some of these women, which, along with the manuscript census, give a socio-economic profile of Virginia businesswomen. After the conflict, the numbers of businesswomen increased and the firms they owned became more diversified. Most female entrepreneurs during the Civil War era were unmarried and comprised a very small percentage of the business market when competing against men. While some women were successful in their business ventures, most were not.

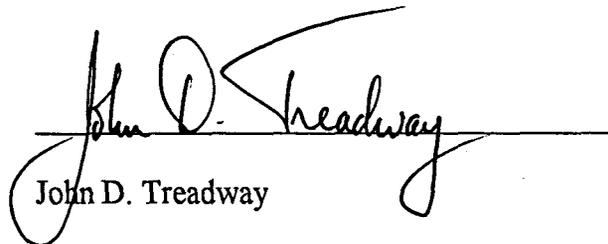
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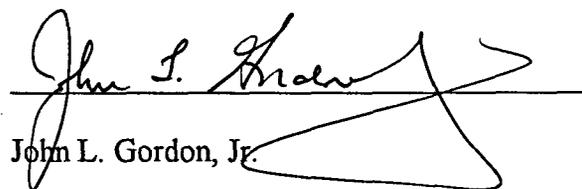


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A PROFILE OF VIRGINIA BUSINESSWOMEN DURING THE CIVIL WAR ERA

By

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B.A., Emory & Henry College, 1997

A Thesis

Submitted to the Graduate Faculty

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History

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In researching this thesis, I received the wonderful opportunity to use the R. G. Dun & Company credit ledgers in Baker Library of Harvard University Graduate School of Business Administration. The University of Richmond graciously provided me with a research grant that enabled me to take this trip. Not only do I want to thank Dr. Robert Kenzer for introducing me to this rich source, but I also wish to thank Sue Mundy, my mother, who helped me find the names of these exceptional women.

I also want to express my gratitude to Dr. John H. Roper of Emory & Henry College. He not only encouraged my interest in southern history, but also acted as a wonderful undergraduate mentor. Also, I wish to thank Jack Mundy, my father. Without his support I never could have reached yet another one of my goals.

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## INTRODUCTION

Southern women assumed new roles during the Civil War, ranging from nursing to managing plantations. Whether by choice or economic necessity some women operated their own businesses before, during, and after the conflict. What role did these women play in southern society? Why did they enter the business market? Who were they?

Most works on southern women concentrate on their role on plantations. For example, Elizabeth Fox-Genovese's *Within the Plantation Household: Black and White Women of the Old South* (1988) and Catherine Clinton's *The Plantation Mistress: Woman's World in the Old South* (1982) focus on the status of rural women by looking at such traditional sources as diaries and letters. Offering a different perspective on southern women, Suzanne Lesock's *The Free Women of Petersburg: Status and Culture in a Southern Town, 1784-1860* (1984) studies the role of urban southern women in the antebellum period. Lesock reveals a new aspect of southern women by emphasizing their economic opportunities and organizations. She discloses that the change in the status of women in Petersburg included gains in property and education.<sup>1</sup> However, she leaves the war years virtually untouched. Lesock claims that although women received nothing from the results of the war, it should not yet be labeled as "an absolute setback for southern

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<sup>1</sup>Suzanne Lesock, *The Free Women of Petersburg: Status and Culture in a Southern Town, 1784-1860* (New York: W. W. Norton & Company, 1984), 240.

women. . . .”<sup>2</sup> Thus, she leaves unaddressed the issue of women’s economic opportunities in the Civil War era.

Drew Gilpin Faust’s engaging *Mothers of Invention: Women of the Slaveholding South in the American Civil War* (1996) studies the roles women assumed during the war. Yet, she devotes only one chapter to women working in such professions as teaching, government work, nursing, and managing plantations. Faust’s work does not address the position of the southern businesswoman.

The role of southern businesswomen during the Civil War era is the focus of a conference paper by Robert Kenzer and Ilene Goldenberg on “The Businesswomen of Richmond: 1860-1870.” Kenzer and Goldenberg find that while Richmond businesswomen “dominated some types of firms, the total market share of most firms in which they competed against men was small.”<sup>3</sup> They show that after the war the number of women involved in business grew and become more diversified even though these women had relatively low success rates with their businesses.

Drawing upon Kenzer and Goldenberg’s Richmond study, this thesis examines the white businesswomen of three other Virginia communities--Norfolk, Lynchburg, and Staunton--between 1860 and 1880. It investigates personal characteristics of the female

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<sup>2</sup>*Ibid*, 247-248.

<sup>3</sup>Robert C. Kenzer and Ilene Goldenberg, “The Businesswomen of Richmond: 1860-1870,” presented at the Economic and Business History Association Meeting, Richmond, Virginia, March 17, 1997.

entrepreneurs such as their age, marital status, estate and property value, family structure, the type of business they operated, and their level of success.

These three specific communities were chosen as the focus of this study because they represent different regions of the state. Virginia had very few large cities during the Civil War era and a Richmond study had been completed by Kenzer and Goldenberg. Therefore, to compile a profile of Virginia businesswomen, other communities need to be traced. Norfolk was one of the next largest cities in the state. A community from the Shenandoah Valley and one from central/southside Virginia provide a more geographically diverse scope, allowing for additional comparisons and patterns to be assessed.

Primary sources on Virginia businesswomen include each respective city's available business directories which provide a name, type of business, and location for operating female entrepreneurs. The manuscript census records for 1860, 1870, and 1880 furnish additional socio-economic information about these women.

The R. G. Dun & Company credit ledgers, housed in Baker Library of the Harvard University Graduate School of Business Administration, include a more continuous story of a person's firm, whether male or female. Credit raters issued an entry about the firms sometimes every six months. The ledgers contained the name of the owner, type of firm, and personal as well as business information about the individual. Generally lawyers, acting as agents for R. G. Dun, collected the information and provided the ratings. If the lawyer lived in the same county as a businesswoman, he evaluated her firm by his own

personal observations and information from public records.<sup>4</sup> These entries advised others whether or not to extend a business owner credit, revealed the probable wealth of an individual, and extended information on the character of the business owner. While the credit entries for Virginia were interrupted by the Civil War, they disclosed a woman's age, credit capabilities, the true owner of the business, and how she became an owner of a firm.

This study explains why some women became business owners. It also measures their level of success as well as their impact on society and the economy.

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<sup>4</sup>See James D. Norris, *R. G. Dun & Co., 1841-1900: The Development of Credit-Reporting in the Nineteenth Century* (Westport, Connecticut, 1978). Also see Robert Kenzer, "The Black Businessman in the Postwar South: North Carolina, 1865-1880," *Business History Review* 63 (Spring 1989): 61-87.

## CHAPTER 1 NORFOLK BUSINESSWOMEN

During the 1860s, Mrs. Harriet Granbery of Norfolk, Virginia ran a millinery business on Church Street.<sup>1</sup> A Pennsylvania native, Granbery owned no personal or real estate on the eve of the Civil War. She lived with her four children and another woman, Sara Goodwin. Neither woman apparently had a living husband.<sup>2</sup> Granbery lost her husband during Norfolk's 1855 yellow fever epidemic.<sup>3</sup> Her financial means were small and she had no assets apart from her business. However, credit raters referred to her as "an estimable woman, struggling hard with the ills of life, might pay bills--nothing could be enforced."<sup>4</sup> In spite of any problems the Civil War may have caused, Granbery continued to operate her millinery until May 1868.<sup>5</sup> Her first postbellum credit report on May 15, 1865 noted that her business was small and worth only about \$300 to \$500. Despite her small means, credit raters still believed her to be "an indus[trious] energetic bus[iness]

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<sup>1</sup>Mrs. Harriet Granbery's name was spelled in two different ways in the various sources: "Granbery" and "Granbury." This chapter of the thesis began as a seminar paper which has since been published: Robyn Mundy, "Norfolk Businesswomen During the Civil War Era," *International Social Science Review*: 73(1998): 75-90. Additional information since the article was published has added new insights to the information about businesswomen in this Virginia community.

<sup>2</sup>U.S. Manuscript Census, Norfolk, Virginia, 1860, Schedule 1. The city of Norfolk was enumerated as a part of Norfolk County. All subsequent references to the 1860 census manuscript information such as age, property value, household size, place of birth, and literacy will not be footnoted.

<sup>3</sup>Virginia, vol. 31, p. 66J, R.G. Dun & Co. Collection, Baker Library, Harvard University Graduate School of Business Administration. Subsequent references to these ledgers will include only state, volume, and page.

<sup>4</sup>Virginia, vol. 31, p. 166.

<sup>5</sup>Harriet Granbery was listed in the 1859/60 and 1866 business directories and continued to receive credit ratings through May 1868.

woman. . . .” By May 1868, Granbery was out of business in Norfolk and had moved to Baltimore.<sup>6</sup> Did the fact that Granbery’s Norfolk millinery ended after the war reflect the difficulty southern women faced in persisting in the business world?

\* \* \*

The decades before and after the tumultuous Civil War brought both opportunity and troubling times to Virginia. The state’s communities, as major battlegrounds of the war, faced not only economic and political defacement, but also physical transformations of their landscapes. Communities reacted differently to the crisis of the 1860s and Reconstruction. In order to understand the role businesswomen played during this time, it is imperative to recognize the history that Norfolk experienced during the turbulent Civil War era.

On the eve of the Civil War Norfolk was one of the top urban centers in Virginia. In 1850 it was the state’s second largest city. According to David Goldfield, Norfolk’s location on the Chesapeake Bay made the city “probably the finest natural harbor south of New York; yet it carried on only a moderate coastwise trade.”<sup>7</sup> During the colonial and early national periods, Norfolk achieved some growth, primarily through its trade with the West Indies. However, after the War of 1812, economic expansion came to a halt. This

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<sup>6</sup>Virginia, vol. 31, p. 66J.

<sup>7</sup>David R. Goldfield, *Urban Growth in the Age of Sectionalism Virginia, 1847-1861* (Baton Rouge: Louisiana State University Press, 1977), 17. Goldfield asserts that Virginia began urbanizing before the Civil War rather than as a result of the conflict. He recognizes that Virginia cities did not yet compete on the level of northern communities and markets, but the state and its larger urban areas were attempting to gain economic independence as a result of the sectional crisis. The major cities he discusses include Richmond, Norfolk, Alexandria, Lynchburg, and Wheeling.

stagnant period ended when Norfolk achieved city status in 1845. The residents hoped municipal recognition would renew the port city's growth. Also, Norfolk, along with the rest of urban Virginia, competed for direct trade between Virginia cities and European ports during the 1850s. On July 4, 1850, Norfolk announced the first statewide convention on direct trade ever to occur in Virginia.<sup>8</sup>

During the decade before the Civil War Norfolk's attempt to improve its economic status on the state and national levels encountered serious complications. Norfolk was an important shipping center that depended on trade with a large number of cities.<sup>9</sup> One serious hindrance to Norfolk's municipal development came during the summer of 1855, when a ship from the Virgin Islands, where a yellow fever epidemic was occurring, remained quarantined off the coast of Norfolk for twelve days as a preventive measure. However, because the captain of the boat hid two cases of the fever, the disease disseminated into the unsuspecting town. On July 30, 1855, the Norfolk Board of Health issued a statement that revealed the presence of the yellow fever epidemic. The outbreak, which lasted until the end of October 1855, struck almost ten thousand inhabitants. More than two thousand perished and the fever demolished the prosperity of the city.

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<sup>8</sup>Ibid, 17-25. Goldfield discusses that Virginia cities wanted to develop direct trade with European ports, for example, in order to establish economic independence from the North. However, according to Goldfield, "The majority of the mercantile community . . . were neither willing nor able to cut the commercial umbilical cord just yet."

<sup>9</sup>Thomas C. Parramore with Peter C. Stewart and Tommy L. Bogger, *Norfolk: The First Four Centuries* (Charlottesville: University Press of Virginia, 1994), 190-192.

Once the epidemic began, Norfolk faced serious economic repercussions as major Virginia municipalities and other port cities issued statements against trading with the port city. The community became deserted and the economy was brought to a “standstill.”<sup>10</sup> Boats from other cities, such as Baltimore, brought supplies to replace the shortages in Norfolk. However, since most cities did not want to trade with Norfolk, the boats were met in Hampton Roads to minimize the possibility of infecting other regions. When the epidemic abated, some Norfolk residents returned to the city, but others did not. By 1859, however, the city had returned to its pre-epidemic business levels.<sup>11</sup>

As a result of its trade with and ties to northern markets, Norfolk confronted a difficult situation with the prospects of secession and war. Because of President Abraham Lincoln’s threat of a Union blockade, the people of Norfolk believed they would immediately be sieged if secession occurred. Indeed, the war brought economic problems and, by May 1862, Union occupation. The city’s occupation encouraged an influx of liberated slaves and thereby permanently increased the black share of the community’s population.<sup>12</sup> Part of the population abandoned Norfolk during the war and, for the inhabitants who remained, it was difficult to secure supplies.<sup>13</sup>

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<sup>10</sup>Goldfield, 153-156.

<sup>11</sup>Parramore, 190-192.

<sup>12</sup>Earl Lewis, *In Their Own Interests: Race, Class, and Power in Twentieth-Century Norfolk, Virginia* (Berkeley: University of California Press, 1991), 9-10.

<sup>13</sup>Parramore, 192-232.

The war changed not only the economic community but the composition of the city's population. On the eve of the Civil War, 70.4 percent of Norfolk's 14,620 residents were white. (See Table 1.) By 1870, the population had grown to 19,229, but the white share had fallen to a little over half, 54.4 percent. At the same time, the foreign-born population decreased.<sup>14</sup> The year 1880 showed a similar racial composition, but with a slightly larger population of 21,966.

After the war most of Virginia's communities faced the problems caused by four years of fighting. According to the northern journalist Whitelaw Reid, Norfolk was a city without activity. Business and trade were almost nonexistent at the close of the war.<sup>15</sup> During Reconstruction the economy began to redevelop and people returned to their previous occupations. Norfolk revitalized its trade with the South and was transformed from a great cotton port into a coal port. Not only did the shipping industry aid Norfolk's recovery, but so did the development of more railway connections. The shipping trade reached its prewar levels, and besides coal, another new product, peanuts, became important to Norfolk's economy.<sup>16</sup>

After the defeat of the Confederacy, all Virginia cities and communities, as exemplified by Norfolk, Lynchburg, and Staunton, faced certain changes and possible deterioration. Not only did Virginians need to rebuild their physical property, but also the

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<sup>14</sup>This decrease will be addressed in more detail later in this chapter.

<sup>15</sup>As cited in Richard Lowe, *Republicans and Reconstruction in Virginia, 1856-70* (Charlottesville: University Press of Virginia, 1991), 27.

<sup>16</sup>Parramore, 192-232.

political and financial systems of the state and its cities. Furthermore, they had to do so at a time when the White House and Congress were dominated by Republicans.

The political Reconstruction of Virginia affected all of the state's communities. A Conservative victory in 1869 "seemed to spell doom for the divided and defeated Republicans of Virginia," according to Richard Lowe. In order to decrease the power of local black leaders, the Conservatives changed the Underwood Constitution of 1869 in the early and middle 1870s along with the system of local government. This party also instituted such rules in order to prohibit men convicted of petty larceny or those who had not paid their poll tax from voting. Despite these attempts, the Conservatives did not remove the Republican-installed public school system, black suffrage, and black office holding in Virginia. Although Republicans reasserted themselves in the Readjuster movement of the late 1870s and early 1880s, Virginia Conservatives maintained power for almost one hundred years after the Civil War.<sup>17</sup>

\* \* \*

Women increasingly entered the business world before and after the Civil War. The conflict encouraged women to assume new roles, ranging from nursing to managing plantations. However, as seen with Mrs. Harriet Granbery, whether by choice or economic necessity, some women operated their own businesses even before the conflict.

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<sup>17</sup>For a detailed discussion of Reconstruction, see Lowe, 25 and 183-184; Jack P. Maddex, *The Virginia Conservatives, 1867-1879* (Chapel Hill: The University of North Carolina Press, 1970).

On the eve of the Civil War, the R. G. Dun & Company credit ledgers for Norfolk contained the names of eighteen women.<sup>18</sup> Thirteen of these women received entries before 1860. Half of these were in the millinery business. Yet, as evidenced by the *1859/60 Norfolk Business Directory*, a larger number of women managed their own businesses in the city.<sup>19</sup> (See Table 2.)

Approximately two-fifths of the antebellum businesswomen listed in the Norfolk 1859/60 business directory were also located in the 1860 manuscript census.<sup>20</sup> (See Tables 6 and 7.) While generally less than one-fourth of these women owned real estate, a majority owned at least \$100 of personal property. At the same time, as surmised from this small sample, the typical antebellum Norfolk businesswoman was middle-aged, unmarried, and southern-born.

One of Norfolk's wealthiest antebellum businesswomen was Mrs. Mary Ann Butts of 59 E. Main Street.<sup>21</sup> In 1860 this forty-year-old woman owned a successful millinery business and had three female apprentices living with her and her daughter. They all shared a dwelling with another family, possibly her relatives. A native of Virginia, Mrs.

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<sup>18</sup>This figure equates to 18 out of 94 women in the ledgers. However, it must be noted that for this study the women who had entries prior to 1860 were counted only if they had an entry for at least 1860. Almost one-fifth of all the women found in the Norfolk R.G. Dun Ledgers between 1860 and 1880 were operating on the eve of the Civil War.

<sup>19</sup>The 1859/1860 Norfolk business directory listed twenty-eight female proprietors.

<sup>20</sup>Twelve of the twenty-eight women listed in the 1859/60 directory were enumerated in the 1860 census. The information for Tables 6 and 7 is derived from the business directories, R.G. Dun credit ledgers, and the 1860 Norfolk manuscript census.

<sup>21</sup>Mrs. Butts was sometimes also spelled "Mrs. Butt."

Butts owned \$9,000 in real estate and \$4,000 in personal property. However, her business success becomes most evident by the fact that she began her millinery business during the 1840s and persisted throughout the 1870s. Even in 1848, credit raters believed her to be a “smart bus[iness] woman.” Despite her own financial success, her husband, Francis, was considered to be lazy as he “loung[e]d about the store and loaf[ed] about the streets.” Although Mary Ann Butts had a “good business,” her husband was considered “good for nothing.”<sup>22</sup> Additionally, he claimed his wife’s earnings and business success to be his own.<sup>23</sup> When Francis died at the end of 1856, she now controlled their estate worth \$25,000.

An interesting pattern that emerges in this study, especially with Norfolk milliners, involves the residential situation of these antebellum businesswomen. Four of the seven antebellum milliners found in the 1860 census and listed in the directory lived with either other milliners or apprentice milliners. For example, Ann A. Moore’s 1860 millinery shop persisted throughout the decade.<sup>24</sup> In 1860 Moore lived with her son and eight other female milliners. Since these other milliners were not listed in either the business directories or R. G. Dun credit ledgers, they probably worked for Moore. Moore, a 48-year-old native of Maryland, like most of the other antebellum businesswomen, was literate. Her personal estate of \$5,000 made her exceptional. The women who lived with

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<sup>22</sup>Virginia, vol. 31, p. 266.

<sup>23</sup>Virginia, vol. 31, p. 75.

<sup>24</sup>Ann A. Moore may be also Mrs. M. D. Moore, who is discussed later in this chapter. The credit ledger reports of Mrs. M. D. Moore indicate that she is the same as Ann A. Moore. See Virginia, vol. 31, p. 240.

Moore and worked as milliners were between the ages of 14 and 20. Two of them, Amanda and Margaret Moore, may have been her daughters.

Before the Civil War almost four-fifths of the Norfolk businesswomen owned either retail groceries or millinery firms.<sup>25</sup> Not surprisingly, female milliners controlled 88.9 percent of the market share of that trade. (See Table 2.) Almost half of the women who owned businesses in 1860 conducted retail groceries, but they maintained only 17.3 percent of that market share. This percentage fell after the Civil War. Even before the war, however, women participated in some generally male-dominated businesses. For example, Mary Fitzgerald, a saloon owner at 36 Union St., held 5.6 percent of the market share of that type of business.

Even before the death of large numbers of men during the Civil War, women assumed their deceased husbands' businesses. For example, five of the eighteen antebellum Norfolk businesswomen found in the R. G. Dun & Company credit ledgers were widows who took on that kind of financial burden.

In July 1857, Mrs. Riddick carried on the dry goods business of her deceased husband, R. E. Riddick. At that time, credit raters began to measure her business success and considered her "g[oo]d for bills." Credit raters estimated her wealth at \$1,000 to \$1,500 before the war. Her wealth was neither in real estate nor slaves, but was limited to her business. When her husband died, he left her with two small children and an estate

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<sup>25</sup>This figure is found in the 1859/60 Norfolk business directory. In the R.G. Dun credit ledgers eleven of the eighteen (almost two-thirds) antebellum businesswomen owned millineries. The following discussion is based on the directory.

worth \$20,000. Mrs. Riddick acted as the guardian of her children and their father's estate. She may have also received financial help from her mother, who credit raters believed contributed "largely to the business."<sup>26</sup> Until the very eve of the Civil War, Riddick maintained her husband's business along with good credit standing. Unfortunately, the disruption of the conflict may have hurt her firm; she was out of business by September 1866.

Mrs. E. T. Segar, also a widow, operated the Exchange Boarding House in Norfolk in order "to feed her children." Although she paid her debts, credit raters described her as a "poor widow." Still, in 1860, the 45-year-old Virginia native had \$12,000 worth of personal property. Segar kept her boarding house open through the eve of the Civil War. However, like Mrs. Riddick, Segar must have faced financial problems because, by 1866, she too was out of business and "not wor[th] much."<sup>27</sup>

Mrs. Fredericka Faigle, owner of the Lagerbier Saloon, assumed control of her husband's business upon his death in 1859.<sup>28</sup> Faigle, a German-native, kept her business on Talbot Street. Prior to the Civil War, credit raters warned that she had no means apart from her business and might pay small bills, but there was "no way of enforcing debt."<sup>29</sup>

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<sup>26</sup>Virginia, vol. 31, p. 154.

<sup>27</sup>Virginia, vol. 31, p. 179.

<sup>28</sup>However, she did not appear in a Norfolk business directory until 1872.

<sup>29</sup>Virginia, vol. 31, p. 278.

Faigle had good fortune as her business succeeded through the war years and continued to operate during Reconstruction.

Marriage could have an important impact on the life of a female proprietor. While some women may have turned the business over to their new husbands, others continued to operate their firms. In comparison with the census information, the ledgers indicate a larger number of married women. According to Table 7, only 15 percent of the antebellum businesswomen were married. However, more than half of those antebellum women listed in the credit ledgers were identified as being married.<sup>30</sup>

One German-born woman, Mrs. Rosina Karcher, owned a confectionery business before the Civil War. An "active, energetic woman," she was worth \$5,000 to \$6,000. According to credit raters, Karcher married Mr. Veith in 1860. She continued to manage a business in Norfolk, but it changed from a confectionery to a hotel/restaurant which Mrs. Veith (formerly Karcher) maintained after the war.<sup>31</sup> This case exemplifies a woman who kept her own identity as a business owner despite her marriage.

Mrs. Jacob Ulmstadter also managed her own firm while married.<sup>32</sup> She operated her millinery from the mid-1840s until 1861. Ulmstadter, who was Jewish, was married to

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<sup>30</sup>Eleven of the eighteen women listed in the R.G. Dun ledgers with antebellum firms were married. The figures for Tables 6 and 7 are taken from the census and apply to the women who were in either the R.G. Dun credit ledgers and/or the business directories. Not all of the eighteen women who owned antebellum businesses and received credit ratings were found in the census, thus allowing for the different statistics. The difference explains that the R. G. Dun credit ledgers listed women and their occupation, whereas the census may have enumerated the firm under their husbands' names.

<sup>31</sup>Virginia, vol. 31, p. 121.

<sup>32</sup>For evidence that Mrs. F. Ulmstadter could also have her last name spelled "Ulmstader," see Virginia, vol. 31, p. 82 and 264.

Jacob Ulmstadter and ran a “v[er]y g[oo]d” business. Credit raters believed she was “s[a]fe to trust.” Until the Civil War she was regarded as a “good” credit risk. After the war, however, she no longer operated her millinery as credit raters knew “no such woman . . . here.”

Ann E. M. Moore, another Norfolk milliner, also married while managing her own firm. Her business, which she commenced before 1850, endured through 1871. Moore, a Baptist, had small capital and paid her bills punctually. Interestingly, she hated lawyers and constables and “avoid[ed] them by pay[ing] without th[ei]r interference.”<sup>33</sup> On September 25, 1849, Moore was evaluated as doing a “l[ar]ge bus[iness] in her line,” although she did not have “n[umber] 1” credit. However, her financial circumstances rapidly changed because by January 1850 credit raters described her as “a rather ignorant woman.” In a February 1851 entry, credit raters claimed she was “broke last fall.” The same year they depicted her as “not responsible.” When Moore married in January 1855, she became Mrs. Ann Cully.<sup>34</sup> Mrs. Cully owed money in Baltimore, but her debts were “consid[ere]d lost.” When she married Mr. Cully, he assumed her debts. Although a February 1855 credit report reflected that Cully failed, she continued to receive more reports, thereby implying she actually still managed a millinery. However, she was thought to be “good for

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<sup>33</sup>Virginia, vol. 31, p. 77.

<sup>34</sup>Henceforth, Mrs. Moore will be referred to as Mrs. Cully. See Virginia, vol. 31, p. 137.

nothing” and “worthless.”<sup>35</sup> On the eve of the Civil War, her business was performing no better, but she still carried on her millinery after the conflict.

One married woman, Mary J. Patterson, managed a millinery firm in Norfolk in order to supplement her husband’s earnings. Patterson’s husband, James, a machinist, was “mainly dependent upon his daily wages.” She operated her business in order to “aid him [and] keep things together. [And] like a good wife has opened a sm[all] milliner’s store, credit being her main capital as with all those new millinery establishments.”<sup>36</sup> Credit raters must have believed that Mary Patterson was doing her wifely duty by helping her husband make ends meet. Interestingly, her business did not succeed very long because, by June 22, 1860, the credit raters for R.G. Dun did not “know” any person in business by that name.<sup>37</sup>

As evidenced by Mary Patterson, some women ran a firm in order to help their husbands. However, there were other cases where women acted as agents for men. Mrs. M. D. Moore was one such businesswoman. Credit raters initially attempted to rate her daughter, Miss M. B. Moore, but because M. D. Moore was assisting her daughter, they instead examined the mother.<sup>38</sup> Moore was the agent for Jacob Ulmstadter, a fact which made him “liable for all she may purchase.” Interestingly, her being an agent for someone

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<sup>35</sup>See January and July 1859 credit rating in Virginia, vol. 31, p. 137.

<sup>36</sup>Virginia, vol. 31, p. 277.

<sup>37</sup>Virginia, vol. 31, p. 277.

<sup>38</sup>Henceforth, reference to “Moore” will be for “Mrs. M. D. Moore,” the mother and not the daughter, since the mother is the one who was evaluated. This woman may be Mrs. Ann A. Moore.

greatly affected her credit status in the community. On February 1, 1860, Moore received the following report: “Millinery. If she ag[en]ts for Ulmstadter good. If not[,] not good for bills.” Moore was not believed to have been able to meet her own bills if she were the one paying them. Immediately before the Civil War she was considered “unsafe to cr[edit].”<sup>39</sup>

The financial trouble some antebellum women experienced affected their reputation as business owners. In 1860, Mrs. Eliza Reed, a 33-year-old Virginia native, owned a millinery business in Norfolk. At that time she possessed \$1,000 worth of personal property, typical for an antebellum Norfolk businesswoman. On February 2, 1860, credit raters claimed she had no means but “some cr[edit] in Balto. with one house.” Evidently, Reed went out of the city to find her credit. However, in the summer of 1859, Reed was sued by a Baltimore creditor for \$60. Thus, the credit raters advised others to deal with her only on a cash basis.<sup>40</sup> Despite the initially foreboding evidence, Reed remained in business after the Civil War.

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While the Civil War may have disrupted many businesswomen’s daily trade and forced some to close their antebellum firms, a few survived the war. Sarah Mercereau, a Norfolk dressmaker, operated her small firm at 62 Crawford Street during the 1860s despite the trials of the war. In 1859, Mercereau owned neither land nor slaves. Credit

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<sup>39</sup>Virginia, vol. 31, p. 240.

<sup>40</sup>Virginia, vol. 31, p. 74.

raters believed she may have earned some money, but they could not tell. She was a “sm[all] but safe trader.” Before the war, she had “no visible capital,” but, on May 15, 1865, credit raters wrote that she was worth \$1,000 to \$1,500. Unfortunately, despite beating the odds, her success did not endure long because she died in 1866.<sup>41</sup>

Only twelve businesswomen who were listed in either the 1860 or 1866 Norfolk business directories remained in business by the early 1870s. However, not all women who did not appear in an additional business directory failed. For example, Mrs. C. E. Swanks, a milliner, was listed in the 1859/60 business directory. In 1860, Swanks, a 44-year-old Virginia native, had a personal estate worth \$3,000. Interestingly, her husband, Luther, a tailor, did not have any property listed in his own name. Indeed, credit raters referred to him as “insolvent.” Prior to the war Mrs. C. E. Swanks acknowledged the increasing sectional tensions between the North and South as she “would not pay debts from the North. . . .”<sup>42</sup> The Swanks had five children and three others, including an apprentice milliner Lucy Fitchett, residing in their house. Although Cassandra Swank was not listed in an additional business directory, entries in the Mercantile Agency Reference Books and R. G. Dun credit ledgers show that she remained in business during part of the postbellum era. The onslaught of the Civil War affected the success of her business. In July 1867, Swank’s credit report noted her pecuniary strength equaled less than \$2,000—a

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<sup>41</sup>Virginia, vol. 31, p. 205.

<sup>42</sup>Virginia, vol. 31, p. 151.

decrease from her 1860 estate value, and by 1870 she had no property.<sup>43</sup> Her millinery remained a small affair but she about “manage[d] to make a living for herself and family.” Her May 1868 credit report was her last as she then went “out of business.”<sup>44</sup>

One-half of the credit-rated antebellum businesswomen endured the hardships of the Civil War, continuing their firms into the postbellum era. These included Mrs. C. E. Swanks, Mrs. Mercereau, and Mrs. Granbery.<sup>45</sup>

The antebellum millinery firm managed by Mrs. Mary Ann Butts also operated after the Civil War through at least 1879. Mrs. Butts remained one of the wealthiest Norfolk businesswomen during the postwar era. Before the war she had “large means” and possessed \$13,000 worth of total property.<sup>46</sup> Immediately after the end of the Civil War, however, Butts experienced some financial difficulties. A May 15, 1865 credit report noted she was “Embarrassed somewhat . . . and not considered safe” despite that she had a stock worth \$2,000 to \$3,000 and a “good location.” As Reconstruction began and businesses started to revive, her firm also returned to its antebellum success. Even by November 1865, credit raters estimated her worth between \$5,000 and \$10,000. Some

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<sup>43</sup>R. G. Dun & Co. (compilers), *The Mercantile Agency Reference Book (and Key) Containing Ratings on the Merchants, Manufacturers, and Traders Generally, Throughout the United States and Canada* (New York: R. G. Dun, 1867). Subsequent references to the *Mercantile Agency Reference Books* will be in an abbreviated form: title and year. The figure for Mrs. Swank’s property for 1870 is derived from the 1870 manuscript census.

<sup>44</sup>Virginia, vol. 31, p. 151.

<sup>45</sup>Nine of the eighteen antebellum businesswomen in the credit ledgers endured into the postbellum era.

<sup>46</sup>Virginia, vol. 31, p. 266 and the 1860 Norfolk manuscript census.

still regarded her cautiously. A June 1866 report indicated her condition had “improved.”<sup>47</sup> In 1870, 50-year-old Butts lived with her two sons and three other female milliners who may have worked for her. These three women were not the same apprentices who resided with her in 1860. She owned a greater value of real estate than she did in 1860, but had a lower value of personal property. Still, Butts remained a “good” credit risk throughout the 1860s and 1870s.<sup>48</sup>

Another woman whose business persisted after the Civil War was Mrs. Anne Moore, a milliner. Like Mrs. Butts, she experienced a decline in the value of her property holdings after the war. In October 1867, credit raters wrote that Moore “about manages to make a living nothing more.” Additionally, she had “no visible [property] outside stock in trade.”<sup>49</sup> A 58-year-old woman in 1870, Moore’s property value fell from her prewar level of \$5,000 to \$2,000. At best her credit ratings reveal that she had a pecuniary strength at less than \$2,000, and she was considered a “fair” credit risk.<sup>50</sup> However, Moore was thought to be “honest [and] industrious.” By December 1871, credit raters reported a much different view of Moore than four years earlier. She now was thought to be irresponsible and “unworthy of credit.” By 1874, Moore was out of business.<sup>51</sup>

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<sup>47</sup>Virginia, vol. 31, p. 66M.

<sup>48</sup>*Mercantile Agency Reference Books*, 1870, 1872, 1875, 1880. Also, see Virginia, vol. 31, p. 66M and 266.

<sup>49</sup>Virginia, vol. 31, p. 242 (10). Some pages in the credit ledgers were repeated, but had subdivisions. These page numbers will be footnoted with both numbers such as p. 242 (10) and p. 242 (11).

<sup>50</sup>*Mercantile Agency Reference Books*, 1870.

<sup>51</sup>Virginia, vol. 31, p. 242 (10).

The antebellum firm operated by Fredricka Faigle persevered throughout the postbellum era as well. This prewar widow continued to run her small saloon, worth only \$600 to \$800 in 1867. Credit raters advised others to deal with her on a cash basis. A June 1869 report noted she was a “correct woman[,] att[enti]ve to bus[iness] and fair for sm[all] amounts.”<sup>52</sup> In 1870, the 40-year-old German native possessed no real estate, but had \$500 of personal property. Her financial and business situation changed little during the early 1870s. Despite her small means, credit raters regarded her favorably and in December 1874 reported, “Has no p[ro]p[er]ty but is an honest woman and regarded good for what she buys as she won[']t buy more than she can pay for. Has v[er]y good sm[all] cr[edit] here.” A year later she was conducting a “medium” business now valued around \$1,000. Through the late 1870s, she earned similar reports of her small worth and credit.<sup>53</sup> Faigle’s persistence during the Civil War era indicates that some women could indeed compete in the tough world of business. She was not the only success story.

The continuing story of the antebellum business owner Mrs. Rosina Veith illustrates another successful female proprietor who endured the complications of war. Initially operating a confectionery and then a hotel/restaurant after she married in 1860, she too started the postwar era with positive credit reports such as the September 21, 1866 rating which regarded her as “Good.” Veith owned some real estate and met her financial

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<sup>52</sup>Virginia, vol. 31, p. 278.

<sup>53</sup>Virginia, vol. 31, p. 278. Mrs. Faigle was also found in the 1872 and 1880 Norfolk business directories.

obligations. In May 1868, credit raters estimated her worth at \$15,000 and wrote that she was “perfectly good for her contracts.” A little over a year later, she was reported as being worth \$30,000, but a June 1871 credit summary raised the issue of whom actually was running the restaurant. The entry claimed, “Bus[iness] carried on by her husband in her name. . . .”<sup>54</sup> However, ratings continued to report her and in the same positive fashion. Her husband, James, was not thought of as well as Mrs. Veith, as indicated by the following June 27, 1873 report: “[James Veith] is husband of ‘Mrs. RV.’ Is not respons[ible] for anything he buys in his own name. Mrs. RV. is the ‘man’ of the concern, everything being done in her name and is wor[th] in r[eal] e[state] &c \$30,000 to \$40,000 and g[oo]d for all cash contracts.” Despite her strong financial position, the firm was out of business by July 1878. Reports did not explain the reason for the firm’s demise as she received no negative ratings to indicate why it failed after surviving from 1856 to 1878.<sup>55</sup>

Few female entrepreneurs who faced the complications and problems brought on by four years of fighting were quite as successful or enduring as Mrs. Veith, Mrs. Butts, or Mrs. Faigle. Eliza Reed’s antebellum millinery confronted financial difficulties even before the Civil War. Nevertheless, her status began to improve on the eve of the war. Her millinery remained a small affair, and she was worth only \$400 to \$500. Her last credit rating on December 1868 stated that she had no means, property, or credit.<sup>56</sup>

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<sup>54</sup>Virginia, vol. 31, p. 123. The issue of husbands using their wives as fronts to control businesses will be addressed later.

<sup>55</sup>Virginia, vol. 32, p. 390.

<sup>56</sup>Virginia, vol. 31, p. 74. Reed was listed in no further business directory as well.

Like Eliza Reed, not all women whose firms survived the war succeeded long after the conflict ended. Mrs. Ann Cully had also been in financial trouble with her antebellum millinery, but she persisted into the postbellum era. She continued to have small means, but, by 1868, credit raters ascertained that she was only “entitled to a sm[all] cr[edit].” Her financial troubles resurfaced by May 1871 when claims against her were in the hands of an attorney. This report would be her last.<sup>57</sup>

Approximately one-tenth of the postwar businesswomen can be found in the 1870 Norfolk manuscript census.<sup>58</sup> (See Table 8.) These women had lower property values than antebellum businesswomen. Before the Civil War, most businesswomen owned some personal property. By 1870, fewer women listed in the business directories had property compared to those who received credit reports. Over half of the women listed in the postbellum business directories and who were located in the 1870 manuscript census did not own any property. By contrast, a little over one-fourth of the credit-rated women enumerated in the 1870 census possessed no property. Again, most of these women were not married. A higher percentage of the women were born outside of the United States in comparison with antebellum businesswomen. A typical postwar Norfolk businesswoman was middle-aged and unmarried.

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<sup>57</sup>Virginia, vol. 31, p. 137.

<sup>58</sup>This figure is derived from those women found in both the census and the postbellum business directories. Of those women who received credit ratings, fifteen percent were found in the 1870 census.

After the Civil War, the total market share that Norfolk businesswomen controlled remained relatively stable.<sup>59</sup> In 1866, women controlled a slightly smaller portion of the total market share of businesses in comparison to 1860. (See Tables 2 and 3.) Between 1860 and 1866 women's total market share shifted only slightly but still remained at about ten percent. In the early 1870s, women returned to their prewar levels of business, increasing slightly to 13.8 percent of the market share in 1880.

While immediately after the Civil War the number of Norfolk businesswomen continued to increase, they also participated in more types of business. (See Tables 2 and 3.) Whereas in 1860 women were involved in only six types of businesses, by 1866 this number increased to thirteen.<sup>60</sup> Perhaps this wider distribution of women in Norfolk businesses resulted from the wartime loss of men who formerly operated these firms. For example, one woman, Margaret Clemm, by 1866 appears to have taken over her husband's antebellum business as a butcher--a male-dominated category.<sup>61</sup> In 1860, 37-year-old Margaret Clemm had no trade, profession, or occupation. That same year her husband, Jacob Clemm, owned personal property valued at \$250 and real estate worth \$7,000. The Clemms had five children. For Margaret to be listed as owner of a butcher shop in 1866

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<sup>59</sup>This figure is based upon the business directories. See Tables 2 and 3 for exact comparisons.

<sup>60</sup>This figure is based upon the Norfolk business directories.

<sup>61</sup>The 1866 and 1867 Norfolk business directories listed Margaret Clemm as a butcher. The 1860 Norfolk manuscript census enumerated her husband, Jacob, as a butcher, and she had no occupation.

perhaps Jacob Clemm died during the Civil War years.<sup>62</sup> As natives of Germany, it may have been more acceptable for her to take over a typically male-oriented business.<sup>63</sup>

The continuing story of Margaret Clemm reveals the changes the Civil War brought to the life of one Norfolk businesswoman and illustrates that not all women faced a decline in their property holdings. In 1866 Clemm was conducting her husband's butchery business. Yet, by 1870, she was employed in a new trade as she now ran a retail grocery. In the 1870 Norfolk manuscript census, she was enumerated under a new name, Margaret Webber, but she still lived with her fifteen-year-old son, Jacob Clemm, a butcher. Presumably after her husband died, she remarried.<sup>64</sup> Before the war, Margaret owned no property on her own. However, by 1870, 46-year-old Margaret possessed real estate worth \$2,400 and a personal estate valued at \$200. Credit raters estimated that Mrs. Webber was worth \$2,500 in March 1870 and she was "good for all purchases." Throughout 1870 and 1871, Mrs. Webber was considered "good," but in June 1872 she was reported as being out of business.<sup>65</sup>

Between 1866 and 1880 women continuously increased the variety of businesses they conducted. Not only did women like Margaret Clemm own butcher shops, but they

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<sup>62</sup>According to Lowell Reidenbaugh in *33rd Virginia Infantry* of the Virginia Regimental Histories Series, a Jacob Clem enlisted in the 33rd Virginia Infantry on March 24, 1863. He was wounded in the neck at Mine Run, and there is no further record of him. He possibly may have been Margaret Clemm's husband.

<sup>63</sup>Margaret Clemm was born in Saxony, and Jacob Clemm came from Wurttemberg.

<sup>64</sup>The 1870 census entry did not indicate a living husband though. Apparently her second husband died or was absent.

<sup>65</sup>Virginia, vol. 31, p. 202 (1).

now operated boot and shoe firms and variety stores, firms which historically included no female participants. While most antebellum Norfolk businesswomen owned either retail groceries or millineries, by 1866, less than two-fifths of them were involved in these types of businesses. (See Tables 2 and 3.)<sup>66</sup> This change may reflect women's expanding postwar opportunities. In 1872, this number slightly dropped as less than one-third of the businesswomen managed millineries or retail groceries. This decline remained the case because by 1880 a little over one-third of the Norfolk businesswomen were involved in these type of firms.

Generally the postbellum firms that women owned were female-oriented, such as millineries, dressmakers, and boarding houses. However, like the antebellum period, some women were involved in male-dominated businesses. According to the 1866 Norfolk business directory, Ellen Myrand was listed as a boot and shoe dealer at 50 S. Church Street. She took over her deceased husband's business in November 1865. The business was small, but she still was "considered worthy of some credit."<sup>67</sup> While her business did not persist for very long, she received credit reports for two more years. In both 1867 and 1868, Myrand's rating remained the same as her pecuniary strength was listed at less than \$2,000 and she was considered a "fair" credit risk.<sup>68</sup> As Myrand did not have much wealth and was no longer rated after January 1868, probably her business failed.

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<sup>66</sup>These figures are based on the women listed in the business directories.

<sup>67</sup>Virginia, vol. 31, p. 66H.

<sup>68</sup>*Mercantile Agency Reference Books*, 1867 and 1868.

Mrs. E. L. Jenkins exemplifies another woman engaging in a new type of business. In 1872, Jenkins was a hotel proprietress for Mansion House at 4 Union Street. She also ran a restaurant in her hotel.<sup>69</sup> According to her credit rating, Jenkins's wealth was valued at less than \$2,000 and she was a "fair" credit risk.<sup>70</sup> Her business succeeded through the early 1870s. Another exceptional Norfolk businesswoman, Mrs. B. B. Walters, who, with her sons also owned a hotel, the National Hotel. Her real estate was worth \$20,000 in February 1867. Mrs. Walters was thought of as "industrious" and "g[oo]d for [her] wants." By July 1867, her son, J. M. Walters, had taken over the hotel, although she still owned the property.<sup>71</sup>

The typical postbellum Norfolk businesswoman, like those before the war, was not married. By 1880, almost two-thirds of the Norfolk businesswomen who were located in both the census and business directories were widows. Even in 1870 less than 20 percent were married, thus either the female entrepreneur was single or a widow. (See Tables 8 and 9.)<sup>72</sup> Like Mrs. E. Myrand, the boot and shoe dealer, women whose husbands owned a business and then died would sometimes assume that financial burden, similar to antebellum widows. Some were successful, but others were not.

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<sup>69</sup>Jenkins was listed in the business directory as early as 1866 for her restaurant.

<sup>70</sup>*Mercantile Agency Reference Books*, 1871 and 1872.

<sup>71</sup>Virginia, vol. 31, p. 202 (45).

<sup>72</sup>U. S. Manuscript Census, Norfolk, Virginia, 1870, Schedule I; U. S. Manuscript Census, Norfolk, Virginia, 1880, Schedule I.

In October 1867, credit raters reported that Mrs. Mary Patton took over her deceased husband's grocery business. Thomas, her husband, had operated the firm before and a few years after the war until his death. Managing the business in her house, Mrs. Patton possessed real estate worth \$3,000. She did not remain single for long as she married John Pittman in 1870.<sup>73</sup> Pittman, a shoemaker, thereafter sustained the grocery. Still, Mary owned the property where they resided. His means were small, but they worked together. After 1870, credit raters reported John as the primary business owner. He received good reports until 1875 when he lost money by endorsing others, but he was still considered "honest" and "indus[trious]." Ironically, Mary resumed control of the business in April 1880. Reports did not indicate his death, but one wonders if financial trouble led to this change. A month later she had a \$71.35 judgment brought against her.<sup>74</sup>

A few widows took on their deceased husbands' businesses in name only, but allowed another man to manage the firm. One such woman was Mrs. James Gammon. Her husband, an owner of a dry goods business, died in 1870. His estate was "solvent" and was managed by L. H. Whitehurst. A November 1870 credit report noted no change in the business after Mrs. Gammon assumed ownership. Whitehurst, the manager, had run the shop since before the Civil War and was considered reliable. By December 1871, Luke Whitehurst carried on the business and not Mrs. Gammon.<sup>75</sup>

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<sup>73</sup>Virginia, vol. 31, p. 135.

<sup>74</sup>Virginia, vol. 32, p. 381.

<sup>75</sup>Virginia, vol. 31, p. 172.

A similar experience occurred in the case of Mrs. F. Levy.<sup>76</sup> M. D. Levy operated a clothing firm at 16 Market Square in Norfolk throughout the 1860s and the early 1870s. Credit raters reported that he was a “man of good character” and was “good for sm[all] am[ount]s.” After December 1874 when he died, his widow continued the business along with help from their two sons. Credit raters regarded them as “relia[ble] and hon[est].” Mrs. Levy had no means outside of the firm, but had a stock worth \$2,000. On January 17, 1876, a credit rating indicated that she had failed as she owed \$5,000, but possessed only \$1,500 to pay her debts. She offered to compromise at 25 percent. Four months later, Mrs. Levy’s sons, the Levy Brothers, took over her failed business.<sup>77</sup>

Sometimes when a businesswoman died her daughter would take over the firm. Mrs. A. Swank, a milliner, operated a small firm and was worthy of small lines of credit. She managed her store in the late 1870s. Credit raters believed her to be “a very prudent lady.” When she died in 1878 her daughter, Nellie, continued the firm “under [the] same style.” While under the supervision of each woman, the business was small, but capable of small credit.<sup>78</sup>

A number of women operated their firms when they acted as financial fronts for their husbands. At least eleven of Norfolk’s postbellum businesswomen assumed their

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<sup>76</sup>She was listed in both the R. G. Dun credit ledgers and the 1875 Norfolk business directory.

<sup>77</sup>Virginia, vol. 31, p. 202M.

<sup>78</sup>Virginia, vol. 32, p. 406.

husbands' responsibility as business owners, indicating that women were sometimes better suited as managers.<sup>79</sup>

One such woman who took over her husband's firm was Mrs. H. Wertheimer. She and her husband's dry goods store offered carpets, oils, and cloths. Mr. Wertheimer's business failed during the war. According to credit raters, although he had small means, Mr. Wertheimer lived "extravagantly." By October 1877, the husband conducted the business in his wife's name. A month later Mr. Wertheimer faced potential bankruptcy, but continued to operate the firm in his spouse's name. As a result of his past financial difficulties, credit raters reported him under his wife's name, advising caution against extending them credit. In June 1878, she began to manage the store. Cash sales were recommended when dealing with either Mrs. Wertheimer or her spouse, and they had nothing "subject to execution." The business remained open in her name at least through December 1879.<sup>80</sup>

Mrs. E. White, who owned a grocery and liquor store, operated a "small, safe bus[iness]" after the Civil War. Her story is another case example of a husband running a firm through his wife's name. Credit raters advised a cash-only basis. Her husband, Patrick, was not employed in any other business in September 1872, thus credit raters believed he was "conducting his wife's" firm. However, they continued to report her as "honest" and "prudent" and worth \$1,000 to \$2,000. By 1876, her worth increased

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<sup>79</sup>These figures are taken from the R.G. Dun credit ledgers.

<sup>80</sup>Virginia, vol. 31, 96I.

slightly from \$2,000 to \$3,000 and she “made some little money.” In August 1878, Mrs. E. White gave a deed of trust on some real estate to obtain \$600 with B. T. Batchelder as her Norfolk Trustee. Credit raters deemed her as an “honest industrious woman with probably over . . . \$2,000.” By 1880, credit raters recognized that Mrs. White’s husband operated a separate saloon business. She continued to receive good local credit and was worth \$2,000 to \$3,000 in her last credit report.<sup>81</sup>

Another female entrepreneur, Mrs. L. O’Conner, took over her husband’s variety store in 1876. In February 1874, Frank O’Conner, her spouse, received his first credit report: “Man of fair char[acter]. Doing only a small bus[iness]. Est[imated] wo[rth] \$1,200 to \$1,500.” Initially Frank was thought of as a “hard working y[ou]ng man.” By November 1874, however, he had fallen behind in his payments. Some creditors had sold goods to him, but could not collect payment. Credit raters predicted it was “only a question of time as to his failure.” Mr. O’Conner proceeded to run the business through 1875 and early 1876 on a small level and received no recommendation for credit as cash sales only were advised. On May 2, 1876, Mrs. L. O’Conner was reported to be running her husband’s former business. Her store’s stock was valued only at \$1,000 with no means outside of her business. Mrs. O’Conner was described as a “prud[ent] correct lady of fair bus[iness] capac[ity].” Her brother, M. Glenman of the *Norfolk Virginian*, was her financial backer. Although a month later Frank faced judgments against him, Mrs. O’Conner continuously acquired positive credit reports. One year after assuming control

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<sup>81</sup>Virginia, vol. 31, p. 195.

of the variety store, she was “selling out at auction [and the] business [was] discontinued.”<sup>82</sup> What made her firm fail? More than likely her husband’s financial troubles contributed to its downfall.

Like Mrs. O’Conner, Mrs. H. Armstrong assumed control over her husband’s business in the late 1870s. Initially, Henry Armstrong operated an Auction &c firm that he bought out from J. H. Hunter & Co. He too was believed to be “honest” and “prudent” with an estimated worth of \$3,000 to \$4,000 over his liabilities in September 1878. At the same time, credit raters believed “he will not assume any oblig[atio]n he cannot meet p[rom]ptly and consid[ered] desir[able] custo[mer] for reas[onable] lines.” By January 20, 1879, Henry Armstrong failed with approximately \$2,200 worth of liabilities and only \$600 of available assets. He hoped to compromise. About two weeks later, when Armstrong offered 30 cents on the dollar, creditors refused because they “believe[d] he [could] do better.” Armstrong was “paying local cr[editor]s in full and with [money] derived from sales of goods sent him by Baltimore. . . .” The credit ratings also noted that he was “probably liable to proc[ee]d[in]gs in . . . Criminal Court . . . and it is doubtful if even a sm[a]ll claim could be made by Judgment.”<sup>83</sup> In March 1879, Mrs. H. Armstrong received a credit report on a dry goods store. Her husband’s affairs were in liquidation.

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<sup>82</sup>Virginia, vol. 32, p. 443.

<sup>83</sup>Virginia, vol. 32, p. 547.

resumed business in her name. However, she owned real estate worth \$2,500. Frank had no financial means of his own. Mrs. Brittingham was “regarded as a worthy[,] prudent lady . . . consid[er]ed as a fair risk in a small way.”<sup>87</sup>

In one case the wife actually bought out her husband’s business, thus allowing her to take control. Matilda Sartorius’s husband owned a watch repair/jewelry firm during the postbellum era. His first credit rating occurred in January 1870. His small firm mostly conducted repairs. By January 29, 1878, he sold out to his wife Matilda. She had small means, worth about \$1,000 to \$2,000, and was in credit for small amounts. Matilda, regarded as “honorable,” continued her business into the next year.<sup>88</sup>

As seen in those cases in which women who owned businesses acted as fronts for their husbands, marriage affected the role of the businesswoman. As in the antebellum era, a minority of the postbellum businesswomen was married. (See Tables 6 to 9.) However, sometimes women needed to run businesses in order to support the household. Mrs. A. Blake owned a postbellum straw goods and bleaching firm. She first appeared in the business directories in 1866 and in the credit ledgers in 1873.<sup>89</sup> Her first entry, on February 8, 1873, showed that she kept a small amount of stock, worth between \$1,000 and \$1,200. Her “business [was] not sufficient to keep her husband employed though he assist[ed] her to a great extent. She work[ed] principally for the milliners . . . who pa[id]

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<sup>87</sup>Virginia, vol. 32, p. 622.

<sup>88</sup>Virginia, vol. 32, p. 334.

<sup>89</sup>Mrs. Blake’s business directory entries sometimes were under the heading “Millinery and Fancy Goods.”

her when ready, cannot recommend for outside credit. But is of good char[acter] and attentive.” She conducted her business in a room of her own home. Blake paid her bills and kept a small business with no other means. Credit raters viewed her as “prudent.” Her business persisted throughout the 1870s.<sup>90</sup>

Sometimes the entries in the R. G. Dun & Co. credit ledgers did not clarify who actually owned and/or managed the business. Mrs. A. Rousell, a Norfolk dyer, was evaluated from 1869 until 1876. She was also listed in the 1859/60 directory and the 1872 Norfolk business directory as a hair worker. An “A. Roussell” was enumerated in the 1872 business directory, but may be her or her husband. Although the ledgers report the business in her name, they also discuss her husband. Did he use his wife’s name as a financial front as did other men? The first credit entry on August 18, 1869, stated the business was a small concern and characterized the husband as an “indus[trious] man.” A June 1871 report depicted Mrs. Rousell as the manager of the firm. She owned \$8,000 to \$10,000 worth of real estate and was considered “g[oo]d for wants.” About six months later, they were in debt and sued. Their troubles continued as indicated by the June 1873 report: “Don[’]t stand as well as formerly. Allowed himself to be sued and is said to be in debt. Better make him a g[oo]d cash customer.”<sup>91</sup> Obviously this couple may have been in business together with the firm being in her name. Or her firm may have been his venture in her name, as in the previously discussed cases.

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<sup>90</sup>Virginia, vol. 31, p. 80L.

<sup>91</sup>Virginia, vol. 32, p. 308.

Male business owners were not the only ones to face financial distress; female entrepreneurs did as well. Before continuing the discussion of Norfolk's businesswomen and the problems they encountered, it is important to understand Virginia's state laws concerning debt, bankruptcies, and homestead exemptions.

The *Code of Virginia, 1860* did not address the issue of "homestead exemption" directly, but rather discussed exemptions of property for poor debtors. The 1860 Code was not as specific on what property creditors could seize when making claims versus their debtors as in 1873. The law stated, "Every judgment for money rendered in this state heretofore or hereafter, against any person, shall be a lien on all the real estate of, or to which such person shall be possessed or entitled, at or after the date of such judgment. . . ." <sup>92</sup>

The *Code of Virginia 1873* treated the issue of homestead exemptions and debtors' holdings more directly. In 1870 the General Assembly decided what a householder or head of family should keep for him or herself apart from debt or sale. <sup>93</sup> In order to relieve and protect debtors, the Underwood Constitution guaranteed each householder a \$2,000 homestead exemption from the collection of debts. Up until 1872, the homestead exemption was a debtor's best protection. The act to ensure the exemption of \$2,000 was passed in 1870. According to historian Jack Maddex, "the measure was not as benevolent

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<sup>92</sup>*The Code of Virginia, Second Edition, Including Legislation to the Year 1860* (Richmond: Ritchie, Dunnivant, & Co., 1860), 770-771.

<sup>93</sup>*Third Edition of the Code of Virginia* (Richmond: J.E. Goode, 1873), 98.

as it appeared.” The homestead exemption survived for only two years as businessmen and lenders attacked it. Lenders established clauses to waive its protection. In June 1872, the Supreme Court of Appeals voided the exemption law and the Virginia Constitution’s exemption provision.<sup>94</sup>

One woman who claimed the homestead exemption was Mrs. B. Nusbaum, a dry goods merchant. The Maryland native, along with her husband, received her first credit rating in 1869. The dry goods firm was managed in her name, but credit raters believed her husband actually operated it. He had previously failed in his own business ventures and was not allowed to conduct business under his own name. Mrs. Nusbaum’s business was small, worth only \$2,000 to \$3,000. Initially, she was considered “good for sm[all] am[ount]s.” By the early 1870s, credit raters cautioned others in dealing with her and wrote in the credit ledgers that she had “nothing liable to execution.” By February 1874, Mrs. Nusbaum was “not responsible for her debts.” In September 1874, her stock was worth about \$2,500 to \$3,000. A report stated that she was a “fair risk for small bills.” Her husband, Lewis Nusbaum, was out of town “prob[ab]ly in other markets purchasing.” A little less than a year later, in April 1875, she failed. Her attorney claimed her liabilities were \$10,000 and proposed she compromise at 40 percent.<sup>95</sup> By October, she resumed her business, this time as a milliner. Her business was small and she was “regarded tricky.” Credit was not recommended. Credit raters wrote that in 1877 she claimed the “homestead

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<sup>94</sup>Maddex, 60, 168-169.

<sup>95</sup>Virginia, vol. 32, p. 306.

exemption” and “voluntary bankruptcy.” In the beginning of 1878, she was succeeded by A. L. Goldsmith, her father, and was out of business with liabilities worth \$3,500.<sup>96</sup> Interestingly, her husband, Lewis, resumed control of the business in January 1880 when his financial condition improved.<sup>97</sup>

Not all who faced financial trouble claimed exemptions from their creditors. The following woman, Mrs. H. Oberndorfer, can be classified in a number of ways for Norfolk postbellum businesswomen. Oberndorfer operated a fancy goods firm from 1866 to at least 1879. Her first credit report, on June 10, 1866, showed that she was not reliable. By September, however, her sales were good, about \$5,000 per year. Oberndorfer paid her bills promptly and ran a small firm, buying her goods principally in the local market. A May 1872 credit report marked a change of view toward Oberndorfer: “She gets cr[edit] here for small bills, parties selling [to] her must trust her honesty. [She has] been in bus[iness] many years . . . but cannot recommend. Think she is too small to buy away from home.”<sup>98</sup> Within four months during 1875, Oberndorfer’s business situation reversed. In March, her estimated worth equaled \$5,000 to \$6,000 and she paid debts promptly. By July 1875, she failed and owed only \$1,700. Credit raters claimed that her “assets [were] small [and] regarded as very fishy.”<sup>99</sup> Yet, her business persevered. The

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<sup>96</sup>Virginia, vol. 32, p. 491.

<sup>97</sup>Virginia, vol. 31, p. 342.

<sup>98</sup>Virginia, vol. 31, p. 70-71.

<sup>99</sup>Virginia, vol. 31, p. 125.

reason that Mrs. Oberndorfer controlled her own firm was because her husband was “a drunkard.” Although her fancy goods store was small, she was in good credit standing in moderate amounts. By June 1876, her business was “fair,” but credit raters reported her as “embarrassed” and were not able to advise credit. One year later her business remained the same, but reports reflected that she had “failed and compromised a couple of years ago.” Oberndorfer represents a woman whose business endured despite previous financial problems. Interestingly, she had a report made from Baltimore creditors on July 29, 1879, that noted she failed three years previously and, as a result, she was investigated by creditors. They learned she had been taking away her goods, possibly to hide them from creditors. Thus, the creditors forced her to compromise at 60 percent. Despite this obvious setback, she continued to run her firm. Local houses still sold goods to her. Claiming she paid her bills in 10 and 30 days, they regarded her only as a small risk. “Cash and caution” were still advised in July 1879.<sup>100</sup>

A new situation for Norfolk female entrepreneurs emerged during the postbellum era that combined two women as business partners. Together Julia O’Leary and Eva Elder operated a millinery firm entitled “O’Leary & Elder.” (See Appendix A for their advertisement.) Their business persisted for thirteen years from 1865 to 1878. In 1866 credit raters determined that the firm was made up of “two young ladies [who] are consid[ered] careful and reliable in their bus[iness] transactions.”<sup>101</sup> In 1870 the partners

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<sup>100</sup>Virginia, vol. 31, p. 70-71 and 307.

<sup>101</sup>Virginia, vol. 31, p. 202 (43).

resided together along with Mary O'Leary, also a milliner, and Rosa Richardson, a domestic servant. At this time 25-year-old Julia O'Leary, an Irish native, and 45-year-old Eva Elder, a Maryland native, each had \$1,000 of personal property. Together, their business was considered a "fair" credit risk.<sup>102</sup> A June 1873 credit report depicted O'Leary and Elder as "not very deservable customers though they might pay a small bill . . . and are in fair cr[edit] here." What would account for this contradictory report? In 1874, O'Leary and Elder held real estate worth \$8,000 to \$10,000 and had recently purchased a house worth \$8,000. They continued to manage a fair business. Four years later, O'Leary and Elder gave a Deed of Trust on their real estate in order to secure \$4,500.<sup>103</sup> By June 1878, Julia O'Leary, then approximately 32 years old, died. Miss Eva Elder remained in the millinery business, but did not change the firm's name. Elder maintained good financial standing and was thought to be "an excellent lady." However, the business must have been too much to handle alone, as Elder had failed six months later in December 1878.<sup>104</sup>

An interesting comparison between antebellum and postbellum businesswomen is found in the percentage of foreign-born businesswomen. (See Tables 6 to 9.) During the postwar years, Norfolk's foreign-born population declined by nearly thirty percent, but the

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<sup>102</sup>*Mercantile Agency Reference Book*, July 1870; U.S. Manuscript Census, Norfolk, Virginia, 1870, Schedule I.

<sup>103</sup>Virginia, vol. 31, p. 202K.

<sup>104</sup>Virginia, vol. 31, p. 313.

share of foreign-born businesswomen more than doubled.<sup>105</sup> By the 1870s, almost half of the Norfolk businesswomen located in the census were foreign-born. (See Table 8.) One-half of these foreign-born businesswomen in the 1870 census owned property. For example, Mena Sarlouis, a Jewish native of Hesse-Kassel in Germany, ran a retail dry goods firm beginning in 1866. In 1866 Sarlouis had a pecuniary strength of less than \$2,000 and was considered a “fair” credit risk. By July 1867, her wealth was valued slightly higher as she now had between \$2,000 and \$5,000. Her credit was estimated the same.<sup>106</sup> Her brother-in-law, J. Ulmstadter, was her financial backer, and she was depicted as responsible by credit raters.<sup>107</sup> In 1870, 45-year-old Sarlouis lived with her 13-year-old daughter Bettie. Sarlouis, who had no living husband, possessed \$2,000 worth of personal property. Although believed to be an honest woman, Sarlouis went out of business in 1876.<sup>108</sup>

Another foreign-born businesswoman, Sophia Grook, was also a native of Germany. The 48-year-old was enumerated in the 1860 manuscript census as a shopkeeper, but possessed only \$125 of personal property. After the war credit raters

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<sup>105</sup> In 1860, the total foreign-born population of Norfolk County was 1,971. The entire county’s white population was 22,420. The previous numbers about population cited in this thesis refer only to Norfolk city. In 1870, the total foreign-born population declined to 1,393. The percentage of foreign-born businesswomen was around twenty percent in 1860 and between 38 and 46 percent in 1870. Another decrease occurred in 1880 as only 20 to 30 percent of businesswomen were foreign-born.

<sup>106</sup> *Mercantile Agency Reference Book*, 1866-1867.

<sup>107</sup> Virginia, vol. 31, p. 66G and 66L.

<sup>108</sup> Virginia, vol. 31, p. 66G and 66L.

began to report her and she also appeared in the postwar business directories.<sup>109</sup> Her confectionery firm, which received its first credit rating on September 21, 1866, characterized Groom as “good in sm[all] way.” She had very little property, but was a “v[er]y indust[rious] woman [who] ab[ou]t m[a]k[e]s a living for herself and family.” By 1870, she had no other property than her stock for the store. At this point, credit raters advised cash sales only. Her status did not change throughout the 1870s, but her business persevered.<sup>110</sup>

It is also important to look at not only those women who endured the Civil War but also persevered in the postbellum business world in general. Only one-third of the women found in the Norfolk R. G. Dun credit ledgers lasted in business for just one year.<sup>111</sup> A large majority, over three-fourths, of the women listed in the business directories between 1860 and 1880 were listed in only one directory.<sup>112</sup> Additionally, a little over one-tenth were enumerated in just two directories while less than five percent were in at least four directories.

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<sup>109</sup>Groom was listed in the 1872 and 1874 Norfolk business directories. She received credit ratings in the R.G. Dun credit ledgers from 1866 to 1879.

<sup>110</sup>Virginia, vol. 31, p. 80E.

<sup>111</sup>Thirty-seven of the 94 women (39.4 percent) found in the credit ledgers were in business for only one year, or at least, they received entries for only one year. Also, it should be observed that of these 37, eleven just began to receive credit ratings in 1879 or 1880 and may have lasted in business longer. It is important to note that almost one-third of the women found in the credit ledgers for this study received reports for at least five or more years.

<sup>112</sup>A total of 226 women were located in the business directories for these years. The business directories included in this study cover the years 1859/60, 1866, 1867, 1872, 1874, 1875, 1880. Some of these women were also found in the credit ledgers and Mercantile Agency reference books.

Hannah Eggerton ran a dry goods store in 1872, but she was also listed in the same directory as owning a news depot. Eggerton was also listed in the 1874 and 1875 Norfolk business directories under the heading of “Millinery and Fancy Goods.” Credit-rated in 1872 for her dry goods business, she was estimated to own less than \$2,000 and was considered a “fair” credit risk.<sup>113</sup> Eggerton purchased some of her goods in Baltimore for \$500, paying cash. She had only been business a short time by November 1871 and was described as “of g[oo]d cheer” and also “good for her small bills.” Eggerton owned a house and lot with an estimated worth of \$1,200 to \$1,500. Credit raters noted that this value was “not as much as the law exempts.”<sup>114</sup> She managed a small firm and was sometimes slow to pay her bills. By December 1876, Eggerton was out of business.<sup>115</sup>

Jane Gillerlain, a milliner, operated her firm for at least seven years during the postwar era.<sup>116</sup> Gillerlain, an Irish native, owned no property in 1872, but conducted a “very nice little business.” Credit raters thought she was deserving of small amounts of credit. A February 1874 credit report conveyed positive accounts of their approval of her business: “Doing a small and thought safe bus[iness] no property liable to execution yet consid[ered] a fair risk for small amounts.” By June of the same year, her estimated

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<sup>113</sup>*Mercantile Agency Reference Books*, 1872.

<sup>114</sup>The issue of debts and law exemptions of property was addressed earlier in this thesis.

<sup>115</sup>Virginia, vol. 32, p. 389.

<sup>116</sup>Gillerlain was probably in business for at least thirteen years. She was listed in the credit ledgers for the years 1872 to 1879. However, she was listed in the business directories starting in 1866. She appeared in five directories, including 1866, 1872, 1874, 1875, and 1880. Sometimes she was listed as a milliner and other times under fancy goods and notions.

worth stood around \$2,000. The reports did not change through the mid 1870s. In December 1878 Gillerlain was reportedly out of business.<sup>117</sup> A year later this particular entry was repudiated as a March 1879 summary claimed, “Rep[ort]t[e]d out of bus[iness]: wh[ich] was incorrect. Reg[arde]d honor[able] and prud[ent] and d[oin]g fair bus[iness].” The credit rating also noted that Gillerlain continued to pay her bills and was worthy of small amounts of credit. Her firm still functioned by December 1879.<sup>118</sup> By 1880, 66-year-old Gillerlain was still enumerated in the census as a milliner.

Moreover, Mrs. Kate Dollard represents another Norfolk businesswoman who endured throughout Reconstruction and the postbellum era. Dollard, a Virginia native, began her grocery in mid-1873 when she was 28 years old and single.<sup>119</sup> She did not have large means, but paid her bills. By 1876, however, credit raters estimated that she was worth \$500 to \$1,000. A December 1877 entry gave additional insight to her background stating she was “doing a fair business. Regarded as a correct prudent woman. Said to have one-third interest in her father[’]s . . . estate wh[ich] is assessed at \$6,500 thought to be unencumb[ere]d. Carries stock in trade prob[ably] \$2,000.” Her financial situation did not change through the end of the decade.<sup>120</sup>

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<sup>117</sup>Virginia, vol. 31, p. 80M.

<sup>118</sup>Virginia, vol. 31, p.328.

<sup>119</sup>A September 30, 1873 credit report indicated that Dollard had been “in business 3 months.” She not only was listed in the R.G. Dun credit ledgers from 1873 to 1879, but also appeared in the 1874, 1875, and 1880 Norfolk business directories. The age stated here, 28 years old, is derived from the fact that the 1880 census listed her as 35 years old. Thus subtracting seven years, to get to 1873, one might assume she was either 27 or 28 when commencing her business. The 1880 census also indicates she lived with her brother.

<sup>120</sup>Virginia, vol. 32, p. 429.

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The years after the Civil War introduced a larger number of Norfolk women into the business world. Both before and after the conflict, women continued to comprise a small share of the market in Norfolk. Despite some successful female proprietors, a large number also faced failure. Most of these businessswomen were middle-aged and typically unmarried. Whether or not these women made an impact on Norfolk's business community is still left to be discovered.

## CHAPTER 2 LYNCHBURG BUSINESSWOMEN

Mrs. E. Kirschfield, a Russian native, established a fancy goods store in Lynchburg, Virginia during the postwar era. Her first credit report, dated December 11, 1869, advised others to deal with her on a cash basis. In 1870, the 45-year-old Jewish retail merchant owned no real estate, but possessed \$5,000 of personal property. Her small business had just a "fair stock." Credit raters noted that she did not conduct much business, but still paid her bills. When at the end of 1870 her business was destroyed by fire, Kirschfield was insured for \$8,000 and was considered equal to the entire loss. Yet, she received only \$5,000 from the insurance. By April 1871, Kirschfield went temporarily out of business until resuming her dry goods business at a new stand. After the fire, credit raters believed that "there [was] a feeling of distrust concerning her. . . ." Was this a result of the fire? Her second attempt to manage a firm was limited because by December 1871 she dissolved her business. Her last credit rating claimed that she left as soon as the insurance was paid.<sup>1</sup> Not all businesswomen faced difficulties like Mrs. Kirschfield. However, the lives of Lynchburg businesswomen during the Civil War era provide an interesting glimpse into a part of the city's history that has been virtually ignored.

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<sup>1</sup>Virginia, vol. 9, p. 197 and 224, R. G. Dun & Co. Collection, Baker Library, Harvard University Graduate School of Business Administration. This last entry, on December 11, 1871, stated she left after receiving the insurance money. However, the rating also indicated she had left town eighteen months before, conflicting with the April 1871 report that claimed she had resumed business in a new stand. Perhaps two different credit raters were reporting Mrs. Kirschfield.

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Lynchburg's population more than doubled between 1860 and 1880. In 1860, about 55 percent of Lynchburg's 6,853 residents were white.<sup>2</sup> By 1880, whites comprised only 46.9 percent of the 15,959 city inhabitants. (See Table 1.)

While John Lynch founded Lynchburg as a trading depot in 1786, it was not until 1852 that it became an incorporated city. On the eve of the Civil War Lynchburg maintained its reputation as a "progressive, enterprising city." Located on the southern bank of the James River, the community developed as an important regional tobacco market. Local tobacco farmers found it convenient to store their tobacco and have it inspected in Lynchburg before selling it to eastern markets. By 1840, the city's tobacco totaled almost one-fourth of all tobacco inspected in Virginia. Manufactured tobacco became the core of the town's economy.

As in Norfolk, when the middle of the nineteenth century approached, Lynchburg began to urbanize and compete as a trade center. Internal improvements, including canal and railroad construction, were ways civic leaders attempted to boost the region's trade. In 1840, the completion of the James River and Kanawha Valley Canal provided the city merchants and the tobacco business a faster route to Richmond and seaports. Like other cities in Virginia during the 1850s, Lynchburg wanted to assert its role in the state's economy and in the tobacco markets. In this respect, Lynchburg was similar to what

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<sup>2</sup>The 1870 census returns for Campbell County, including Lynchburg, are incomplete because some principal civil divisions were not separately returned.

Steven Elliott Tripp calls a “Yankee town.” However, the one aspect of the city’s economy that detracted from this comparison was the institution of slavery. In 1860, slaves, who equaled nearly 40 percent of the city’s population, played an important role in the tobacco factories that employed them.<sup>3</sup> Additionally, by 1860, the city’s manufacturing base had expanded as Lynchburg boasted forty-five factories.<sup>4</sup>

As it did to other Virginia communities, the Civil War hindered the economy of Lynchburg. Lynchburg residents, like many other Southerners, entered the war with the hope of economic independence. The war encouraged some production in the South, especially textile and iron manufacturers, but many also suffered financially.<sup>5</sup> Many factors, such as food shortages, deterioration of transportation, disruption of trade, and hyperinflation, led to the economic problems and deficiencies. These problems evoked distress in the entire South, but especially in such urban centers as Richmond, Lynchburg, and Norfolk.<sup>6</sup>

Lynchburg also faced desolation and financial difficulties during the postwar era. Conditions around Lynchburg reflected the damage of the conflict with the destruction of

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<sup>3</sup> The census returns for 1860 show that the total population of Lynchburg was 6,853 of which 2,694 were slaves.

<sup>4</sup> Steven Elliott Tripp, *Yankee Town, Southern City: Race and Class Relations in Civil War Lynchburg* (New York: New York University Press, 1997), 6-12.

<sup>5</sup> For a discussion of southern production and profit-making during the Civil War, see Mary DeCredico, *Patriotism for Profit: Georgia’s Urban Entrepreneurs and the Confederate Effort* (Chapel Hill: The University of North Carolina Press, 1990).

<sup>6</sup> Tripp, 133-136.

homes, barns, railroads, canals, and fields. The city lacked its prewar trade and inhabitants had no money and very few goods.<sup>7</sup>

Lynchburg's postbellum economic slump provided city leaders with the desire to change the city's economy. These leaders encouraged business owners and manufacturers to produce less tobacco and focus more efforts on iron manufacturers, coal mining, and textile production.<sup>8</sup>

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Three-fourths of the antebellum Campbell County businesswomen located in the R.G. Dun & Co. credit ledgers were found in the 1860 manuscript census.<sup>9</sup> The typical antebellum Lynchburg businesswoman was middle-aged and unmarried. Almost three-fourths of these antebellum female entrepreneurs did not own real estate and one-half did not possess any personal property. ( See Tables 10 and 11.)

According to Table 11, during the antebellum era, a married Lynchburg businesswoman was exceptional. Eliza Ann Sutphin operated a millinery store in Lynchburg while her husband managed several different types of businesses. Her first credit rating on October 5, 1854 revealed she had "sm[all] cap[ital] and w[oul]d be g[oo]d

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<sup>7</sup>Richard Lowe, *Republicans and Reconstruction in Virginia, 1856-70* (Charlottesville: University Press of Virginia, 1991), 27.

<sup>8</sup>Tripp, 194-197.

<sup>9</sup>Because only postbellum business directories were available for Lynchburg, information regarding antebellum businesswomen comes solely from the R.G. Dun & Co. Collection. Six of the nine women found in the 1860 Campbell County census operated their firms before the war; the other three were postbellum businesswomen. Eight women listed in the R.G. Dun credit ledgers owned antebellum firms. Again, as with the Norfolk part of this study, only those women who received credit ratings before 1860 were counted if they had at least one entry in 1860. Of these eight women, six were located in the 1860 census.

for sm[all] am[oun]ts.” Credit raters continuously reported Mrs. Sutphin’s business in a positive manner. For example, her June 20, 1856 rating stated, “A married lady carrying on a separate b[usines]s altho living with her husband who is a journeyman Silversmith [and] in v[er]y moderate circum[stances]. She is a v[er]y esteemable lady.” While she maintained stability in her own business venture, Sutphin’s husband changed from being a journeyman silversmith to a watchmaker in 1858. On the eve of the Civil War, the Sutphins were estimated to be worth \$4,000 to \$5,000, with their means being mostly in the husband’s name.<sup>10</sup>

Another exceptional Lynchburg woman, Mrs. Mary Matthias, was a married milliner who worked in the business that her husband also conducted. Mary’s spouse, James Matthias, owned a firm entitled “James Matthias and Company.” In 1860, Mary, a 36-year-old Virginia native, owned no real or personal property. The one credit entry that she received referred to her husband as being in the millinery business.<sup>11</sup> Her sister, Miss Nettie Lucado, also participated in the millinery. Initially, during the 1850s, Lucado and James were both considered the owners of the business as they were reported together in the credit ledgers. However, Mary Matthias received her own entry in 1860. In a March 5, 1856 report the business was “compos[e]d of Matthias and Miss Lucado. They have v[er]y lim[ite]d mea[ns], but are consid[ere]d proud and econom[ical]. The expenses are

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<sup>10</sup>Virginia, vol. 9, p. 80.

<sup>11</sup>See the September 14, 1860 entry, Virginia, vol. 9, p. 143. The last name “Matthias” was sometimes spelled “Mathias.”

sm[all] all the work being done by the wife of Matthias and Miss Lucado. . . .”<sup>12</sup> After the late 1850s, Miss Lucado was no longer reported and, after 1860, James Matthias assumed total control over the millinery firm.

Interestingly, even the smallest possible discrepancy in the credit reports caused questioning. Miss Jane Simpson, also a Lynchburg milliner, began her business during the 1840s. In 1860, Simpson, a sixty-year-old, single Virginia native, possessed \$700 worth of personal property. Although her millinery business was small, credit raters believed Simpson to be “trustworthy” and “regarded [her] as g[oo]d.” On January 2, 1854, she was reported to be “A fine *young* woman; very trustworthy; no p[ro]p[ert]y known to us.” Less than ten days later, another evaluation was issued in “ans[wer] to [a] slip.” Knowing that Simpson was in her mid-fifties, credit raters corrected their previous statement about her age: “When we spoke of her as a *young lady* we only meant that she was a single lady with[out] any reference to age.”<sup>13</sup> As secession approached, Simpson’s business continued to operate on a small level. She did not receive a chance to manage her business in the postwar years as she died in 1865.

Lynchburg’s wealthiest antebellum businesswoman, Mrs. Margaret Bresson, conducted a grocery and liquor store. On the eve of the Civil War the Irish-born Bresson

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<sup>12</sup>Virginia, vol. 9, p. 86.

<sup>13</sup>Virginia, vol. 9, p. 39.

owned \$4,500 worth of real estate and \$2,800 of personal estate.<sup>14</sup> Despite this apparent wealth, credit raters were cautious in extending her positive reports. In January 1861, a creditor warned, "If here[,] sell for cash."<sup>15</sup> However, Bresson proved to be successful enough to continue her business until after the Civil War.

At least half of the antebellum Campbell County businesswomen conducted millinery firms.<sup>16</sup> One such woman, Miss Rosenteil, in 1860 was a 24-year-old German native who owned no property. She received credit reports for only two years before the war, suggesting that her business did not persevere through the conflict. Rosenteil's millinery was small and credit raters recommended she be "credited carefully." By January 1861, they cautioned a cash-only policy of dealing with her.<sup>17</sup>

Mrs. E. S. Thurman, exceptional by virtue of the type of firm she owned, managed a toy business on the eve of the Civil War. Credit raters did not appear conclusive about the structure or ownership of her business. Her March 31, 1860 credit report noted, "Was connected with R. S. Drudsham. Don[']t know of being [in] bus[iness] alone. If she is,

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<sup>14</sup>This amount is much less than one of Norfolk's wealthiest antebellum businesswomen, Mary Ann Butts, who possessed total property worth \$13,000. Mrs. Bresson had only \$7,300 in property. It is very important to note that both of these women were exceptional as they were two of the wealthiest women in their respective antebellum communities.

<sup>15</sup>Virginia, vol. 9, p. 105.

<sup>16</sup>Four of the eight women were milliners. Other women operated a grocery, a general store, and a toy business. The credit ledgers did not indicate one woman's (Mrs. Frankey's) occupation. Therefore, she will not be discussed.

<sup>17</sup>Virginia, vol. 9, p. 127.

very weak.” Apparently if Thurman was in business by herself, her financial standing was not strong.<sup>18</sup>

Few of the antebellum businesses in Campbell County, outside of Lynchburg City, were managed by women. Only one was found in the R. G. Dun credit ledgers for the antebellum era. The Misses Stevens, two women of New London, operated a general store from the late 1840s through 1860. In 1860, Miss E. W. Stevens, a 64-year-old Virginia merchant, possessed \$1,500 of real estate and \$800 worth of personal property on the eve of the Civil War. She lived with L. J. Stevens, a 52-year-old Virginia native as well as with E. H. Powell. The business handled its trade primarily with Lynchburg despite its location in New London. A January 1854 credit report indicated that the firm was operated by “two old maids, who do a very small bus[iness].” The women continued to receive fair reports, but their business did not persist after the Civil War.<sup>19</sup>

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Only two antebellum businesses conducted by the eight women survived the Civil War. The millinery firm of Eliza Ann Sutphin endured through the war years. She, however, did not carry on by herself for long though because her husband took control of the business under his name. Credit raters then continued to report the firm under him. A

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<sup>18</sup>Virginia, vol. 9, p. 115.

<sup>19</sup>Virginia, vol. 9, p. 207.

July 1867 credit rating depicted her husband gained control: "The bus[iness] is carried on under the name [and] sign of A. L. Sutphin."<sup>20</sup>

Another exceptional antebellum businesswoman, Margaret Bresson, continued her grocery into the postbellum era. By February 1867, she owned some property and was doing a safe business. Credit raters noted that she was not in debt. Through the end of the decade, Bresson was considered "good for small claims." Her March 23, 1871 credit report indicated that she had \$1,000 on interest, \$3,000 in real estate, and \$1,500 in her business.<sup>21</sup>

The postbellum era introduced new opportunities to Lynchburg businesswomen as their involvement in business enterprises increased. The business directories of Lynchburg reflect the changing involvement of its female entrepreneurs. In 1873, only fifteen women were listed in the directory. This small group participated in just four kinds of businesses: boarding houses, dressmaking firms, groceries, and millineries. Two years later the number of female participants increased by almost 50 percent.<sup>22</sup> Additionally, these women comprised a little more of the market share. A year later, the same number of women was enumerated in the directory. The 1879/80 business directory showed an explosion of female participants, as 49 white women were listed. Moreover, women participated in a larger scope of firms. By 1879 the directories indicated that women took

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<sup>20</sup>Virginia, vol. 9, p.128.

<sup>21</sup>Virginia, vol. 9, p. 195.

<sup>22</sup>In 1875, 22 women were listed in the directories.

part in eleven types of firms. Some of these businesses were traditionally male-oriented, including cigar and tobacco stores and saloons. (See Table 4.)

A majority of the postbellum Lynchburg businesswomen were not married, suggesting that they were either widowed or single. (See Tables 11 and 12.)<sup>23</sup> As with Norfolk businesswomen, Lynchburg female entrepreneurs sometimes assumed control of their deceased husbands' businesses.

Mrs. C. R. Shannon conducted a postbellum grocery in Lynchburg. A September 1870 credit report, her first, explained that her means were worth \$750. She also owned a house and lot valued at \$2,000. Her store was small and business was rather slow. Shannon's husband had killed himself some months previously while drinking. Her business failed by January 1873.<sup>24</sup>

Sometimes a woman participated in her husband's business even before his death. William Mallen, a Lynchburg grocer, operated a small concern during the postwar era. In 1869, he owned \$500 to \$600 worth of real estate. Less than a year later, credit raters estimated that he was worth \$3,000 to \$4,000. Mallen paid his bills and was a sober man. He not only worked as a grocer, but also a blacksmith. Interestingly, a September 19, 1870 credit report claimed that the "old woman is the main man." Was Mrs. Mallen

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<sup>23</sup>It is important to note that a table concerning the characteristics of Lynchburg businesswomen for 1870 was not constructed since the returns for the 1870 Campbell County census were incomplete and few women were enumerated. Therefore, comparison of postbellum and antebellum statistics will be between 1860 and 1880.

<sup>24</sup>It is unclear whether Mrs. Shannon commenced her business because her husband died or took over his already established firm. A "N. Shannon," reported on the same page, might have been her husband. See Virginia, vol. 9, p. 191.

already managing the business even though it was reported under his name? Mrs. Mary Mallen, also an Irish native, did not yet own the business outright, but she did “attend to [the] bus[iness] mostly.” By June 1872, William began to build a new brick house that was valued between \$7,000 and \$8,000. While he worked at his blacksmith trade, his wife and son continued to attend to the grocery. When Mallen died in 1875, Mary carried on the grocery with a moderate amount of credit. Although she was worth \$7,000 to \$8,000, the money was not all hers. Her children were considered “minors” and she was entrusted to hold their assets. Still, Mary kept the grocery in business throughout the decade.<sup>25</sup>

Mrs. Johanna Morrisey, a Massachusetts native, confronted a similar situation when she assumed control of her deceased husband’s grocery firm in 1870.<sup>26</sup> William Morrisey had operated a “moderate” business located on 12th Street after the Civil War, primarily trading with blacks. Just before his death, credit raters were unable to recommend any lines of credit. After his death in 1870, Johanna continued his firm and stood in good credit. She had \$1,000 to \$1,200 invested in the business, but did not make “more than . . . [a] living for herself and children.”<sup>27</sup> The estate her husband left for her and the children was valued at \$25,000 in combined real and personal estate. Johanna’s grocery was small, “but economical.” Credit raters regarded her as “an

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<sup>25</sup>Virginia, vol. 9, p. 166 and 299.

<sup>26</sup>The R. G. Dun credit ledgers indicated that they owned a grocery while the business directories sometimes categorized the firm as “General Merchandise” and “Variety Store.” See Virginia, vol. 9, p. 170 and 222. Also see the 1875 and 1876/77 business directories. The 1880 Campbell County manuscript census enumerated Johanna as a “Retail Grocer.”

<sup>27</sup>Virginia, vol. 9, p. 170.

honorable, hardw[or]k[in]g . . . woman.” She attended to the business throughout the late 1870s.<sup>28</sup>

Mrs. A. Corrigan was another woman who faced the challenges of the business world as a result of her husband’s death. Her husband, Edward, owned a grocery in Lynchburg. His January 1866 credit report indicated that he possessed a stock worth \$300 to \$500 and a store and house worth \$1,000. In 1870, a house that Edward rented caught fire, but the loss was covered by insurance. Despite the fire, he continued his grocery firm until his death in 1871. Edward left a “large family” behind, and Mrs. Corrigan maintained the business. Credit raters believed that his property would pay his debts and leave a little for his family as well. A July 1872 report claimed that his widow was doing a small business and did not earn more than what supported her family. Six months later, she reportedly was worth \$6,000, two-thirds of which was in real estate. Her financial circumstances changed considerably by December 1875 when the sheriff closed her grocery. The stock was “advertised for sale on execution for rent.” However, she resumed business as “*agent for James Coleman*.” Corrigan, now considered “slippery,” had weak credit and, by the end of 1877, faced a law suit for \$112.00. By 1878, several judgments were filed against her, and she had no credit.<sup>29</sup>

Sometimes widowhood offered women business opportunities that were normally restricted to men. For example, Mrs. Cyrus Fisher assumed control of her deceased

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<sup>28</sup>Virginia, vol. 9, p. 222.

<sup>29</sup>Virginia, vol. 9, p. 168-169.

husband's gunsmithy and millinery firm in 1873. Although Cyrus operated this business immediately after the war initially as a partnership entitled "C & GW Fisher," by February 1867 he ran the business alone. Even under his credit reports, his wife's millinery firm was acknowledged. When he went bankrupt in 1868, he faced financial difficulty. At this time his illegitimate son, S. C. Fisher, carried on the business. Upon Cyrus's death, his wife continued her millinery and assumed control of the gunsmithy. A December 6, 1873 report stated, "His p[ro]p[er]ty is deemed sufficient to settle in full all of his debts. Wife sole legatee and she is a good bus[iness] woman." Mrs. Fisher was depicted as "indust[rious] and reliable in her line." Because of former actions taken by her now-departed husband, Mrs. Fisher was "somewhat embarrassed by improvidence of her late husband in building [a] house and not providing means to pay for same." Despite this hindrance, credit raters reported her in a positive manner, stating she had good character and deserved credit in moderate amounts. Mrs. Fisher continued running the firm through at least 1879.<sup>30</sup>

Another woman, Mrs. Ramsay, commenced a business after her husband, Reverend Dr. Ramsay, a minister of a Presbyterian church, died in 1871. Mrs. Ramsay operated a female school in Lynchburg. An August 1872 credit summary indicated that she possessed \$5,000 to \$6,000 worth of real estate and some bank stock. Credit raters noted that the school was "sufficient to her support since the death of her husband." Her credit ratings, which changed little over the years, described her to be of good character

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<sup>30</sup>Virginia, vol. 9, p. 168 and 167.

and reliable for moderate amounts of credit. In June 1877, credit raters painted the school as a "good institution" with "fair patronage." An even better portrait of Mrs. Ramsay came in her January 1879 credit summary: "Cash dealings. One of the best women, but has not got any thing except her daily living."<sup>31</sup> Although her financial situation was not as sound as before, she was still considered a respectable person. That same month, because of the change in her financial standing, the credit raters investigated the findings that she did not have much. They abided by their initial report as Mrs. Ramsay had "furniture . . . worth \$1,000, but embarrassed." The school became her only means of support. By the end of the year, Mrs. Ramsay stopped operating her female school.<sup>32</sup>

Not only did women inside of Lynchburg take over their deceased husbands' businesses, but so did women in the countryside. Mrs. N. B. Donahoe of Rolling Hill, located about four miles outside Lynchburg, assumed control of her late husband's retail store. Before his death, Mr. Donahoe, an Irishman, had means worth \$1,000. However, he paid his bills only when he chose to do so. When he died in 1871, his wife took over the store and immediately faced serious problems. Her business was weak because workers at the local mill who patronized her firm had been suspended. Her problems continued into the next year. By 1873 she was faring somewhat better and was estimated

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<sup>31</sup>Virginia, vol. 9, p. 240.

<sup>32</sup>Virginia, vol. 9, p. 388.

to be worth \$1,200 to \$1,500. Until August 1878, when she left Campbell County and moved to Georgia, Mrs. Donahoe continued to make a living by running her retail store.<sup>33</sup>

Before 1866 Mildred Moore's husband and Thomas Cooney operated a Lynchburg confectionery. After Mildred's husband died, by 1866, she carried on the business with Cooney. Credit raters evaluated them as "good." Less than a year later, in February 1867, Cooney and Mildred married. She had been a "sleeping partner," according to credit reports, and they were very poor. The business was small, and credit raters advised others to sell to them for cash. By December 1868, they moved from Lynchburg and went west.<sup>34</sup>

Sometimes men married women who they knew could strengthen their financial situation. Such was the case with Mrs. Johanna Byrne and Mr. W. T. McNamara.<sup>35</sup> Credit raters described Mrs. Byrne's first husband, James, a grocer, as "worthless."<sup>36</sup> He had small means, valued at \$4,000 to \$5,000, and creditors needed to be cautious because he was "not too honest." By December 1870, James passed away, leaving his wife in control of the firm. A January 14, 1871 credit report indicated that Johanna was worth between \$25,000 and \$30,000 with a "fair bus[iness] capacity." Her customers consisted of blacks and lower class whites, and her business, located on 43 Bridge Street, functioned

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<sup>33</sup>Virginia, vol. 9, p. 238.

<sup>34</sup>Virginia, vol. 9, p. 182.

<sup>35</sup>Mrs. Johanna Byrne's first name is derived from a credit rating. See Virginia, vol. 9, p. 311.

<sup>36</sup>Virginia, vol. 9, p.202.

rather well. Credit raters depicted her as “energetic and economical.” They viewed her in a better light than her first husband because she was considered honest. A little over a year later, in July 1872, credit raters assessed her worth between \$6,000 and \$8,000.<sup>37</sup>

By July 1873, Johanna married William T. McNamara and continued the business under William’s control, as he received the credit ratings.<sup>38</sup> His July 1873 report revealed a possible motive in his marriage with the former Mrs. Byrne: “[he] has been financially strengthened by marriage with Mrs. Byrne.” The same report noted that she attended to the store. Concurrently, his financial worth increased dramatically from \$1,500 in 1870, before the marriage, to \$15,000 in 1873, after it.<sup>39</sup> William’s worth continued to increase; a December 1873 report valued it at \$25,000, with most of it in real estate. He acquired the bulk of his property from his new wife.<sup>40</sup> Interestingly, within two years he also had died. Credit raters reported his death by December 1875. Mrs. McNamara was noted in the next credit report as running the firm and doing a “fair bus[iness].” In March 1876, Jerry McNamara’s involvement with the business makes it difficult to ascertain who actually managed the firm.<sup>41</sup> A March 19, 1877 report cleared away the confusion and stated, “Johanna M. McNamara widow of W.T. McN[amara] is worth \$20,000 to \$30,00

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<sup>37</sup>Virginia, vol. 9, p. 225. The credit entries do not indicate the reason why her estimated worth changed so dramatically from January 1871 and July 1872.

<sup>38</sup>Virginia, vol. 9, p.225. Mrs. James Byrne is listed in the 1873 Lynchburg business directory as well.

<sup>39</sup>Virginia, vol. 9, p.193 and 225.

<sup>40</sup>See the December 1873 credit entry for the McNamaras in Virginia, vol. 9, p. 311.

<sup>41</sup>The relationship between Jerry, Johanna, and William McNamara is unclear. Possibly Jerry was a son or brother of William.

and in good cr[edit]. She is retail gro[cer] . . . [and] J. McNamara is Plumber and Gas Fitter. . . .” By 1878, the firm had been closed.<sup>42</sup>

Women not only received new opportunities as a result of their husbands’ deaths, but some also assumed new responsibility when their husbands failed in business. Admittedly, not all women who became financial fronts were actually encountering new prospects in the business world. Some clearly were being used to cover for their husbands. Sometimes husbands employed their wives’ names in order to start business anew. No matter the case, women were regarded as the owners of the firms, if in name only. Therefore, their status was reported along with their success or failure.

Before looking at women who covered for their husbands, an interesting story of a mother and son reflect a similar situation with a wicked twist. Mrs. T. Untermeyer and her son, Randolph Guggenheimer, used trickery to try and fool local creditors. Guggenheimer sold clothing in Lynchburg after the war. Credit raters, who wrote that he was still a “minor [and] threatened to plead infancy” if sued, advised caution in dealing with him. His mother, Mrs. Untermeyer, acted as his guardian. Guggenheimer was reported out of business by December 1868.<sup>43</sup> During 1868, Mrs. Untermeyer also received reports about her business dealings which noted she was Guggenheimer’s mother. Credit raters claimed she kept her store “on the goods out of wh[ich] Randolph cheated his

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<sup>42</sup>Virginia, vol. 9, p. 311. Mrs. McNamara also appeared in the 1876/77 Lynchburg business directory. This story brings to light the issue of the vulnerability of female entrepreneurs. Perhaps William McNamara married Mrs. James Byrne for her money and property. His death prevented his own continued success, but she endured a few more years.

<sup>43</sup>Virginia, vol. 9, p. 150.

cr[editor]s. Don't trust." A July 1868 report recognized that there had been some "underhand work [and] . . . Randolph Guggenheimer has in some way got this store into his mother's hands, plead infancy, and cheated cr[editor]s out of their claims." A year later they were out of business and had moved to New York.<sup>44</sup>

Not all financial fronts were quite as underhanded as Guggenheimer and Untermeyer. For example, George Mills, owner of the tobacco firm, "George Mills & Co." faced financial embarrassment during the mid-1870s. An initial report indicated that his problems stemmed from his connections with two others, Davis and Beall. By June 1874, Mills went bankrupt. A report filed a year later designated Mrs. Martha E. Mills as the owner of the firm. Credit raters viewed her with good character and credit. Even though Martha was worth \$2,500 to \$3,000, her husband, George, managed the business for her. Despite facing judgments of bankruptcy, her husband continued to oversee the firm.<sup>45</sup>

Additionally, Sallie and W. J. Petty lived outside of Lynchburg in Campbell County. W. J. Petty owned a general store which he opened when he was 25 years old in 1873. He started out with weak credit, and although credit raters considered him a "worthy y[ou]ng man," they "thought he cannot do much in this field." By December 1877, he failed and his wife Sallie succeeded him. She too had no established credit. A year later \$396.28 in judgments against her husband were filed. She continued to manage

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<sup>44</sup>Virginia, vol. 9, p. 174.

<sup>45</sup>Virginia, vol. 9, p. 140.

the firm, while credit raters still advised cash dealings. The business endured at least through the end of the decade.<sup>46</sup>

Though a majority of businesswomen in 1880 were not married, some were.<sup>47</sup> (See Table 12.) As evidenced by some of the widows who remarried, such as Mrs. Byrne/McNamara, marriage affected the lives of businesswomen and their firms. While some women remained married and ran their businesses, others relinquished control of their establishments to their husbands, like Mrs. Eliza Ann Sutphin. For instance, Mrs. Susan T. Bailey, owner of a grocery and liquor store, changed her life when she married at the end of 1870. She probably began her firm in order to support her family. Credit raters advised caution when dealing with Mrs. Bailey because she was “rather slow [to] pay” her bills. The September 1870 credit rating Bailey received before she married, “Fair cr[edit] for small am[oun]t. Rather getting behind. Has large family of children . . . and little money,” raises one question about her motives for marrying within the next two months. By December 1870, she married John Pleasants, who carried on the firm in his own name at least through 1879.<sup>48</sup>

Another woman who worked while married, Mrs. John McConville, was a postwar dressmaker “worthy of confidence in this line.” According to a December 1876 credit rating, McConville’s firm received its fair share of customers. Although the business was

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<sup>46</sup>Virginia, vol. 9, p. 304.

<sup>47</sup>This is according to the information found about the businesswomen enumerated in the 1880 manuscript census.

<sup>48</sup>Virginia, vol. 9, p. 219.

in her own name, she did not keep a separate estate from her husband. While she made money, credit raters determined that John was the one worth \$3,000 to \$3,500. By July 1878, however, credit raters voiced a different opinion as they described her as “irresponsible.” Since this was her last report, she probably went out of business.<sup>49</sup>

Moreover, Mrs. William C. Ballagh, a native of Ireland, exemplified another female entrepreneur who found the balance between business and marriage. In 1870, 29-year-old Mrs. Ballagh owned no property and was married to William, a yard master.<sup>50</sup> She owned a millinery during the latter part of the 1870s. A June 1876 credit rating depicted her as “worthy of confidence . . . Wo[rth] \$1,500 to \$2,000 chiefly [in] r[eal] e[state].” Together Mrs. Ballagh and her husband were worth about \$4,000 and they owed approximately \$2,000.<sup>51</sup> An October 20, 1877 credit rating indicated that Mrs. Ballagh abandoned the millinery and fancy goods firm to become a dressmaker: “Not in mill[i]n[er]y and fancy g[oo]ds bus[iness]. Lately sold out and is not keeping store [any] longer. Does dress m[a]k[in]g and husband is wor[th] \$2,000 to \$2,500. Is indus[trious] and m[a]k[in]g a living.” Two months later, credit raters revealed that she went out of business.<sup>52</sup> Interestingly, a year later she resumed her business as a milliner, along with her husband. Credit raters asserted that she owed money for her first purchase, but a friend “owned” the

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<sup>49</sup>Virginia, vol. 9, p. 365.

<sup>50</sup>Mrs. Ballagh was enumerated in the 1870 census as a milliner. However, she did not receive credit ratings until 1876, the first year she appeared in a Lynchburg business directory.

<sup>51</sup>The credit entry did not indicate what kind of debts they owed, but just the amount.

<sup>52</sup>Virginia, vol. 9, p. 359.

debt. She and her husband were considered “g[oo]d people . . . [and] are tho[ugh]t wor[thy] of cr[edit].” Less than a year later, in June 1879, Ballagh again dissolved her business as she “failed and paid [nothing].”<sup>53</sup>

As was the case with Norfolk businesswomen, sometimes it became unclear as to who owned certain Lynchburg firms. The story of Lynchburg’s Mrs. Richard A. Lee exemplifies this situation. Her husband and her son operated a grocery under the title “R. A. Lee & Son” immediately after the Civil War, but they failed in 1866. Initially, Richard received the credit ratings for a millinery. Credit raters determined that he “[had] no visible means of any consequence and no r[eal] e[state]. Has large family and lately kept a boarding ho[use]. Has not been successful is tho[ugh]t hon[est] but very poor. . . .” This September 21, 1870 rating continued to reveal that he rented a house for \$25 and the business was an “experiment.” About a year later, credit raters reported Richard’s wife in a December 1871 report: “Char[acter] g[oo]d and is [a] worthy woman of very sm[all] means and weak cr[edit]. Is indus[trious] and is assisted by her daughter. . . .” Another report indicated her as running the millinery and that her husband had “been unsuccessful in bus[iness].” Mrs. Lee discontinued the firm by June 1874.<sup>54</sup>

Partnerships also developed between female entrepreneurs in Lynchburg, just as in Norfolk, which allowed at least two women to work together in order to earn income and

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<sup>53</sup>Virginia, vol. 9, p. 380.

<sup>54</sup>Virginia, vol. 9, p. 175. She was also enumerated in the 1873 Lynchburg business directory.

try their hands at business.<sup>55</sup> An interesting story involved the partnership of Mrs. Yeatman and Mrs. Plunkett. Operating a postwar millinery and mantua-making firm, Yeatman and Plunkett were believed to be “hon[est], h[ar]dw[or]k[i]ng women.” An April 1871 credit rating claimed they were not earning any money but possessed \$1,000 in business. Their firm continued, and they changed the style of their business sign from “Yeatman & Plunkett” to “Yeatman, Plunkett, & Co.” By December 1874, they were supposedly out of business. Actually only the partnership seemed to have dissolved because, by October 5, 1875, credit raters reported Mrs. P. L. Plunkett as still running the millinery alone. However, credit raters never discussed the reason the partnership ended. This report concluded that Mrs. Plunkett had good character and credit. Subsequent reports were listed under her own name. Mrs. Plunkett did a “fair am[oun]t of bus[iness].” By June 1877, she formed another partnership with her son in the firm styled “Mrs. Plunkett & Son.”<sup>56</sup> The partners had good credit and the “business [was] equal to living.” They were “regarded good for all they buy. . . .” The business endured through at least 1880.<sup>57</sup>

Another partnership that operated in the postwar Lynchburg involved Miss Anderson and Miss Johnson. Together they managed a millinery. Credit raters noted that

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<sup>55</sup>Three partnerships of female entrepreneurs were located in the R. G. Dun credit ledgers. The business directories listed at least two other firms run by female businesswomen during the postwar era.

<sup>56</sup>Virginia, vol. 9, p. 150.

<sup>57</sup>Virginia, vol. 9, p. 369. Plunkett appeared in the 1873, 1875, 1876, and 1879 Lynchburg business directories as well.

they did a fair business and were worth \$5,000 to \$6,000. A January 1879 report claimed: “This concern is composed of two young ladies of first rate char[acter]s that do their own work. [S]tarted with very small cap[ita]l. Have no r[eal] e[state]. Very economical and doing a good bus[iness].” Six months later, however, they moved to Petersburg, Virginia.<sup>58</sup>

Like the antebellum businesswomen, women not only in Lynchburg, but also in the outskirts of Campbell County, operated their own firms.<sup>59</sup> For example, Mrs. Mary Jane Crouse operated a market garden near Lynchburg during the late 1870s. According to the credit ratings, Mr. Abram C. Plant was “interested in bus[iness] with Mrs. Mary Jane Crouse who owns a place wor[th] \$2,000 to \$2,500.” Plant had previously failed in his own business ventures. It is unclear whether or not she officially went into business with Plant as he was reported in the subsequent credit ratings.<sup>60</sup> In 1880, Mrs. Crouse was enumerated as a seventy-year-old farmer with no husband.

Mrs. E. O’Drain was another woman who operated her firm outside of Lynchburg. In evaluating her general country store in New London, credit raters considered O’Drain as “good.”<sup>61</sup> A native of Ireland, she made her money slowly, but also owed some debt.

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<sup>58</sup>Virginia, vol. 9, p. 350.

<sup>59</sup>A total of six women out of the 55 total female entrepreneurs found in the R. G. Dun credit ledgers for this study were located in business outside of the city of Lynchburg and in the county limits, thus indicating that a majority of women who owned businesses operated inside the city.

<sup>60</sup>See Virginia, vol. 9, p. 367.

<sup>61</sup>Mrs. O’Drain’s name was spelled slightly different in various sources. She was either “Mrs. E. O’Drain” or “Mrs. E. O. Drain.” See Virginia, vol. 9, p. 237 and 1880 manuscript census.

They claimed her “cr[edit] g[oo]d here in proportion to cap[ital].” O’Drain possessed “several thousand [dollars] in money,” and was believed to be a “saving woman.” A December 1871 credit rating noted that she “Keeps bus[iness] matters closely to herself [,] ab[ou]t mak[ing] a living[,] and very economical.” Mrs. O’Drain’s financial worth continued to increase; by June 1872 she was determined to have \$6,000 to \$7,000, half of it in real estate. Despite her apparent wealth, credit raters advised “written contracts” when dealing with her. By June 1876, her property was assessed at \$10,000 to \$12,000. She was depicted as being “very clever and saving.” O’Drain continued to receive positive reports from raters throughout the decade. By January 1879, she was described as “reliable” and as someone who paid cash “on the nail.”<sup>62</sup> In 1880, Mrs. O’Drain was seventy-six years old and still a merchant in Campbell County.

Two other women found in the R. G. Dun credit ledgers operated firms outside of Lynchburg. Miss R.W. Harris of New Port worked as a milliner during the 1870s. In May 1870, she had limited means, but credit raters considered her “honest and . . . fair for a mod[erate] bill.” A year later, credit raters reported that they did not know such a person. She did not receive a subsequent report until eight years later, in 1879, which stated Harris had “no cr[edit].”<sup>63</sup> Mrs. B. A. Cahalan also managed a firm near Lynchburg. Records do not indicate the nature of her business, just the fact that she conducted one from at least 1874 to 1879. In June 1874, Cahalan was “of g[oo]d char[acter] but in weak credit.” She,

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<sup>62</sup>Virginia, vol. 9, p. 237.

<sup>63</sup>Virginia, vol. 9, p. 225.

like a number of other female entrepreneurs, was also a widow and had “an int[erest] in her late husband[']s estate wor[th] \$1,000 to \$1,500 but this [was] involved in [a] suit to some extent.” On her own she was valued at \$500 to \$600. Credit raters believed that she was “not more than making a living.” By December 1875, her credit ratings revealed a slightly improved financial status by stating she was “worth \$1,000 to \$2,000 in bus[iness] and small r[eal] e[state] interest, char[acter] good, cr[edit] limited to small am[oun]ts, tolerably prompt.” Continuing her firm through the decade, Cahalan’s business did not change until January 1879 when credit raters recommended dealing with her on a cash-only basis. She remained in business through at least the end of the year.<sup>64</sup> Her success, however, can be noted by her persisting in business for at least five years.

By 1880, most Lynchburg businesswomen were in their late forties or early fifties. A large majority were widowed, and less than one-third were married. It is more difficult to determine the share of postbellum businesswomen who were foreign-born or southern-born. Those women who were listed in the R. G. Dun credit ledgers and the 1880 manuscript census experienced an equal distribution of foreign-born and Virginia natives. However, those women who appeared in the directories and census were more than likely to be born in the South rather than another country. (See Table 12.)<sup>65</sup> For example, from at least 1876 to 1880, Mrs. Ann Lawless, an Irish native, operated a retail grocery in

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<sup>64</sup>Virginia, vol. 9, p. 325.

<sup>65</sup>A total of nineteen female entrepreneurs who appeared in either the directories and/or the R. G. Dun credit ledgers were found in the 1880 manuscript census. Of these nineteen, only four were foreign-born. One was born in the North and the other fourteen were from the South. Thus, overall a small percentage of women in business during the postbellum era were born outside of the South.

Lynchburg. In 1880, the 43-year-old female entrepreneur was married to Frank Lawless, a stone mason who was also born in Ireland.

Postbellum business success can be viewed in several ways. A little over one-third of the fifty-five women found in the R. G. Dun credit ledgers persisted in business for at least five years. Interestingly, just under one-third were in business for only one year. Additionally, seventy-two women were enumerated in Lynchburg's postbellum business directories. Slightly more than two-thirds of these female entrepreneurs were listed only for one year.<sup>66</sup> Only one woman was listed in all four directories.

One businesswoman who experienced postwar success was Mrs. Mary E. Furbush, a milliner. In 1870, this 33-year-old Virginia native owned a small business and paid her bills.<sup>67</sup> In a December 1871 rating, credit raters claimed that she was "worthy of conf[idence] in this line [and that] cr[edit] [was] not required to any am[oun]t." Furbush worked hard at maintaining her business. By June 1875 she was worth \$400 to \$500. Her ratings supplied the same information until 1879 when credit raters suggested that cash dealings were best.<sup>68</sup> Although she was not extended any credit and had very little money, Mrs. Furbush beat the odds and persevered in her millinery business for at least nine years.

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<sup>66</sup>It must be noted that 47 of the 72 women in the directories were found in the business directories for only one year. Of these women, thirty were first listed in the 1879/80 business directory. Thus, it is difficult to determine whether or not they may have appeared in subsequent directories.

<sup>67</sup>Her age of 33 years in 1870 is estimated from the fact that the 1880 manuscript census enumerated her as 43 years old.

<sup>68</sup>Virginia, vol. 9, p. 242.

Another female entrepreneur who succeeded in her business was Miss. S. A. Pearman. As a mantua maker and milliner, Pearman operated her firm for at least five years. In 1870, this sixty-year-old Virginia native had no evident husband. She owned no real estate, but had \$300 in personal property. Her first credit rating on September 19, 1870, stated, "Small means say \$500. Fair bus[iness] [and] hon[es]t and pays promptly." Credit raters believed she was safe for small bills. Like Mrs. Furbush, Pearman had no reason for credit in her line of business. Despite that fact, credit raters depicted Miss Pearman as "economical." She went out of business by the end of 1875.<sup>69</sup>

Mrs. E. Moseley exemplifies another postwar persistence story. Moseley, a Lynchburg dressmaker, operated her own millinery during the 1870s. A September 1870 credit rating illustrated that she had small means and did not earn more than a living. Additionally, she paid her bills when they were due. Credit raters considered her to be a "wor[thy] woman." She performed her work "by the piece." Like some of the previously-mentioned milliners, credit raters did not see any reason for her to need lines of credit. Her business also endured for the entire decade.<sup>70</sup>

Another milliner who persevered was Mrs. Eliza Goode.<sup>71</sup> In 1870, the 56-year-old Virginia native owned no real estate. She did possess \$200 worth of personal property and had no evident husband. An April 1871 credit rating estimated her worth slightly

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<sup>69</sup>Virginia, vol. 9, p. 242.

<sup>70</sup>Virginia, vol. 9, p. 242 and 245.

<sup>71</sup>Goode not only appeared in the R. G. Dun credit ledgers, but also the 1875 Lynchburg business directory.

higher as it stated her means at \$500. Goode had “good” character and was “worthy of confidence in this line.” Her business also did not require any capital or credit. Her firm persisted through at least 1879. Nevertheless, while she had been regarded in a positive manner, in 1879 credit raters asserted that she was “worthless and unreliable.”<sup>72</sup> Was her business taking a turn for the worse? Subsequent reports recommended no credit and cash dealings.<sup>73</sup>

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As in Norfolk, the numbers of Lynchburg businesswomen increased throughout the postwar era. Female proprietors in the postbellum era experienced more diversification in their business opportunities. However, they continued to comprise a small part of the population. Only a few women operated firms outside of the Lynchburg city limits.<sup>74</sup>

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<sup>72</sup>Virginia, vol. 9, p. 182.

<sup>73</sup>See Virginia, vol. 9, p. 182 and 202.

<sup>74</sup>Approximately eleven percent of the women found in the R. G. Dun ledgers owned firms outside of Lynchburg but still within the Campbell County boundaries.

## CHAPTER 3 STAUNTON BUSINESSWOMEN

During the postbellum years, one persevering Virginia businesswoman was Mrs. L. Walter, a Staunton milliner. On April 8, 1875, Walter was reported as having been in Staunton “but a short time.” Credit raters believed she had “little capital in her bus[iness] and would not be respons[ible] for large am[oun]ts.” According to her December 12, 1876 rating, her business appeared to be improving, “Keeps a small fancy goods and trimming store and seems a good bus[iness] in a small way. . . .” Walter’s husband worked as a teacher at the Augusta Female Seminary. Together they did not have any real estate. Almost a year later, Mrs. Walter’s circumstances improved even more. Her November 5, 1877 credit rating indicated that she “Has been d[oin]g a successful bus[iness]. [S]he has r[eal] e[state] and p[ai]d on it ab[ou]t \$1,500 ab[ou]t the same . . . remaining unpaid. Is in g[oo]d cr[edit] here and has been prompt in her transactions. It is th[ough]t she could be safely credited for reasonable am[oun]ts in the way of her bus[iness].”<sup>1</sup> Walter’s business continued as she “[had] been doing a successful bus[iness] as [a] milliner . . . to one of our large female schools.” Less than a year later, credit raters advised cash sales to her and noted that her husband claimed the “homestead” provision. One of her last ratings revealed that Mrs. Walter had “no means or cred[it].”<sup>2</sup> Did the fact that Mrs. Walter’s credit standing declined toward the end of the 1870s reflect the difficulty Staunton, and

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<sup>1</sup>Virginia, vol. 5, p. 193 R. G. Dun & Co. Collection, Baker Library, Harvard University Graduate School of Business Administration.

<sup>2</sup>Virginia, vol. 5, p. 232.

other southern, businesswomen faced during the post Civil War years? The lives of these women provide additional insight to the socio-economic situation of southern, especially Virginia, women.

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The city of Staunton, in Augusta County, had a much smaller population than either Lynchburg or Norfolk throughout the Civil War era. (See Table 1.) Staunton much more resembled Norfolk in the composition of its population. On the eve of the Civil War, almost three-fourths of Staunton's 3,875 residents were white, Norfolk's population was 70 percent white and Lynchburg only 55.5 percent white. While over one-third of Lynchburg's 1860 population included slaves, both Norfolk and Staunton maintained a little under one-fourth of their population as slave. By 1870, Staunton's population increased, but still 70 percent of its inhabitants were white. Additionally, the rate of Staunton's growth through 1880 did not measure up to Lynchburg's. By 1880, Lynchburg's population had more than doubled since 1860, but Staunton's growth was much more modest. Comparatively the counties that housed Staunton and Lynchburg continued to contain the same number of residents. (See Table 1.)

As a part of the Shenandoah Valley, Staunton and Augusta County felt the blows of the Civil War on its people and land. According to C. E. May, after the war many people in this region "were bankrupt and in want when the bloody, four-year Civil War

finally ended.”<sup>3</sup> Like the other regions and cities of Virginia, Staunton faced a shortage of food.

The deterioration of Augusta County during the war was brutal for its inhabitants. Charles Douglas Gray, an unconditional Unionist farmer in Augusta County, reflected on the damages of the Shenandoah Valley: “. . . ‘the country was almost a desert. There were no fences.’ . . .” He also noted that the farmers would be able to grow wheat without the fences because all of the livestock had been taken by the armies, and therefore, did not pose any problems.<sup>4</sup>

As Reconstruction politicians and community leaders began to reestablish local governments in Virginia, farmers, manufacturers, and professionals commenced resuscitating the economy. In Augusta County, the small family farm replaced the large plantations that had been worked by slave labor. The region’s farmers also began to use improved farm equipment. Not only did farming start to revive, but so did such small manufacturing firms as grain mills. Railroad development soon followed as the Valley Railroad, which ran from Harrisonburg to Staunton, opened in 1874. The revival of the farming communities encouraged the development of general stores and retail shops during the postwar era as well.<sup>5</sup>

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<sup>3</sup>C.E. May, *Life Under Four Flags in North River Basin of Virginia* (Verona, Virginia: McClure Printing Company, Inc., 1976), 438.

<sup>4</sup>As quoted and described in Richard Lowe, *Republicans and Reconstruction in Virginia, 1856-70* (Charlottesville: University Press of Virginia, 1991), 28.

<sup>5</sup>*Ibid*, 443-450.

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On the eve of the Civil War Staunton did not boast a large number of female entrepreneurs. In fact, between 1860 and 1880, only thirty-three women were reported in the R.G. Dun & Company credit ledgers for all of Augusta County.<sup>6</sup> Only five women conducted antebellum firms, less than one-third of the number of entries for Norfolk City.<sup>7</sup>

Four of these five women were married while they managed their firms, a higher ratio than found in Norfolk or Lynchburg. Because it sometimes was difficult for credit raters to assess whether the husband or the wife controlled the business, the firm was discussed under both individuals.

Mrs. E. Cease and her son operated a small store in Staunton under the sign of "Mrs. E. Cease & Son." However, the firm was appraised under both her and her husband. In a March 12, 1857 entry, credit raters gave their opinion that she should not be in control of the company. "Wife of 'Henry Cease,' who is w[orth] \$4,000 to \$5,000, [and] is respons[ible] for the debts. 'Son' is w[orth] nothing. The store is a small affair, [and] the bus[iness] ought to be conducted in the name of 'Henry' the husband. . . ."<sup>8</sup> Those who rated the firm continued to refer to Henry Cease, despite the firm being in her name.

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<sup>6</sup>Of these thirty-three women, six resided outside of Staunton.

<sup>7</sup>Of these five, four conducted business in Staunton and one in Stubbing Springs, Augusta County. Only two of the five were found in the 1860 manuscript census for Augusta County, thus not warranting a table. Like Lynchburg, there were no antebellum business directories for Staunton, thus making the credit ratings the only source.

<sup>8</sup>Virginia, vol. 5, p. 47.

One antebellum businesswoman, Kate Gorman, married while she was operating her own millinery firm. She began her business in the mid-1850s and, after marrying John Kelly in 1857, became “Mrs. Kate M. Kelly.” At this time she was considered “g[oo]d for her liab[ilitie]s in V[irgini]a. . . .” Yet because she was now married she was “not capable to contract unless it [was] guaranteed thro[ugh] a Trustee.” Kelly continued to run her business into the postbellum era. On the eve of the Civil War, the 34-year-old Maryland native, with no property of her own, was still considered “good.”<sup>9</sup>

Mrs. Gilkerson, owner of a Staunton eating and drinking house, was also married. Her husband, W. D. Gilkerson, was considered “insolvent.” She received her first credit reports in 1858 and continued to be listed through 1860. Her business must not have been deemed successful because her financial worth could not be ascertained. In June of 1860, she had “small means” and kept “a few boarders.” However, the Gilkersons decided not to stay in Staunton as her December 1860 entry, her last, stated: “The husband is insolvent. I understand they will leave here early in Jan[uar]y next.”<sup>10</sup>

Not all of the women who owned an antebellum business were either married or widowed. Sometimes a single woman ventured out into the business world, at times achieving success. Miss Lucy Jane Snyder, one such exceptional woman, ran a millinery firm in Staunton for at least nine years, from 1857 to 1866. In 1860, the 55-year-old Virginia native, possessed \$1,800 worth of real estate and \$2,000 of personal property.

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<sup>9</sup>Virginia, vol. 5, p. 67.

<sup>10</sup>Virginia, vol. 5, p. 95.

Snyder was “safe for her contracts” and was “said to be very well off.” Credit raters continuously reported her firm in a positive manner as she was a “safe dealer.”<sup>11</sup>

As with Norfolk and Lynchburg businesswomen, not all female proprietors were financially responsible or respectable. Mrs. Chesley Kinney owned a hotel in the Stubbing Springs part of Augusta County.<sup>12</sup> Again, credit raters seemed to have trouble designating who was the actual owner of the business. The entries were listed under her name, but sometimes her husband was reported. Mrs. Kinney received her first entry on June 21, 1856, indicating that she had a farm for sale and her husband had purchased property in Augusta Springs for \$15,000 in deferred payments. Credit raters advised people to “*be careful ab[ou]t these Kinneys, they are generally hard run,*” and continued to report them in the same manner up to the eve of the Civil War. Despite the bad reports and financial distress the Kinneys experienced, they too continued to operate their hotel after the conflict.<sup>13</sup>

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Three of the five antebellum firms operated by Staunton women survived the Civil War. One such woman, Kate Kelly, continued her antebellum millinery into the postwar era. A December 1865 credit rating indicated her business was worth \$500 and she was “good for sm[all] bills.” Her husband, John, owned \$1,000 of real estate. Credit raters

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<sup>11</sup>Virginia, vol. 5, p. 69.

<sup>12</sup>Kinney was the only antebellum businesswoman listed in the Augusta County credit ledgers who lived outside of Staunton.

<sup>13</sup>Virginia, vol. 5, p. 74.

believed she was a “good bus[iness]woman.” Throughout the postbellum era, Kate Kelly managed a successful millinery. Credit raters wrote in an April 1873 report that “Mrs. K[elly] [was] an industrious . . . bus[iness] lady and in good credit here for wants. . . .” With a good business reputation, her estimated worth became more valuable. In December 1873 she was valued at \$2,500 and, by August 1874, between \$6,000 to \$8,000. A December 1875 report provided a glowing description of Kate Kelly: “Does the best bus[iness] in this line here. . . .” Kelly owned the house where she resided. By June 1877, Kate, now a widow, still ran her millinery firm.<sup>14</sup> As a widow and mother, she became the guardian for her children. Her business became “slow,” but she still maintained “v[er]y good cr[edit].” In a December 1879 entry, credit raters revealed that Kelly had been sued and was “hard up.” Although she was still considered responsible, her estimated worth had fallen to between \$1,000 and \$2,000.<sup>15</sup> Despite the decline in her business after her husband’s death, Kate Kelly epitomized a successful businesswoman as she kept her firm open for more than twenty years.

Another female entrepreneur, Lucy Jane Snyder, endured the disruption of the Civil War. Regarded as a “safe dealer” before the conflict, Snyder continued to operate a “very good” millinery in 1865. Although a July 1866 credit rating described her as “A very

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<sup>14</sup>Virginia, vol. 5, p. 113.

<sup>15</sup>Virginia, vol. 5, p. 112.

safe old lady. Tho' she does not own a great deal of property. Very good for a small am[oun]t," a year later she closed her establishment and moved to Cincinnati, Ohio.<sup>16</sup>

The Kinneys, who owned a hotel in Staunton and Stubbing Springs before the war, continued their establishment in the postbellum era as well. Credit raters reported the husband after the war and acknowledged his debt.<sup>17</sup> By December 1875, Mr. Kinney was bankrupt and his wife ran the hotel. Despite his own financial problems, Mr. Kinney remained "respons[ible] for her debts."<sup>18</sup> The Kinney's situation did not improve as they had nothing "but furniture in [the] Hotel." A December 1879 credit rating summed up their situation: "No responsibility of consequence. Recommend cash as safest."<sup>19</sup>

As in Norfolk and Lynchburg, the postwar period brought new business opportunities to these Shenandoah Valley women. After the conflict, not only did the number of female entrepreneurs in Staunton and Augusta County increase, but the types of businesses in which they participated also expanded. From only five businesswomen before the war to at least twenty-eight after the war, the number of female entrepreneurs increased by over fivefold.<sup>20</sup> Additionally, women entered into new types of firms after

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<sup>16</sup>Virginia, vol. 5, p. 69.

<sup>17</sup>See the February 1875 entry in Virginia, vol. 5, p. 74.

<sup>18</sup>The February 1877 credit rating indicated Mr. Kinney was responsible for her debts but does not clearly reveal if she had any debt.

<sup>19</sup>Virginia, vol. 5, p. 74.

<sup>20</sup>This figure is according to the R. G. Dun & Co. credit ledgers since only one business directory was available between 1860 and 1880.

1865. Most were milliners or grocers, but they also operated confectioneries, bakeries, and book stores.<sup>21</sup>

For instance, Mrs. J. Cowan operated a Staunton book store for one year following the death of her husband in 1875. Mr. Cowan had succeeded his father who died in 1871. The firm had been Staunton's "leading book bus[iness] for many years." He maintained "the confid[e]n[ce] of the community." Mr. Cowan conducted a "good bus[iness]" and was "prompt and reliable." However, he died by July 1875. Mrs. J. Cowan had interest in real estate left by her husband. Credit raters in a July 1875 report described her as "striving hard to make a living for [her]self and children." Approximately one year later she was out of business, reflecting the difficulty southern women faced in the business world.<sup>22</sup>

As evidenced by Mrs. Cowan's story, the death of a husband introduced women not only to widowhood, but also new business ventures. Sometimes these firms were generally male-oriented. James Mayes commenced a tannery before the Civil War. Initially, credit raters believed he would not "last very long." However, he proved them wrong. Despite his drinking "too much whiskey," James was considered "good." His firm persevered through the war years although his property had been burned during a raid. During the postbellum era, he formed a partnership entitled "Mayes & Stover." By July

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<sup>21</sup> According the credit ledgers, nine women managed groceries and thirteen operated millineries. The women listed in the Staunton business directory will be noted later in this thesis.

<sup>22</sup> Virginia, vol. 5, p. 171.

1866, he died and left a considerable amount of real estate. His wife, Rhoda, became the administrator of his estate and continued the tannery with Mr. Stover. Together Mrs. Mayes and Stover were “thought to be good.” Credit raters depicted Rhoda as “prudent with bus[iness] capac[ity].” She owned “very desirable p[ro]p[ert]y” and had “ample means.” She managed the tannery with her partner for about ten years and went out of business by February 1877.<sup>23</sup>

After the war another widow, Bridget Bolen, operated a retail grocery. Her first credit rating in December 1865 aptly described her as an: “Old Irish woman[,] very thrifty owns 2 or 3 farms and other property . . . [she] buried 3 husbands. Illiterate old woman but very sharp.” Credit raters revealed that she also kept a dairy and made money. A successful businesswoman, Bridget was considered “very good[,] a very remarkable woman for her untiring energy and success. . . .” Despite continuously positive ratings and her probable wealth, by December 1869, Bolen went out of business.<sup>24</sup>

After the death of her husband, Charles, Mrs. Ann McMahon also operated a grocery during the late 1870s. Charles left her a house and lot worth \$1,500. Unfortunately, despite claims he had paid for the property, Mr. McMahon did not leave a

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<sup>23</sup>Virginia, vol. 5, p. 52 and 53.

<sup>24</sup>Virginia, vol. 5, p. 119. A “Bridget Bolen” was enumerated in the 1880 manuscript census. Also a native of Ireland, this Bolen operated a boarding house. It is unclear whether this is the same Bridget Bolen.

deed. Ann's grocery store was small and located on the "outer end of Staunton." Credit raters asserted it was worth nothing and would not advise her credit.<sup>25</sup> Ann, a 45-year-old Irish native, continued to operate her grocery into 1880.

In Waynesboro, Mrs. A. M. Frey, also a widow, owned a millinery firm. According to her June 1877 credit rating, she was "Ab[ou]t mak[in]g a living." Frey was worth a few hundred dollars but did not possess real estate. Despite her lack of financial worth, credit raters asserted they "would not hesitate to give a limited cr[edit]." Through the end of the decade, Frey managed her "small" firm. She was regarded as "hon[est] and h[a]rdw[or]k[in]g."<sup>26</sup>

As in Norfolk and Lynchburg, marriage influenced the lives of female entrepreneurs. In the case of Mrs. Mary E. Fagan, marriage did not deter her entrepreneurial motivation. She worked in Staunton as a milliner and dressmaker throughout much of the postwar era. During the Civil War, her husband, James, "made money . . . blockade running." In 1865, Mary had \$400 of capital in her business and was considered "industrious." James worked as a boot and shoe maker. Although she conducted her own firm, Mary faced an obstacle in marriage because she owned "no separate estate." In 1870, the 36-year-old Virginia native owned no property. By February 1875, Mary possessed "small means but [was] smart and d[oin]g a fair bus[iness] . . . regarded a fair risk for small amounts." Interestingly, her July 1875 credit rating

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<sup>25</sup>Virginia, vol. 5, p. 221.

<sup>26</sup>Virginia, vol. 5, p. 205.

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<sup>25</sup>Virginia, vol. 5, p. 221.

<sup>26</sup>Virginia, vol. 5, p. 205.

compared Mary with James and depicted her as “the best bus[iness] ‘man’ of the two.”

Fagan ran her millinery at least through June 1877.<sup>27</sup>

Hanna O’Hare, who conducted a confectionery in Staunton during the 1870s, in 1872 possessed real estate worth approximately \$8,000. Credit raters described her as “economical, prompt and in good cr[edit].” A year later credit raters, however, asserted that she had a “small estab[lishmen]t. Cr[edit] hardly fair.” Questions were raised about this previous report in which credit raters responded: “(In answ[er] to ? as to discrepancy) last report is correct.” Hanna continued to operate a “good” business. She was believed to be a “v[er]y honest hardworking lady.” By February 1877, she married and became Mrs. A. Weaver. Despite the fact that she owned property worth \$5,000 to \$7,000 and her husband had no means, her husband became “respons[ible] for his wife’s name.” A July 6, 1877 credit rating, reflective of the financial differences between Hanna and her spouse, noted, “Has tax on r[eal] e[state] during her lifetime valued at ab[ou]t \$7,000 to \$8,000[,] but it can not be taken for her husband[’]s debts.” Credit raters assessed that she was “entitled to some cr[edit] but could not advise cr[edit] to him.” Hanna persisted in her firm through the end of the 1870s.<sup>28</sup> By 1879, she went out of business.<sup>29</sup>

Marriage also allowed women to take on new business ventures when their husbands faced financial trouble. One such woman was Mrs. P. Heller. Her husband,

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<sup>27</sup>Virginia, vol. 5, p. 154.

<sup>28</sup>Virginia, vol. 5, p. 179.

<sup>29</sup>Virginia, vol. 5, p. 243.

stock valued at \$4,000 to \$5,000. Although a June 1879 credit rating designated that Mrs. Deltor was “out of bus[iness],” she received subsequent entries proving otherwise. Her August 8, 1879 credit rating described Mrs. Deltor as “A lady of the best intentions but knows [nothing] . . . of bus[iness]. [S]he has no p[ro]p[erty] of any consequence and is in a bad pecuniary situation.”<sup>32</sup> She remained in business through at least 1880.

Some Staunton businesswomen formed partnerships in their entrepreneurial ventures. In 1869, Mrs. P. Scherer and Miss A. D. Bickle jointly owned a millinery. They performed a “small” business and possessed “small means.” In 1870, neither Scherer, a 30-year-old Irish native, nor Bickle, a 26-year-old Virginia native, owned property or had a living husband. Despite their lack of wealth, the partners stood in good credit. In July 1873, credit raters described their firm as “small,” but their “reputation [was] fair.” Scherer and Bickle continued to receive positive credit ratings throughout the early 1870s. For example, in July 1875 their credit rating indicated: “Means quite limited say \$1,000[,] do a small bus[iness] and seem to be well intentioned[.] [W]ould reg[ar]d them worthy of limited cr[edit].” However, a June 1876 entry reflected a possible change in the success of their millinery, “Very limited means if any. Cautious dealings.” Afterwards, credit raters advised care and cash dealings.<sup>33</sup>

Sometimes partnerships developed within the family and not just between two women. Catherine Yeager and her son managed a bakery during the 1870s. The Yeagers

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<sup>32</sup>Virginia, vol. 5, p. 171.

<sup>33</sup>Virginia, vol. 5, p. 156.

came to Staunton from Baltimore and had a “large bakery.” Initially, credit raters found it difficult to determine the true owner of the firm. A July 1875 credit rating indicated: “Cr[edit] not recommended. [N]ot regarded reliable, the husband is *Conrad* and wife *Catherine* can[’]t tell to which the bus[iness] belongs.” When financial problems arose, the situation became more clear as Conrad’s property “[was] made over to his wife. [Had] been sued not reliable. . . .” By June 1876, Conrad died. Thus, the partnership and owners were Catherine and her son. An October 13, 1876 credit entry revealed: “The son states . . . that the firm is comp[ose]d of himself and his mother and that they own r[eal] e[state] worth \$10,000 to \$12,000. We hear that they pay in Balt[imore] with a fair degree of p[romp]tness and that they [are] very well off. . . .” Concurrently, the report portrayed that merchants in Staunton did not necessarily view the Yeagers in such a positive manner. One merchant described the Yeagers to credit raters as “thrifty” and “sh[oul]d sell for cash.”<sup>34</sup> Catherine and her son maintained the bakery a few more years. She was worth \$2,000 to \$3,000 while her son was worth nothing. On September 14, 1878, a credit entry disclosed yet another potential problem. Credit raters were not sure “whether such a firm existed or not. . . .” However, they assessed that Catherine owned a small lot valued at \$300 and “live[d] in prop[ert]y bought for \$3,000 but not p[ai]d for all and have no deed of it . . . can[’]t rec[om]m[en]d cr[edit].” Eleven days later, raters produced another entry in order to address a potential discrepancy. The September 25, 1878 report stated: “(Ans. to Special ?) C. Yeager & Son are not in existence now. [T]hey f[o]rm[er]ly conducted [a]

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<sup>34</sup>Virginia, vol. 5, p. 167.

confectionery with bakery attached. Mrs. C. Yeager owns some r[ea]l e[st]ate. . . . Her son Jno. G. Yeager who is now carrying on a bakery is a man of no means. . . .”<sup>35</sup> Mrs. Yeager did receive additional reports indicating she was still in business, as a July 1879 entry portrayed her as a “small dealer.”<sup>36</sup>

Postwar business success can be viewed in different ways. One criterion might be female perseverance in the business world. Approximately one-third of the women enumerated in the R. G. Dun credit ledgers for Staunton and Augusta County remained in business for at least five years.<sup>37</sup> For example, Mrs. J. K. Moran succeeded in her general store business from 1871 to at least 1879. Despite that level of success, credit raters reported that she and her husband’s means were “quite small.” The Morans were thought to “pay their bills quite promptly and are said to be safe in a small way, v[er]y close in their dealings, not wasting a cent.” A married businesswoman, she and her husband also owned a house. A June 1879 credit rating indicated she “ha[d] p[ro]p[ert]y in trust for her and children.” By December 1879, now a widow, she continued with her firm.<sup>38</sup>

Augusta County businesswomen also operated in other localities besides Staunton, including Waynesboro and Steeles Tavern. Of the thirty women listed in Augusta County’s credit ledger, six operated their firms outside of Staunton. One such woman,

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<sup>35</sup>Virginia, vol. 5, p. 212.

<sup>36</sup>Virginia, vol. 5, p. 213.

<sup>37</sup>Ten out of the thirty women found in the R. G. Dun ledgers for 1860 to 1880 operated their firms for at least five years. Three of these ten owned their businesses before the Civil War.

<sup>38</sup>Virginia, vol. 5, p. 184.

Mrs. M. Taliafero, conducted a millinery in Waynesboro. Her December 1872 credit rating described her as “an industrious lady.” Taliafero’s firm was small, but she had a “fair reputation.” Two years later, credit raters wrote that Taliafero “ain[’]t wo[rth] a blue beam.” By July 1875, she moved from Waynesboro.<sup>39</sup>

Miss Jane Mann also operated a Waynesboro millinery, but she experienced more success than Mrs. Taliafero. Mann began her business in 1868, and she did not have “much means” or a “title to [her] prop[er]ty.” Credit raters advised “discretion in extending cr[edit].” By December 1873, she still had very little wealth, “[no] more than [was] necessary to carry on her sewing with.” Despite her limited financial circumstances, credit raters depicted Jane as “very much . . . a lady[,] indust[rious] and worthy of any limited cr[edit] she may ask.” She continued to run her millinery throughout the 1870s with no change in her credit standing. Her last credit rating indicated that Jane “about makes a living hardworking and deemed worthy [of] limited cr[edit].”<sup>40</sup> In 1880, the forty-year-old Virginia native continued to operate her millinery. A single woman, she lived with her father.

Another countryside businesswoman, Mrs. Mary C. Steele, operated a general store in Steeles Tavern of Augusta County.<sup>41</sup> Her June 25, 1878 credit rating asserted that “her relatives [were] v[er]y well off.” This makes one question why Mary needed to or wanted

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<sup>39</sup>Virginia, vol. 5, p. 142.

<sup>40</sup>Virginia, vol. 5, p. 112.

<sup>41</sup>According to the R. G. Dun credit ledger, Mrs. Steele lived in Steeles Tavern, but she was also listed as living in Midway. See Virginia, vol. 5, p. 220, 223, and 227.

to run her own firm. Described as energetic and industrious, she paid her bills on time. Credit raters trusted Mary claiming they “would not be afraid to trust her for a sm[all] am[oun]t.” Mary’s husband was not quite as successful in his own ventures as credit raters depicted him as “unfortunate in bus[iness] and is wor[th] 00.” The very next day opinions of Mary Steele changed. The entry noted, “I learn she is wor[th] 00. Can[’]t advise cr[edit].” Almost a year later, reports stated Mary Steele was out of business.<sup>42</sup> However, she received subsequent reports. A December 1879 credit rating emphasized that she was a “widow” and “[had] no store.” In 1880, another credit entry reflected that she was in business in Steeles Tavern. According to the rating, “Cr[editor]s sh[ou]ld sell only on their own risk. The records don[’]t show that she has any means.”<sup>43</sup>

Only one business directory in 1878/79 for Staunton was found for the postwar era. By the end of the era, women participated in eight types of firms. Most conducted millineries and boarding houses. (See Table 5.)<sup>44</sup> By 1880, most Staunton and Augusta County businesswomen were middle-aged and widowed. (See Table 13.)<sup>45</sup>

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<sup>42</sup>Virginia, vol. 5, p. 227.

<sup>43</sup>More than likely the three different entries for Mary C. Steele or M. C. Steele refer to the same woman. See Virginia, vol. 5, p. 220 and 223.

<sup>44</sup>Sheriff, Benj. R. (compiler). *Sheriff's Shenandoah Valley Rail Road Directory, 1878-79*. 1878. Also, one woman, Mrs. L. Walter, was listed under three sections: fancy goods, hair workers, and millineries.

<sup>45</sup>Only the characteristics of 1880 were charted because not enough data was available for 1860 and 1870.

To conclude, Staunton, like the other Virginia communities, experienced a rise in the number of female proprietors after the Civil War. As in Lynchburg, most of the businesswomen operated in Staunton rather than the surrounding countryside. In comparison with Norfolk and Lynchburg, Staunton boasted the fewest number of female entrepreneurs. These women entered the business world for different reasons ranging from widowhood to financial fronts to economic necessity. Their experiences provide a new glimpse into nineteenth-century Virginia society.

## CONCLUSION

All three communities, Norfolk, Lynchburg, and Staunton, experienced an increase in female entrepreneurship after the Civil War. Despite their growing ranks, however, businesswomen continued to comprise only a small part of the market share when they competed against men.

The Civil War era brought both change and continuity to Virginia businesswomen. Norfolk, the largest city studied, had more businesswomen than either Lynchburg or Staunton. Studying the counties of Augusta and Campbell reveals that the vast majority of women operated firms within the cities rather than surrounding countryside.

Despite these initial differences, all three communities did experience some similar patterns. First, all three localities witnessed increases in the number of female proprietors after the Civil War. These larger numbers of businesswomen entered the market for a variety of reasons, not all beneficial to the female's status. In Norfolk, Lynchburg, and Staunton women took control of their own firms because of widowhood, economic necessity, and as financial fronts for their husbands. The latter group of women did not always maintain control over their firm, but just had their names and merit used as cover-ups for their spouses. Credit raters usually unearthed the truth in these situations.

A second pattern that shows similarities between businesswomen in the three communities is the increase in opportunity after the war. Whether in the R. G. Dun credit ledgers or in the business directories, the types of firms that women participated in became

more diversified after the Civil War. During the postbellum era, women continued to own, and sometimes dominate, the market in their traditional firms, such as millineries.

However, they also began to conduct such male-oriented enterprises as saloons, cigar and tobacco firms, and butcheries. Despite this diversification, women still controlled just a small share of the total business market.

A third change after the Civil War in Norfolk and Lynchburg was a shift in the nativity of businesswomen. A majority of antebellum businesswomen in the two communities were born in the South, usually Virginia. After the conflict, an increasing share of female entrepreneurs was foreign-born. At the same time, throughout the era, most Virginia businesswomen were either unmarried or widows.

While generally, most businesswomen in all three localities were middle-aged, there was some difference as well. In Norfolk, the average antebellum businesswoman was in her early forties and, by 1870, in her mid-forties. However, in 1880, the female entrepreneur was somewhat younger--in her late thirties to mid-forties. Lynchburg's typical antebellum businesswoman, in her early forties, by 1880 was now older-- in her late forties to mid-fifties.

Additionally, although a majority of the businesswomen operated their firms alone, some worked in partnerships. However, the partnerships developed primarily in three different ways. First, some women worked with another woman to form an enterprise. This pattern was observed with Norfolk's O'Leary and Elder. Also, a widowed woman might have continued her spouse's former partnership with another man. Such was the

case with Rhoda Mayes of Staunton. Finally, women found business partners within their own families, such as Catherine Yeager and her son who owned a Staunton bakery.

Marriage was another factor that affected the role and status of female proprietors. Although most businesswomen were not married, some were. In all three communities, a minority of women combined marital life and business ventures both before and after the war. Different circumstances surrounded each woman's life. Sometimes a woman entered the business world in order to supplement her spouse's income. Other times, women married after they had already commenced their firms. Once married, businesswomen faced either continuing or quitting her firm. In some instances, the husband took control of her firm and placed it under his name. One case, Mrs. Byrne/McNamara of Lynchburg, reflected the possibility that a man married a businesswoman in order to better his own financial situation. Such an instance reveals the potential vulnerability of southern businesswomen.

The female proprietors in all three communities faced a similar hardship in whether or not they could succeed in the business market. While a small percentage of women persevered both before and after the war, most did not persist more than a few years in their ventures.

In this study, the major differences between the businesswomen in the Virginia communities came with their own personal stories and characteristics. Although they can be classified, each woman's circumstances were unique.

This work may not reveal if these patterns follow for the entire South, but many

similarities were present among these cities as well as Richmond, Virginia. For instance, in their 1997 study, Kenzer and Goldenberg also found that the number of businesswomen in Richmond increased after the war, they were generally unmarried, and they faced diversity in the types of firms they managed.

The significance of this study will only become apparent when historians use the same sources to study Virginia businessmen. In other words, the statistical findings have no basis for comparison since there is virtually no other Virginia or any other state study of businessmen. Therefore, understanding the full impact these women had on southern society during the Civil War era becomes difficult.

Table 1  
Population of Virginia Communities, 1860-1880

Location	1860				1870			1880		
	White	Free Blacks	Slave	Total	White	Blacks	Total	White	Blacks	Total
Norfolk City	10,299	1,046	3,284	14,620	10,462	8,766*	19,229	11,898	10,068	21,966
Lynchburg City**	3,802	357	2,694	6,853	3,472	3,353	6,825	7,485	8,474	15,959
Staunton City	2,865	110	900	3,875	3,585	1,535	5,120	4,436	2,225	6,664
Augusta County, incl. Staunton	21,547	586	5,616	27,749	22,026	6,737	28,763	26,393	9,310	35,703
Campbell County, incl. Lynchburg**	13,588	1,029	11,580	26,197	14,641	14,343	28,984	17,297	18,953	36,250

\*also one Indian

\*\*The 1870 Manuscript Census returns for Campbell County are incomplete because some principal civil divisions were not separately returned.

98 Sources: U.S. Bureau of the Census, Eighth Census, POPULATION OF THE UNITED STATES IN 1860; COMPILED FROM THE ORIGINAL RETURNS OF THE EIGHTH CENSUS (Washington, D.C.: Government Printing Office, 1864); U.S. Bureau of the Census, Ninth Census, THE STATISTICS OF THE POPULATION OF THE UNITED STATES; COMPILED FROM THE ORIGINAL RETURNS OF THE NINTH CENSUS (JUNE 1, 1870) (Washington, D.C.: Government Printing Office, 1872.); U.S. Bureau of the Census, Tenth Census, THE STATISTICS OF THE POULATION OF THE UNITED STATES AT THE TENTH CENSUS (JUNE 1, 1880) (Washington, D.C.: Government Printing Office, 1883).

Table 2  
Norfolk Businesswomen, 1860-67\*

Type of Business	1860			1866			1867		
	Total Number of Firms	Number of Women	Women's Market Share (%)	Total Number of Firms	Number of Women	Women's Market Share (%)	Total Number of Firms	Number of Women	Women's Market Share (%)
Academies and Schools	**	**	**	3	1	33.3	5	1	20.0
Bakers	8	3	37.5	8	1	12.5	10	0	0.0
Boarding Houses	**	**	**	11	8	72.7	12	8	66.7
Boot & Shoe Dealers	12	0	0.0	12	1	8.3	12	0	0.0
Butchers	**	**	**	29	1	3.4	42	2	4.8
Clothiers	20	0	0.0	20	0	0.0	16	0	0.0
Confectioners	15	0	0.0	5	0	0.0	6	1	16.7
Dressmakers	**	**	**	**	**	**	**	**	**
Druggists--Retail	9	0	0.0	11	0	0.0	13	0	0.0
Dry Goods--Retail	21	0	0.0	24	2	8.3	19	0	0.0
Dyers & Scourers	2	1	50.0	2	0	0.0	2	0	0.0
Eating Houses	**	**	**	**	**	**	**	**	**
Fancy Goods	4	0	0.0	7	0	0.0	10	3	30.0
Grocers--Retail	81	14	17.3	87	6	6.9	112	9	8.0
Hair Dressers	**	**	**	16	1	6.3	15	0	0.0
Hair Workers	**	**	**	**	**	**	**	**	**
Hat Bleachers	**	**	**	1	1	100.0	1	1	100.0
Hotels	9	0	0.0	2	0	0.0	4	0	0.0
Hucksters	**	**	**	**	**	**	**	**	**
Jewelers	8	0	0.0	1	0	0.0	5	0	0.0
Market Men	**	**	**	5	0	0.0	5	1	20.0
Midwives	**	**	**	**	**	**	1	1	100.0
Millineries	9	8	88.9	8	6	75.0	7	6	85.7
News Depots, &c	2	0	0.0	1	0	0.0	1	0	0.0
Notions, Hosiery, &c	**	**	**	**	**	**	**	**	**
Physicians	27	0	0.0	24	1	4.2	26	1	3.8
Plaster Paris	**	**	**	**	**	**	**	**	**
Porter Houses	**	**	**	23	1	4.3	9	0	0.0
Restaurants	14	1	7.1	35	0	0.0	20	0	0.0
Saloons	18	1	5.6	9	0	0.0	27	10	37.0
Segars & Tobacco	**	**	**	**	**	**	**	**	**
Shirt Manufacturers	**	**	**	**	**	**	**	**	**
Tailors	**	**	**	2	0	0.0	4	0	0.0
Teachers	**	**	**	**	**	**	**	**	**
Variety Stores	**	**	**	4	0	0.0	1	0	0.0
Wines & Liquors--Retail	**	**	**	12	1	8.3	6	0	0.0
Total in those with at least one businesswomen	259	28	10.8	362	31	8.6	391	44	11.3

\*Compiled from the Norfolk Business Directories for the respective years.

\*\*This type of business was not listed in the directory for that year.

Table 3  
Norfolk Businesswomen, 1872-1880\*

Type of Business	1872			1874			1875			1880		
	Total Number of Firms	Number of Women	Women's Market Share (%)	Total Number of Firms	Number of Women	Women's Market Share (%)	Total Number of Firms	Number of Women	Women's Market Share (%)	Total Number of Firms	Number of Women	Women's Market Share (%)
Academies and Schools	**	**	**	**	**	**	**	**	**	11	5	45.5
Bakers	12	0	0.0	8	0	0.0	11	0	0.0	11	0	0.0
Boarding Houses	9	5	55.6	15	12	80.0	18	14	77.8	12	8	66.7
Boot & Shoe Dealers	12	0	0.0	13	0	0.0	13	0	0.0	15	0	0.0
Butchers	27	1	3.7	20	0	0.0	19	0	0.0	24	0	0.0
Clothiers	15	0	0.0	17	0	0.0	18	2	11.1	22	0	0.0
Confectioners	17	3	17.6	15	2	13.3	27	3	11.1	30	4	13.3
Dressmakers	8	5	62.5	6	6	100.0	10	9	90.0	13	13	100.0
Druggists--Retail	18	0	0.0	20	0	0.0	15	0	0.0	20	1	5.0
Dry Goods--Retail	22	1	4.5	20	2	10.0	16	0	0.0	25	3	12.0
Dyers & Scourers	2	1	50.0	3	1	33.3	4	1	25.0	5	0	0.0
Eating Houses	5	3	60.0	**	**	**	**	**	**	**	**	**
Fancy Goods	7	0	0.0	12	1	8.3	10	2	20.0	5	0	0.0
Grocers--Retail	129	8	6.2	108	4	3.7	134	12	9.0	161	17	10.6
Hair Dresser	**	**	**	2	0	0.0	**	**	**	**	**	**
Hair Worker	2	1	50.0	2	1	50.0	1	0	0.0	3	2	66.7
Hat Bleacher	1	0	0.0	1	0	0.0	**	**	**	**	**	**
Hotels	6	1	16.7	8	0	0.0	5	0	0.0	4	0	0.0
Hucksters	21	1	4.8	17	0	0.0	**	**	**	24	1	4.2
Jewelers	10	0	0.0	10	0	0.0	6	0	0.0	1	1	100.0
Market Men	**	**	**	**	**	**	**	**	**	**	**	**
Midwives	**	**	**	**	**	**	**	**	**	**	**	**
Millineries	8	6	75.0	11	6	54.5	11	8	72.7	12	8	66.7
News Depots, &c	3	1	33.3	2	0	0.0	2	0	0.0	3	0	0.0
Nothings, Hosiery, &c	3	1	33.3	6	0	0.0	5	0	0.0	10	4	40.0
Physicians	14	0	0.0	24	0	0.0	24	0	0.0	20	0	0.0
Plaster Paris	1	1	100.0	**	**	**	**	**	**	**	**	**
Porter Houses	**	**	**	**	**	**	**	**	**	**	**	**
Restaurants	47	3	6.4	42	2	4.8	38	3	7.9	8	0	0.0
Saloons	**	**	**	**	**	**	**	**	**	35	1	2.9
Segars & Tobacco	13	0	0.0	15	1	6.7	20	1	5.0	**	**	**
Shirt Manufacturer	1	0	0.0	2	1	50.0	1	0	0.0	2	1	50.0
Tailors	11	0	0.0	13	0	0.0	13	0	0.0	14	1	7.1
Teachers	3	1	33.3	**	**	**	**	**	**	**	**	**
Variety Stores	3	0	0.0	5	0	0.0	6	0	0.0	17	2	11.8
Wines & Liquors--Retail	7	0	0.0	12	0	0.0	17	0	0.0	13	0	0.0
Total in those with at least one businesswoman	437	44	10.1	429	39	9.1	444	55	12.4	520	72	13.8

\*Compiled from the Norfolk Business Directories for the respective years.

\*\*This type of business was not listed in the directory for that year.

Table 4  
Postwar Lynchburg Businesswomen, 1873-1880

Type of Business	1873			1875			1876/77			1879/80		
	Total Number of Firms	Number of Women	Women's Market Share (%)	Total Number of Firms	Number of Women	Women's Market Share (%)	Total Number of Firms	Number of Women	Women's Market Share (%)	Total Number of Firms	Number of Women	Women's Market Share (%)
Bakers	5	0	0.0	3	0	0.0	5	0	0.0	6	1	16.7
Boarding Houses	7	3	42.9	14	7	5.0	12	8	66.7	13	11	84.6
Cigars & Tobacco	4	0	0.0	**	**	**	**	**	**	7	1	14.3
Dressmakers	6	6	100.0	**	**	**	**	**	**	12	12	100.0
Eating Houses	**	**	**	3	1	33.3	**	**	**	**	**	**
Fancy Goods	**	**	**	1	0	0.0	3	2	66.7	8	2	25.0
General Merchandise	**	**	**	6	1	16.7	**	**	**	**	**	**
Grocers	86	3	3.5	74	7	9.5	91	9	9.9	119	13	10.9
Hairdressers	1	0	0.0	1	1	100.0	**	**	**	**	**	**
Millinery	8	3	37.5	10	3	30.0	7	1	14.3	9	4	44.4
Music Teachers	**	**	**	**	**	**	**	**	**	2	1	50.0
Newspapers	4	0	0.0	4	0	0.0	4	0	0.0	3	1	33.3
Produce	**	**	**	4	0	0.0	12	0	0.0	20	2	10.0
Saloons	**	**	**	11	1	9.1	14	0	0.0	21	1	4.8
Schools, Academies, &c.	**	**	**	1	1	100.0	1	1	100.0	**	**	**
Variety Stores	**	**	**	**	**	**	2	1	50.0	**	**	**
Total in those with at least one businesswoman	121	15	12.4	132	22	16.7	151	22	14.6	220	49	22.3

\*Compiled from the Lynchburg Business Directories for the respective years.

\*\*This type of business was not listed in the directory for that year.

Table 5  
Postwar Staunton Businesswomen, 1878-79

Type of Business	Total Number of Firms	Number of Women	Women's Market Share (%)
Bakers	3	1	33.3
Boarding Houses	8	3	37.5
Cigars, Tobacco, &c.	9	1	11.1
Confectioners	4	1	25.0
Fancy Goods	2	1	50.0
Grocers--Retail	31	1	3.2
Hair Workers	2	2	100.0
Millinery	6	5	83.3
Total in those with at least one businesswomen	65	15	23.0

\*Compiled from the Staunton Business Directory, 1878-79.

\*\*One woman was listed under three different headings:  
Fancy Goods, Hair Workers, and Millinery.

Table 6  
 Characteristics of Norfolk Businesswomen  
 based upon Credit Ratings and Business Directories, 1860

	Businesswomen in Credit Ratings n=9	Businesswomen in Business Directories n=20	Combined n=9
<b>Age:</b>			
20-29	11.1 (%)	5.0 (%)	11.1 (%)
30-39	22.2	25.0	22.2
40-49	66.7	60.0	66.7
50-59	0.0	5.0	0.0
60+	0.0	5.0	0.0
Mean	40.6 years	42.0 years	40.6 years
Median	43.0 years	42.0 years	43.0 years
<b>Real Estate:</b>			
\$0	88.9 (%)	75.0 (%)	88.9 (%)
1-99	0.0	0.0	0.0
100-499	0.0	0.0	0.0
500-999	0.0	0.0	0.0
1,000-2,499	0.0	10.0	0.0
2,500-4,999	0.0	5.0	0.0
5,000-9,999	11.1	5.0	11.1
10,000+	0.0	5.0	0.0
Mean	\$1,000.00	\$1,350.00	\$1,000.00
Median	\$0.00	\$0.00	\$0.00
<b>Personal Property:</b>			
\$0	33.3 (%)	25.0 (%)	33.3 (%)
1-99	0.0	0.0	0.0
100-499	11.1	30.0	11.1
500-999	0.0	5.0	0.0
1,000-2,499	11.1	15.0	11.1
2,500-4,999	22.2	10.0	22.2
5,000-9,999	11.1	5.0	11.1
10,000+	11.1	10.0	11.1
Mean	\$2,791.67	\$3,071.25	\$2,791.67
Median	\$1,000.00	\$300.00	\$1,000.00
<b>Total Property:</b>			
\$0	33.3 (%)	25.0 (%)	33.3 (%)
1-99	0.0	0.0	0.0
100-499	11.1	20.0	11.1
500-999	0.0	5.0	0.0
1,000-2,499	11.1	15.0	11.1
2,500-4,999	11.1	15.0	11.1
5,000-9,999	11.1	5.0	11.1
10,000+	22.2	15.0	22.2
Mean	\$3,791.67	\$4,421.25	\$3,791.67
Median	\$1,000.00	\$750.00	\$1,000.00
<b>% Married</b>	11.1 (%)	10.0 (%)	11.1 (%)
<b>Birthplace:</b>			
Virginia	55.6 (%)	60.0 (%)	55.6 (%)
The South	55.6	65.0	55.6
The North	22.2	15.0	22.2
Foreign-Born	22.2	20.0	22.2

\*The businesswomen may be in either antebellum or postbellum business directories.  
 For a comparison of those women who were found in Norfolk's 1860 manuscript census  
 before and after the Civil War, see Table 7.

Table 7  
 Characteristics of Antebellum and Postbellum  
 Norfolk Businesswomen, 1860

	Antebellum n=13	Postbellum n=14	Total n=20
<b>Age:</b>			
20-29	7.7 (%)	0.0 (%)	5.0 (%)
30-39	23.1	28.6	25.0
40-49	61.5	64.3	60.0
50-59	0.0	7.1	5.0
60+	7.7	0.0	5.0
Mean	41.2 years	42.4 years	42.0 years
Median	42.0 years	43.5 years	42.0 years
<b>Real Estate:</b>			
\$0	76.9 (%)	78.6 (%)	75.0 (%)
1-99	0.0	0.0	0.0
100-499	0.0	0.0	0.0
500-999	0.0	0.0	0.0
1,000-2,499	15.4	0.0	10.0
2,500-4,999	0.0	7.1	5.0
5,000-9,999	7.7	7.1	5.0
10,000+	0.0	7.1	5.0
Mean	\$961.54	\$1,678.57	\$1,350.00
Median	\$0.00	\$0.00	\$0.00
<b>Personal Property:</b>			
\$0	23.1 (%)	28.6 (%)	25.0 (%)
1-99	0.0	0.0	0.0
100-499	23.1	21.4	30.0
500-999	7.7	0.0	5.0
1,000-2,499	15.4	14.3	15.0
2,500-4,999	15.4	14.3	10.0
5,000-9,999	7.7	7.1	5.0
10,000+	7.7	14.3	10.0
Mean	\$2,207.69	\$4,123.21	\$3,071.25
Median	\$500.00	\$650.00	\$300.00
<b>Total Property:</b>			
\$0	23.1 (%)	28.6 (%)	25.0 (%)
1-99	0.0	0.0	0.0
100-499	7.7	14.3	15.0
500-999	7.7	0.0	5.0
1,000-2,499	15.4	14.3	15.0
2,500-4,999	15.4	14.3	15.0
5,000-9,999	7.7	7.1	5.0
10,000+	15.4	21.4	15.0
Mean	\$3,169.23	\$5,801.79	\$4,421.25
Median	\$1,000.00	\$1,500.00	\$750.00
<b>% Married</b>	15.4 (%)	7.1 (%)	10.0 (%)
<b>Birthplace:</b>			
Virginia	61.5 (%)	64.3 (%)	60.0 (%)
The South	61.5	71.4	65.0
The North	15.4	21.4	15.0
Foreign-born	23.1	7.1	20.0

Table 8  
 Characteristics of Norfolk Businesswomen  
 based upon Credit Ratings and Business Directories, 1870

	Businesswomen in Credit Ratings n=15	Businesswomen in Business Directories n=21	Combined n=10
<b>Age:</b>			
20-29	6.7 (%)	9.5 (%)	10.0 (%)
30-39	20.0	23.8	10.0
40-49	40.0	38.1	40.0
50-59	26.7	23.8	40.0
60+	6.7	4.8	0.0
Mean	44.9 years	43.7 years	45.4 years
Median	45.0 years	45.0 years	45.0 years
<b>Real Estate:</b>			
\$0	73.3 (%)	95.2 (%)	90.0 (%)
1-99	0.0	0.0	0.0
100-499	0.0	0.0	0.0
500-999	0.0	0.0	0.0
1,000-2,499	13.3	0.0	0.0
2,500-4,999	6.7	0.0	0.0
5,000-9,999	0.0	0.0	0.0
10,000+	6.7	4.8	10.0
Mean	\$1,146.67	\$476.19	\$1,000.00
Median	\$0.00	\$0.00	\$0.00
<b>Personal Property:</b>			
\$0	26.7 (%)	57.1 (%)	40.0 (%)
1-99	0.0	0.0	0.0
100-499	26.7	9.5	0.0
500-999	6.7	4.8	30.0
1,000-2,499	40.0	28.6	30.0
2,500-4,999	0.0	0.0	0.0
5,000-9,999	0.0	0.0	0.0
10,000+	0.0	0.0	0.0
Mean	\$673.33	\$461.90	\$850.00
Median	\$200.00	\$0.00	\$750.00
<b>Total Property:</b>			
\$0	26.7 (%)	57.1 (%)	40.0 (%)
1-99	0.0	0.0	0.0
100-499	13.3	9.5	0.0
500-999	6.7	4.8	10.0
1,000-2,499	33.3	23.8	40.0
2,500-4,999	13.3	0.0	0.0
5,000-9,999	0.0	0.0	0.0
10,000+	6.7	4.8	10.0
Mean	\$1,820.00	\$938.10	\$1,850.00
Median	\$1,000.00	\$0.00	\$750.00
<b>% Married</b>	13.3 (%)	19.0 (%)	20.0 (%)
<b>Birthplace:</b>			
Virginia	33.3 (%)	38.1 (%)	30.0 (%)
The South	40.0	47.6	30.0
The North	13.3	14.3	20.0
Foreign-born	46.7	38.1	50.0

**Table 9**  
**Characteristics of Norfolk Businesswomen**  
**based upon Credit Ratings and Business Directories, 1880\***

	Businesswomen in Credit Ratings <small>n=10</small>	Businesswomen in Business Directories <small>n=40</small>	Combined <small>n=8</small>
<b>Age:</b>			
20-29	30.0 (%)	7.5 (%)	25.0 (%)
30-39	40.0	32.5	37.5
40-49	10.0	15.0	12.5
50-59	10.0	35.0	12.5
60+	10.0	10.0	12.5
Mean	37.8 years	45.0 years	39.8 years
Median	35.0 years	36.5 years	48.0 years
<b>Marital Status:</b>			
Single	20.0 (%)	20.0 (%)	25.0 (%)
Married	40.0	17.5	25.0
Widowed	40.0	60.0	50.0
Divorced	0.0	0.0	0.0
Unknown	0.0	2.5	0.0
<b>Birthplace:</b>			
Virginia	40.0 (%)	55.0 (%)	37.5 (%)
The South	50.0	72.5	50.0
The North	20.0	7.5	25.0
Foreign-born	30.0	20.0	25.0

\*The format of the 1880 census differed from 1870. In 1880, census records no longer indicated the value of property a person owned, but detailed his or her marital status.

Table 10  
 Characteristics of Lynchburg and Campbell County Businesswomen  
 based upon Credit Ratings and Business Directories, 1860

	Businesswomen in Credit Ratings n=7	Businesswomen in Business Directories** n=3
Age:		
20-29	14.3 (%)	0.0 (%)
30-39	42.9	100.0
40-49	0.0	0.0
50-59	14.3	0.0
60+	28.6	0.0
Mean	44.3 years	34.3 years
Median	37.0 years	36.0 years
Real Estate:		
\$0	71.4 (%)	66.7 (%)
1-99	0.0	0.0
100-499	0.0	0.0
500-999	0.0	0.0
1,000-2,499	14.3	0.0
2,500-4,999	14.3	33.3
5,000-9,999	0.0	0.0
10,000+	0.0	0.0
Mean	\$857.14	\$1,500.00
Median	\$0.00	\$0.00
Personal Property:		
\$0	57.1 (%)	0.0 (%)
1-99	0.0	0.0
100-499	0.0	0.0
500-999	28.6	33.3
1,000-2,499	0.0	33.3
2,500-4,999	14.3	33.3
5,000-9,999	0.0	0.0
10,000+	0.0	0.0
Mean	\$657.14	\$1,483.33
Median	\$0.00	\$1,150.00
Total Property:		
\$0	57.1 (%)	0.0 (%)
1-99	0.0	0.0
100-499	0.0	0.0
500-999	14.3	33.3
1,000-2,499	14.3	33.3
2,500-4,999	0.0	0.0
5,000-9,999	14.3	33.3
10,000+	0.0	0.0
Mean	\$1,514.29	\$2,983.33
Median	\$0.00	\$1,150.00
% Married	28.6 (%)	0.0 (%)
Birthplace:		
Virginia	71.4 (%)	66.7 (%)
The South	71.4	66.7
The North	0.0	0.0
Foreign-born	28.6	33.3

\*Six of those women found in the credit ratings and the census were from Lynchburg City and one was from New London in Campbell County.

\*\*Only postbellum business directories were located. See Table 11 for a comparison of antebellum and postbellum businesswomen found in the 1860 Campbell County manuscript census.

**Table 11**  
**Characteristics of Antebellum and Postbellum**  
**Lynchburg and Campbell County Businesswomen, 1860**

	Antebellum* n=6	Postbellum n=5	Total n=9
<b>Age:</b>			
20-29	16.7 (%)	0.0 (%)	11.1 (%)
30-39	50.0	80.0	55.6
40-49	0.0	0.0	0.0
50-59	0.0	20.0	11.1
60+	33.3	0.0	22.2
Mean	42.8 years	38.4 years	42.4 years
Median	36.5 years	36.0 years	36.0 years
<b>Real Estate:</b>			
\$0	66.7 (%)	80.0 (%)	77.8 (%)
1-99	0.0	0.0	0.0
100-499	0.0	0.0	0.0
500-999	0.0	0.0	0.0
1,000-2,499	16.7	0.0	11.1
2,500-4,999	16.7	20.0	11.1
5,000-9,999	0.0	0.0	0.0
10,000+	0.0	0.0	0.0
Mean	\$1,000.00	\$900.00	\$666.67
Median	\$0.00	\$0.00	\$0.00
<b>Personal Property:</b>			
\$0	50.0 (%)	40.0 (%)	44.4 (%)
1-99	0.0	0.0	0.0
100-499	0.0	0.0	0.0
500-999	33.3	20.0	33.3
1,000-2,499	0.0	20.0	11.1
2,500-4,999	16.7	20.0	11.1
5,000-9,999	0.0	0.0	0.0
10,000+	0.0	0.0	0.0
Mean	\$716.67	\$890.00	\$694.44
Median	\$350.00	\$500.00	\$500.00
<b>Total Property:</b>			
\$0	50.0 (%)	40.0 (%)	44.4 (%)
1-99	0.0	0.0	0.0
100-499	0.0	0.0	0.0
500-999	16.7	20.0	22.2
1,000-2,499	16.7	20.0	22.2
2,500-4,999	0.0	0.0	0.0
5,000-9,999	16.7	20.0	11.1
10,000+	0.0	0.0	0.0
Mean	\$1,716.67	\$1,790.00	\$1,361.11
Median	\$350.00	\$500.00	\$500.00
<b>% Married</b>	33.3 (%)	20.0 (%)	22.2 (%)
<b>Birthplace:</b>			
Virginia	66.7 (%)	80.0 (%)	77.8 (%)
The South	66.7	80.0	77.8
The North	0.0	0.0	0.0
Foreign-born	33.3	20.0	22.8

\*Five of the antebellum businesswomen were from Lynchburg City and one was from New London in Campbell County.

**Table 12**  
**Characteristics of Lynchburg and Campbell County Businesswomen**  
**based upon Credit Ratings and Business Directories, 1880\***

	Businesswomen in Credit Ratings <small>n=7</small>	Businesswomen in Business Directories <small>n=17</small>	Combined <small>n=5</small>
<b>Age:</b>			
20-29	0.0 (%)	0.0 (%)	0.0 (%)
30-39	0.0	11.8	0.0
40-49	57.1	52.9	80.0
50-59	0.0	23.5	0.0
60+	42.9	11.8	20.0
Mean	55.3 years	48.5 years	48.2 years
Median	47.0 years	47.0 years	47.0 years
<b>Marital Status:</b>			
Single	0.0 (%)	5.9 (%)	0.0 (%)
Married	0.0	29.4	0.0
Widowed	100.0	64.7	100.0
Divorced	0.0	0.0	0.0
Unknown	0.0	0.0	0.0
<b>Birthplace:</b>			
Virginia	42.9 (%)	76.5 (%)	40.0 (%)
The South	42.9	76.5	40.0
The North	14.3	5.9	20.0
Foreign-born	42.9	17.6	40.0

\*The 1880 manuscript census format differed from the one of 1870. In 1880 the census indicated the marital status of an individual but not the property value.

**Table 13**  
**Characteristics of Staunton and Augusta County Businesswomen**  
**based upon the Credit Ratings and Business Directories, 1880**

	Businesswomen in Credit Ratings n=8	Businesswomen in Business Directories n=6	Combined n=4	Total n=10
<b>Age:</b>				
20-29	0.0 (%)	0.0 (%)	0.0 (%)	0.0 (%)
30-39	12.5	0.0	0.0	10.0
40-49	50.0	50.0	50.0	50.0
50-59	37.5	33.3	50.0	30.0
60+	0.0	16.7	0.0	10.0
Mean	46.8 years	51.0 years	49.0 years	48.4 years
Median	48.0 years	49.5 years	49.0 years	48.5 years
<b>Marital Status:</b>				
Single	12.5 (%)	0.0 (%)	0.0 (%)	10.0 (%)
Married	37.5	33.3	25.0	40.0
Widowed	50.0	66.7	75.0	50.0
Divorced	0.0	0.0	0.0	0.0
Unknown	0.0	0.0	0.0	0.0
<b>Birthplace:</b>				
Virginia	50.0 (%)	33.3 (%)	25.0 (%)	50.0 (%)
The South	50.0	33.3	25.0	50.0
The North	12.5	0.0	0.0	10.0
Foreign-born	37.5	66.7	75.0	40.0

APPENDIX A

ADVERTISEMENT OF FEMALE BUSINESSWOMEN, 1869

**MISSES O'LEARY & ELDER,**  
WHOLESALE AND RETAIL DEALERS IN  
**French Millinery and Fancy Goods,**  
No. 43 BANK STREET, six doors from Main,  
NORFOLK, VA.

Source: *Norfolk City Directory for 1869* (Norfolk: Jas. F. Mulligan & Co., 1869), 110.

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## ROBYN MUNDY

A native of Roanoke, Virginia, Robyn Mundy received her Bachelor of Arts Degree in History from Emory & Henry College in May 1997. While an undergraduate she published her first article for the Washington County Historical Society entitled "Wyndham Robertson" (1996). She received awards and honors for her studies and tutoring work as well as participating in Pi Gamma Mu Honor Society, Sigma Mu Scholarship Society, and Cardinal Key. She also took part in a number of co-curricular activities such as cheerleading, social sorority, and service organizations.

While pursuing her Master's Degree at the University of Richmond, she received the Douglas Southall Freeman Fellowship. She also published another article, "Norfolk Businesswomen During the Civil War Era," in the *International Social Science Review* (1998). Robyn was inducted into Phi Alpha Theta Honor Society, and participated in two regional conferences. She received the Best Graduate Paper Award at the Spring 1999 conference hosted by James Madison University.

Robyn married Jamie A. Harless on June 12, 1999.