

Spanning the Gap

Credit, Cash, and Convenience: Reinterpreting Millbrook Village's Economy 1860 - 1890



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One of the more popular sites in Delaware Water Gap National Recreation Area's Millbrook Village is the general store -- a recreation of what a typical late 19th-century shop would look like. Since Millbrook Village opened in 1971, interpretation and exhibits in the store have represented a self-sufficient, isolated community, where barter was the primary means of exchange.(1) A 1972 historic resource study asserted, "Living on subsistence farms which produced only small surpluses, the farmers could afford only a minimum of consumer goods and only the most basic services."(2) However, tracing three decades of trade at Millbrook reveals the village shared developments in common with the rest of the nation. Like the rest of America's small towns and villages, Millbrook suffered from the same economic plagues that visited late 19th-century cities, but also enjoyed the benefits of the industrial age. Millbrookers, like other inhabitants of 19th-century villages, produced goods at home, shopped in different towns, and used the emerging mail order business to obtain seed, clothing, household goods, and farm tools. Millbrook was but one part of an intricate network of exchange and communication in the Delaware River Valley, not so unlike the present-day world of credit cards and convenience stores.

Trade created Millbrook Village. Abram Van Campen, a prosperous land-owner and early settler of the Delaware River Valley, built a mill near Millbrook, sometime between 1732 and 1750. The area was still sparsely inhabited in the early 19th century, but the Columbia and Walpack Turnpike, completed in 1830, gave settlers a clear passage along Van Campens Brook. The *Belvidere Apollo* reported that funds had been appropriated for "cutting a road through the Mountain at the Water Gap ... and its friends will rejoice in giving the good folks of Pahaquarry an opportunity of poking their heads round that

NOTES

1. Early brochures interpreted the Millbrook store as the place where "the merchant bartered with his neighbors." *Millbrook Village self-guiding brochure. c* 1970s Delaware Water Gap National Recreation Area administrative history files.
2. James Sheire *Historic Resource Study, Millbrook Village* (Denver Service Center, November 1972). Millbrook was not situated on the Old Mine Road.
3. Notes from the *Belvidere Apollo* 2/3/1829. Delaware Water Gap National Recreation Area files. A. Berle Clemensen,

his diary entry with a pencil sketch of boots and a barrel in the margin.(8) Millbrook's advantage was its convenience, but it was not the only place one could purchase goods in mid-19th-century Pahaquarry. Lower prices and a greater range of products made a day-long trek worthwhile.

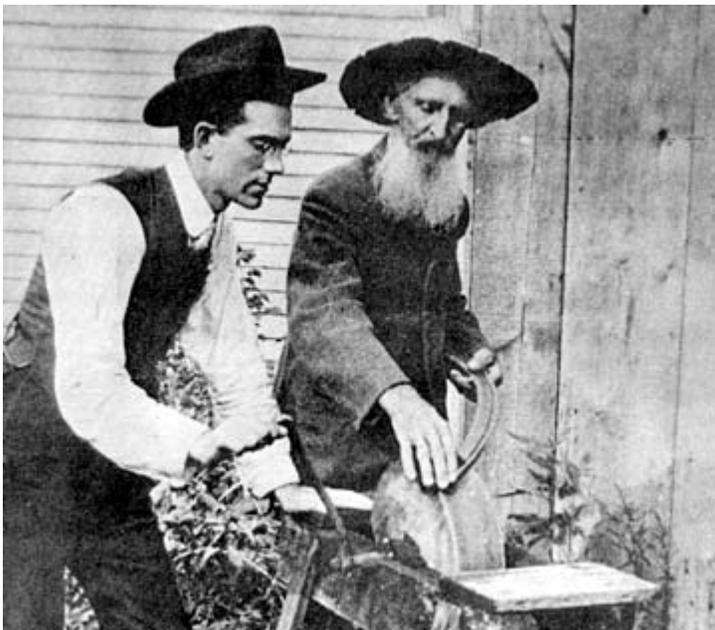
The farmer's diary indicates that cash was the medium of exchange, for he noted almost all transactions with a dollar value. Usually, he paid in cash. For example in June he forded the Delaware River and "went to bushkill got wool carded ... paid in cash to Nuttel"(9) Cash was plentiful in the war-time economy, as the government printed more bills in an effort to pay for the Civil War. In fact, the farmer carried relatively large amounts of cash to trade fairs unfortunately finding "at Somervill fair got Robed of \$30 dollar ... "(10) Millbrookers did not barter but paid their debts in cash. For example, he noted "Killed my calf sold to Abram V. Shoemaker \$5 00 cash" and he gave "Browning [a] check for \$70 for tax." Young women, such as twenty-year-old Mary Van Campen, commanded wages of a dollar per week for domestic work.(11) Thus, the Millbrook economy was a cash economy in 1861, just as it was in urban areas. Though currency depended upon national fiscal cycles, local trade combined traditional pathways and new products. Like the thousands of soldiers outfitted in ready-made clothing, the farmer owned "2 pair of pant[s]" purchased at the Garis store in Millbrook. However, the fanner also purchased traditional staples such as a half barrel of mackerel for \$5.50. Peddlers supplemented a farmer's needs, sparing them a trip into town. On July 4, the diarist noted "pedler Luis Schlauss at my hous ... baught 2 collars at 10/0 ... "(12) In 1861 the rural economy at Millbrook consisted of purchases from the local store or peddlers, trade between neighbors, and travel to shops in other towns, but there is little evidence of bartering.

During the next decade, the 1870s, two changes occurred in Millbrook's economy -- one rapidly the other more slowly. The country had hit a post-war economic depression, and the government severely restricted currency. More gradually, purchasing patterns began to change. Americans had greater access to machine-made products, and began to demand more ready-made goods. Philip J.S. Garis's store at Millbrook records the patterns of domestic consumption luring the 1870s. Judging from his rapid rise up Millbrook's social ladder, Garis was a shrewd business man. and a sociable one -- he married four times.(13) A shoemaker in his youth, he became village postmaster in 1863, and held the position until 1897. He began keeping a store by 1861. Though other stores operated in Millbrook, running the post office ensured that he had a regular stream of customers. On average, Garis served six to seven customers each day, selling about 80 to 90 cents worth of goods to each customer, roughly a day's wages for a farm laborer.(14) He effectively sustained -- and controlled -- much of Millbrook's communication and economic networks. After the

1861.

12. Millbrook Diary, 17 July, 28 March, 4 July 1861.
13. Philip J. S. Garis (b. 23 October 1825, d. 20 July 1908). He married Mary Elizabeth Van Why (1830-1855); Mary Ann Crouse (1830-1878); Sarah Ribble (1835-1877); and Margaret A. Van Auken (1843-1911). Delaware Water Gap National Recreation Area genealogy files.
14. *Historical Statistics of the United States: Colonial Times to 1970, Part I* (US Dept. of Commerce), 468. In 1874/5 the average daily wage for male farm workers was 70 cents with room and board, 95 cents without.
15. Ralph K. Andrist, ed. *The Confident Years 1865-1916* (New York: American Heritage, 1987), 85
16. *I remember when*, newspaper clipping from scrapbook, Delaware Water Gap National Recreation Area

financial Panic of 1873, a national depression created mass unemployment, and prices dropped. To combat the rush on banks, the federal treasury re-issued some of the Civil War "greenbacks" (paper money) in 1873, but soon President Grant restricted this cash flow, and the Treasury did not allow further issues of paper money until 1879.(15) Thus, Millbrookers had little cash on hand. Garis's store became the means for the Millbrook economy to function in spite of a limited supply of cash. Garis gave his customers credit for purchases, and took surplus dairy products and chores in exchange. Garis's day book from 1874-1876 has been interpreted to mean that a remote village like Millbrook still clung to bartering to exchange goods. More accurately, Millbrookers purchased goods on credit because they did not have cash on hand. The Garis ledger testifies that Millbrookers operated a fairly sophisticated economy, one which they kept going by a complex system of credits and "self orders." Garis's store served not only as a supply for products, but also as a checking account for local framers who were strapped for cash to pay their workers. Hence, the "bartering" of the 1870s was not the result of a primitive village economy, but an attempt to cope with external pressures of a national depression.



The Garis store was an important place for the Millbrook community -- a place to pick up the mail, post letters, and visit with neighbors. While Garis's day book provides a fairly accurate picture of Millbrook's economic life, by the 1880s, it faced competition from Daniel Hunterdon's store. Uzal B. Labar recalled this combined store and post office "which was called The Fort where they would gather around in the long winter evenings and shoot the bull."(16) Traditionally, country general stores have evoked images of pot-bellied stoves and cracker

files on Labar family. Uzal B. Labar recounts Millbrook life of the 1880s and 1890s.

17. *J.R. Jones General Store Training Workbook* (Henry Ford Museum & Greenfield Village) 9. Thanks to curator Donna Braden for sharing this information.
18. For example, for southern Michigan store accounts, sugar, tea, spools of thread, kerosene oil, coffee, butter, fabric, tobacco, buttons and flour were the top sellers. (*J.R. Jones General Store Training Workbook*, 45)
19. Philip J. S. Garis day book 114, 343, 244, 18, 293, and *passim*. Photocopy in Delaware Water Gap National Recreation Area files.
20. Levi S. Fulton and Geo. W. Eastman, *A Practical System of Book-Keeping by Single and Double Entry* (New York: A.S. Barnes & Co. 1851), 90. In Delaware Water

barrels, with loafers playing checkers in the midst of a pleasant jumble of merchandise. However, most of the folklore surrounding these stores has come from the 1920s and 1930s, an era when country stores were in decline because they had lost most of their business to chains and supermarkets. Though stores were a gathering place, they also had to be an efficient place of business. Setting up a small-town store in the 1870s was a risky business venture. To make the business operation successful, the owner kept his store as well-run as possible. Though most stores had few windows and were dark, as a rule, they were well-ordered, with goods neatly put on display.(17) Storekeepers arranged products so that customers could see them before buying, an advantage over the emerging mail-order business.

Keeping a store was hard work -- Garis kept his store open every day but Sunday, and even did business on Christmas Day. All of the daily entries are written in his own hand, until October of 1875, when he either hired a clerk, or had a family member help keep the day book. The busiest months were May, June, July, and August, when many of his customers paid up their accounts with the profits from harvest. Garis sold over \$1600 worth of goods a year, and kept his shelves stocked with over 400 products. The most commonly purchased products were: cloth, tobacco, sewing goods, brown sugar, molasses, kerosene oil, thread, coffee, tea, and rice, a somewhat different proportion than sold in other general stores in the nation.(18) Perhaps Garis did well because of the range of fabrics he sold: he stocked everything from muslin for 8 cents a yard, to Kentucky jean for work pants, to printed Jaconet muslin for dresses, to velveteen at \$1.40 a yard. Garis's liberal credit system also ensured a steady flow of customers. He took just about everything in exchange for goods. However, contrary to a common perception of bartering, The Garis store exchanged goods based on their cash value. Exchange rates for goods such as butter and eggs were fixed. To avoid haggling over amounts, he measured goods down to a sixteenth of a pound. Scrap iron brought a credit of a penny per pound, and carting goods brought different rates, either 25 or 30 cents per hundred pounds of goods, depending on the distance. (19) Garis recorded the amount in credit, and then listed the prices of the goods that his customer selected. Garis followed standard 19th-century bookkeeping practices, which required meticulous transcription of the day book's entries into an indexed journal, and then tallying in the ledger and cash book.(20) In a small village like Millbrook, rumors may have ensured that customers, and the storekeeper remained honest in their transactions.(21) However, Garis's prices reflected a considerable mark-up. For example, he sold sugar at ten cents a pound, when it cost four to six cents from the supplier.(22) At his death in 1908, Garis maintained a large inventory, owning \$923 in goods at his death, still possessing lots of harnesses, fly nets, lumber and boxes, perhaps left over from his store-keeping days.(23) Usually, when a storekeeper went out of

Gap National Recreation Area Museum Collection.

21. Art Dickey a long-time interpreter of the general store at Living History Farms in Urbandale, Iowa, relates anecdotes of storekeepers who accepted spoiled butter for credit, rather than risk losing a customer. Art Dickey, *Dickey's Old General Store Notebook* (Urbandale, Iowa: Living History Farms, n.d.), 22-23.
22. Robert Hendrickson, *The Grand Emporiums: The Illustrated History of America's Great Department Stores* (New York: Stein and Day, 1979), 9.
23. Philip J. S. Garis Will and Inventory, 14 April 1908 and 3 September 1908, Delaware Water Gap National Recreation Area files.
24. For example D.O. Hunterdon sold his store complete with its contents to Jason Spangenburg in 1894. Two men

business, he sold the entire contents of the store to the next enterprising person. (24)

Millbrookers' purchases varied according to their economic and social status in the village. The Trauger family, situated a few houses down the road from the Garis store, was one of the more comfortable households in the village. George A. Trauger first purchased land in Millbrook in 1853, and pursued a variety of occupations. After letting out rooms in his three-bedroom house, he went into land speculation, and eventually accumulated 79 acres, in a town where a twenty-acre farm was the norm. By 1870, he had doubled the value of his property.(25) The Traugers' purchases in the Garis store reveal a thrifty household, with the occasional purchase to keep the house looking fashionably neat. In the increasingly product-conscious world of the late 19th-century, goods defined people's identity.(26) To emerging middle-class people such as the Traugers, machine-made goods were prized as highly, if not more, than home-made decorations. The Trauger's occasional purchases of finery reveal that Millbrookers tried to emulate urban culture with machine-made goods.

The Traugers' purchases give a glimpse of their personal tastes and household practices. They must have kept a tidy house, for they bought brooms, white wash brushes, and soap frequently. Mrs. Trauger kept herself and her family well-dressed by selecting crisp linen collars, hair pins, and tailored rather than home-made shirt fronts at the Garis store. Like most Victorians, the Traugers wanted to project a well-bred appearance to their neighbors, an appearance which could be equated with civility and a host of other virtues. Though Mrs. Trauger thriftily sewed the majority of her family's clothes rather than buy ready-made goods, she purchased fine-quality dry goods. Though a dozen plain buttons cost four cents, Mrs. Trauger bought pearl buttons for a penny a piece. The Traugers also furnished their home handsomely. They spent a whole dollar - more than a day's farm wages - for a "table spread," and bought goblets for their dining room. However, the Traugers were not spendthrifts. Mrs. Trauger and her daughters paid off their bills by keeping the Garis store supplied with eggs, and Trauger hauled loads for Garis. A 1447 pound load hauled over the mountain from Newton brought a \$4.31 credit at the Garis store. Trauger also collected old iron, trading it in at the standard rate of one cent per pound. Various family purchases also give some idea of the division of household labor. George Trauger clearly was accountable for his family's finances, for all purchases were listed under his name, with a side note indicating which family member actually bought the item. For example, on one shopping trip, Garis noted that son Ryerson purchased a scythe, while daughter Rilda bought thread and got credit for eggs. Cyrus Trauger picked up goods such as carpet tacks and plow shares among other grocery staples, while Rilda was more apt to pick out hose, gloves, and thread.(27) Based on their purchases, the

broke into the store before Spangenburg took up residence, but "all the goods were recovered." "Burglars quickly caught" 14 October 1894, reprinted in the *Pocono Record* 14 October 1994.

25. 1860, 1870
Census records, Delaware Water Gap National Recreation Area files.
26. Thomas J. Schlereth, *Country Stores, Country Fairs and Mail Order Catalogs* (The Proceedings of the McFadden-Ward House Museum Conference: The Consumer Culture and the American House 1890-1930, 1988) 28
27. Garis day book, 151, 86, 56, 166, 63. 76. At the time, Ryerson was 25, Cyrus was 20, and Amanda Merilda (Rilda) was 17.
28. Garis day book, 147, 201, 263, 47, 68, 73, 79, 88. 109, 124, 152, 81, 108, 122, 126, and *passim*.
29. Garis day book 111 115 134, 152. Chewing

Traugers were thrifty, divided chores along traditional lines, and were careful to keep up a suitable appearance.

In contrast, poorer or older Millbrook residents had different purchasing patterns. Abraham Garis, the original mill-builder, was in his 70s when he shopped at his son's store. Though Abraham Garis lived three houses away from the store, he tended to make large purchases on the first of each month, and rarely stopped at the store in between. Abraham's orders are a veritable laundry list of all the supplies that a farmer could not produce himself in the 1870s: coffee, sugar, pepper, tea, ginger, rice, salt, molasses, lamp oil, tobacco, matches, indigo, and flour. Abraham Garis must have begun to feel the effects of aging; a box of pills or bottle of paregoric were regular purchases on his monthly shopping trips. Coonrod Welter, who was in his mid 70s, confined most of his purchases to "Sussex plow shairs" [shares] during the spring months, and powder, shot, and caps during the fall hunting months. Some families purchased goods only in large quantities because they lived a greater distance from the village. Henry Berk's wife purchased goods every few weeks, stocking up on sugar, lamp chimneys, indigo, bed ticking, oil, fruit cans, ginger, and cinnamon, and carted their large orders back to their farm about three miles south of Millbrook.(28)

Other community members purchased goods which indicated a gradual change in the village's consumer culture. Though cigars were an imported luxury which did not gain wide popularity until after the turn of the century, Jacob Cole, the hotel proprietor across the road from Garis's store, bought cigars at \$2.75 per box every few weeks, paying cash down.(29)

Garis also sold ready-made clothing, which was comparatively expensive. A Balmoral skirt cost Henry Westfall 90 cents, close to a day's wages; undershirts were 90 cents, and drawers 80 cents. Mary Crown purchased a "set of glassware" for \$3.40, indicating the low cost and availability of machine-made glassware in the late 19th century.(30) Other Millbrookers purchased some of the first nationally-known brand name products in Garis's store -- patent medicines. Their manufacturers pioneered aggressive marketing tactics for these soothing concoctions comprised largely of alcohol. Even a small village like Millbrook recognized their brand names. Some Millbrookers regularly purchased these products for themselves and their livestock: laudanum, [Merchant's] gargling oil, paregoric, soothing syrup. Laws Liniment, and horse powders. The 1870s marked the beginning of a transformation of consumers' purchasing patterns.(31) Nationally advertised pre-packaged goods replaced foodstuffs sold in bulk as the staples of American life.

Millbrookers of more modest means, such as the Elias Garis

tobacco in papers or sold by me pound was the second most common purchase in the Garis store. Don and Carol Raycraft, *Collector's Guide to Country Store Antiques* (Paducah, Kentucky. Collector Books, 1987), 89.

30. Garis day book, 153, 175.

31. Garis day book 25 43 50, 56, 107, 115, 136. Laudanum and paregoric are derivatives of opium. Many men became dependent on these products during the Civil War, when they were used as general pain-killers. Thomas J. Schlereth, *Victorian America: Transformations of Everyday Life 1876-1915* (New York: Harper Collins publishers, 1991). 283-284, xv.

32. Jane C. Nylander, *Our Own Snug Fireside: Images of the New England Home 1760-1860* (New Haven: Yale University Press, 1994), 194.

family, used the store's credit system to help make ends meet. Rather than buy large supplies of foodstuffs, most low-income families were dependent upon local shops for frequent purchases in small quantities as a way of keeping free from debt.(32) Elias Garis moved into Millbrook in 1853, and married Philip J.S. Garis's sister, Hannah, in 1855.(33)The Garises purchased products for their garden, such as a garden hoe and "2 papers of seeds," and made their own bedding and dyed cloth or wool, for Hannah purchased bed ticking and indigo. Hannah contributed to paying off the family's debt at the store with dairy products. She also ripped and sewed rags for making rag rugs; when she brought in 17 1/2 pounds, she got 35 cents credit at the store.(34) Though the Garises produced much of their own food, they participated in the emerging consumer culture of the late 19th century. Elias purchased four "1 Qt fruit cans" for 67 cents, giving 60 cents in credit in eggs towards his purchase. Though canned foods were popular since the Civil War, they were still a relatively expensive convenience food in the 1870s.(35) Garis also gave "self orders" or credit out of his account to John S. Van Gorden, a farm laborer, who possibly helped him on his farm during the Spring planting.(36) Recent archaeological surveys around the Garis house reinforce this picture of a modest household. The surveys uncovered mostly utilitarian objects, such as yellow-ware (an inexpensive molded ceramic), pressed glassware, wooden-handled knives, and medicine bottles.(37) These indicate that the Garises used the standard functional mass-produced products of the late 1800s. The explosion of mass-produced products in the late 19th century enabled even a middle-income family such as Elias Garis's to have machine-made products at reasonable prices. Kitchenware could be purchased for as little as 12 cents for pie dishes, or 25 cents for a "tin basin". Families with modest incomes could supply most of their own food by farming, and participate in the consumer culture created by mass-production through the credit system at the Garis store.

One of Garis's most frequent customers was Angeline Smith Van Campen Ribble. Living directly across the road from the store, she stopped by as often as twice a day to purchase a few items. Unlike most Millbrook women, who made only occasional purchases under their husband's names, Angeline had her own account in the Garis day book. Her family background helps explain her independent status. She married James Van Campen, and they raised a family of five children on their farm a few miles south of Millbrook.(38) After her husband died in 1868, leaving her with a newborn and children aged from four to fifteen, she left the farm in the care of Samuel Ribble, a "farmer and stock grower" who had worked with her husband. Moving into Millbrook, she bought a house at the village cross roads, and may have let out rooms to support herself.(39) Around 1874, Angeline married Samuel Ribble, who had been recently widowed and left with three young girls, and they moved back to Calno a few years later, maintaining

33. Susan Morgan, *Historic Data Report for the Elias Garis House* (1994), 7.
34. Garis day book 304
35. Garis day book 112 The "cans" may have been jars for home canning, but their price corresponds to the prices for canned goods in the 1870s. The *American Grocer of 1873* wholesaled canned foods from \$2.20 to \$2.90 a dozen. [Laurence A. Johnson, *Over the Counter and On the Shelf; Country Storekeeping in America: 1620-1920* (Rutland, Vermont: Charles E. Tuttle Co, 1970), 91].
36. Garis day book 30,37,48,52,64.
37. *Archeological Survey around Garris House, Millbrook Village, NJ*. Conducted by Delaware Water Gap National Recreation Area staff in preparation for preservation work. September and October 1994.
38. Angeline was born in Pennsylvania in

her farm.(40) During her stay in Millbrook, Angeline assiduously looked after her family and perhaps a few boarders. If the frequency of her small purchases indicates anything, she must have enjoyed her almost daily visits to the Garis store.

Angeline's frequent shopping trips indicate far more than that she was just an avid shopper or gossip. That she held her own account indicates that some women managed their household finances on their own. Perhaps her six years of widowhood had taught her to provide for herself. Angeline purchased the usual household supplies of lamp oil, molasses, and sugar, but she also seems to have kept abreast of household repairs, buying five pounds of nails and window glass. Though most Millbrookers confined their purchases to staples, Angeline was a fairly regular purchaser of penny candy. Perhaps she was buying it for her six-year-old daughter Lizzie. She also made her family's clothes, making regular purchases of yard goods, and she frequently bought shoes, probably many of them for her children. Angeline also regularly paid off her store account, by bringing in eggs and butter, as did most other Millbrook households. A literate woman, she purchased "1 Bot of Violet Ink," sheets of paper, and envelopes. Not afraid to use new products, she also purchased "papers of saleratus," a pre-packaged leavening agent similar to baking soda, which was one of the first products sold in ready-made units for the consumer.(41) A regular customer, Angeline reveals through her account how a recently remarried widow sought to make ends meet, and keep her family afloat.

By the 1880s, the Millbrook economy had begun to change, like rural economies across America. Roads improved, and more goods were accessible through mail order catalogs or well-stocked stores in larger towns. The country store was facing stiff competition from other shops that offered a larger selection of goods at lower prices. In 1875, Wycoff, Cooke, and Bell advertised their "New York Store" in Stroudsburg, Pennsylvania, which appealed to consumers faced with tough economic times: "in consequence of the prevailing hard times and scarcity of money you of course see the necessity of making a little, go a good ways, and in order to do so you must buy where you can buy the cheapest ... "(42) Stores such as these relied on the lure of a bargain and high turnover of stock to make a profit, for these new bargain outlets marked their goods up comparatively little. They associated themselves with urban culture with their names and claims to have goods from Europe. The New York Store sold goods at half the price of the Garis store, with thread selling for only 4 cents a spool, rather than 8 cents, and collars were only 15 cents a box, rather than 25 cents. However, unlike the Garis store, this emporium accepted only cash sales. Quick sales and simplified bookkeeping replaced the rural storekeeper's implicit trust in his customers with his credit system.

1832, and died in 1892. Delaware Water Gap National Recreation Area genealogy files of Van Campen family. John Bowie Associates and The Cultural Resource Group, Louis Berger & Associates, Inc. *Historic Architectural Assessments, Delaware Water Gap National Recreation Area* (Media, PA and East Orange, NJ: April 1991). 3. The site is know today as the Lane Property or Blasi House. Special thanks to Delaware Water Gap National Recreation Area Historian Sue Kopczynski for her help in locating information.

39. This is where the present Millbrook "store" now stands. Before Angeline bought the property, the house served as a tavern or store operated by Abram Wildrick and Sylvester Hill (c. 1861). It then operated as an inn. It was then known as the "Green House" Delaware Water

Though no direct records of Millbrook stores survive other than the 1874-1876 Garis day book, area newspapers testify to the broader range of goods available. The 1880s marked transitional years for advertising. The *New Jersey Herald and Sussex County Democrat* of Newton, New Jersey, carried more advertisements than news, with ads placed in dynamic layouts, rather than the more traditional columns of dense text. Storekeepers borrowed the techniques of the patent medicine manufacturers, and began to target their ads at specific groups. For example, J.N. Roof & Brother of Newton directed its ads "To the Ladies!" -- the emerging consumer group of the late 19th century. Other ads clamored for consumers' attention, claiming to be the "Largest and Cheapest Shoe Store in Northern New Jersey" with "Prices Reduced." Some hoped to retain faithful customers, dubbing themselves "the Old and Reliable Shoe Store" or claiming that they carried products "so long and well known by the farmers of New Jersey."⁽⁴³⁾ The credit system was no longer necessary in the 1880s, as the money supply increased, and customers began to favor variety, the latest styles, and low prices over the old standards of credit and convenience. Likewise, store keepers began to feel the pressures of the credit system; tallying up accounts, seeking out debtors, and taking losses made them less competitive with the fledgling department stores which counted cash at the end of the day. A late 19-century cartoon depicted two storekeepers, one lean, his hand pressed to his forehead in desperation, while counting unpaid receipts, labeled, "I gave credit, the old way." The other side depicted a well-fed, cigar-smoking tycoon, lounging in his armchair, stating smugly "I sell for cash, the new way."⁽⁴⁴⁾

Consumer shopping patterns were also beginning to change from previous decades. An 1886 trade card carried the so-called testimony of a man who was bidden by his wife to seek out fast-black twill lining. When he responded such a product did not exist, she countered with the recommendation of her "modiste" that all the best shops used the product. The testimony concluded with the man humbly confessing, "I always thought that I, and I alone, was the boss investigator of the household. It seems I am not." Such ads targeted women, who were encouraged to assert their expertise in selecting goods. The chromolithograph on the front of the trade card depicted a well-dressed couple seated in a dry-goods store. The wife assured her husband, that "My Dear, it is all right, you see the name Gilbert M'F'G. Co. on the Selvage."⁽⁴⁵⁾ Such ads appealed to women consumers, and subtly urged them to take control of their household spending -- because women were more likely to seek out specific brand names for the products they themselves used. This gradual shift towards catering to women's spending power accompanied other changes of the late 19-century, such as the suffrage movement.

The final blow to the country store came from mail-order catalogs. Mail-order catalogs transformed the way rural

Gap National Recreation Area files: 1860, 1870 census, tract 36503-1 file. *Atlas of Warren County* (New York: F.W. Beers & Co., 1874). Like most Millbrook buildings, the structure served many purposes over the years.

40. The 1880 Census lists Angeline and Samuel Ribble living outside of Millbrook's boundaries. In 1886, she was again a widow, living in Calno. *Warren Country History and Directory or the Farmers' Manual and Business Mens Guide* (Weaver & Kern, Washington, NJ, 1886). Delaware Water Gap National Recreation Area files.
41. Garis day book, 71, 135, 157. Johnson, 101-102.
42. Hendrickson, photo insert.
43. *The New Jersey Herald and Sussex County Democrat*, Newton, NJ, Wednesday. June 27, 1883. Delaware Water Gap National Recreation Area

consumers shopped, allowing them a choice other than the local store or a long trip into the nearest city. In the 1890s, rural free mail delivery relieved many farmers of the necessity of going into town to collect mail, and delivered a wide selection of goods, via a catalog, to their door. Businessmen such as Aaron Montgomery Ward latched onto the Grange movement's dissatisfaction with the high prices, small selection, and dependency of the credit system at general stores. Ward advertised his first price list in 1872 as "the Original Grange Supply House selling to Grangers, other farmers and mechanics at the lowest wholesale prices."(46) The huge assortment of goods, cash in advance (which lowered bookkeeping costs), convenience of delivery, and unconditional guarantees brought mail-order catalogs sure success. Catalogs such as Bloomingdale's promised "the Lowest Prices in the United States" and a rural customer could receive within ten days everything from a "ventilated pompadour, with back hair" to "mourning [garments] ... sent at the shortest notice."(47) Rural storekeepers led the fight against the catalogs, denouncing them as unreliable; some local leaders offered to buy the catalogs, and burn them in public ceremonies.(48) However, rural merchants fought a losing battle against the changing consumer preference for variety, cheapness, and the assurance that one could purchase the same goods in urban centers. In the growing economy of the 1880s, the age of credit slowly came to a close.

By 1890 the Millbrook economy had undergone two transformations: one dramatic and passing, the other more gradual, but with deeper and more far-reaching effects. The money crisis of the 1870s was over, and Millbrookers were no longer so dependent upon one person, the storekeeper, to keep their economy going. Though the local store would always be a place of convenience, of familiarity, and of easy credit, Americans -- and most assuredly Millbrookers -- were beginning to value other things when they shopped. Style, range of goods, quality brand names, and price were beginning to be the deciding factors for most shoppers by 1890. The local could compete in none of these categories. Thus, shops like the Millbrook store went into decline, as they did across the country. By 1920, they still existed, but as a shadow of what they had once been. No longer a communication center, trade center, or bank, the country general store, and the Millbrook store, slipped into the past.

(Above, top) Map of Millbrook. (Bottom) Philip Garis and his grandson.

Archives.

44. *Country Store Antiques*, color plate, 35. Cash registers also came into use around 1879.
45. Trade card chromolithograph, c. 1886. Gilbert Fast Black Twills. Distributed by Partridge & Richardson, Philadelphia, Delaware Water Gap National Recreation Area Museum Collection. Chromolithographed cards were frequently distributed to customers, and kept as inexpensive decorations.
46. Boris Emmet, Introduction, *Unabridged Facsimile Montgomery Ward & Co.. Spring & Summer 1895* (New York: Dover Publications, Inc., 1969), vi.
47. *Bloomingdale's Illustrated 1886 Catalog* (New York: Dover Publications, 1988).
48. Hendrickson, 213-214