

# *Social capital and trade associations in America, c. 1860–1914: a microhistory approach<sup>1</sup>*

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This microhistory explores the activities of one of the many trade associations created in the nineteenth century in the US. Qualitative evidence is used to engage with the concepts of competition, cooperation, and social capital. This article explores the reasons why cooperation emerged between competing economic agents, as an intended outcome of associational activity. It is argued that trade associations are forms of voluntary association consciously established to achieve economic aims and create networks of sociability. These, in turn, generated social capital used by economic agents to avoid ruinous competition and to capture political, economic, and social resources.

‘Why make things simple when one can make them complicated?’

J. Revel<sup>2</sup>

On a sunny June morning in 1905, the twenty-sixth annual summer outing of the New England Manufacturing Jewelers and Silversmiths’ Association took place in Providence, Rhode Island. The day started with a parade, headed by a 20-piece band, followed by the Association’s president, its officers, and members. According to their annual custom the men wore straw boater hats and carried opened Japanese paper sunshades. As onlookers cheered, more than 400 men paraded down the streets of the city’s Jewelry District, to the Crawford Street wharf, where they boarded the steamer *Warwick* for ‘a delightful sail down the bay’, followed by a clambake dinner.<sup>3</sup> This whimsical picture of parasol-bearing men, marching to band music, introduces a neglected topic in the history of American capitalism, that of trade associations.<sup>4</sup>

<sup>1</sup> I would like to thank Matthew Hilton, Ken Lipartito, Phil Scanton, Adam Tooze, Chris Wickham, and Paolo Di Martino for their comments on earlier drafts; Dan Raff, Gary Herrigel, Ewan Rawley, and the participants of the economic history seminar at the University of Pennsylvania for some very useful suggestions; Steven Lubar, the History Department, and the John Nicholas Brown Center for Public Humanities and Cultural Heritage at Brown University and Walter Friedman, Geoff Jones, and the Harvard Business School for their hospitality; the staff at the Providence Public Library and at the Historical Collection of the Baker Library at Harvard University for being so wonderfully helpful, and the Economic and Social Research Council (RES 000-22-0776) and the Rhode Island Historical Society for funding.

<sup>2</sup> Revel, ‘L’histoire au ras du sol’, p. xxiv.

<sup>3</sup> *Manufacturing Jeweler* (hereafter *MJ*), vol. 36 (1905), p. 682.

<sup>4</sup> It is important here to make the distinction between trade associations and employers’ associations. Trade associations provide services to firms (such as the regulation of competition) and act as pressure groups in the political arena. Employers’ associations, instead, specialize in industrial relations. Although in historical terms the distinction between the two is often blurry, the literature has tended to focus on the latter type of organization. For a review of this literature, see Lanzalaco, ‘Business interest associations’. As this article shows, the New England Manufacturing Jewelers and Silversmiths Association (hereafter NEMJSA) provided both functions, and defined itself both as a trade association and as an employers’ association.

The second half of the nineteenth century witnessed the rapid expansion of these organizations, and between 1860 and 1890 more than 400 were created, with the boom occurring after 1879.<sup>5</sup> Such robust associational activity belonged to the same impulse towards collective action that had been noted by Channing and Tocqueville in the earlier part of the century and that so strongly characterized the new Republic.<sup>6</sup> While a number of studies have been dedicated to other forms of association such as fraternities and Masonic lodges,<sup>7</sup> the historiography on trade associations in the US is limited and has focused mainly on their role as vehicles of political representation and defenders of employers' interests against those of workers.<sup>8</sup>

The object of this article's enquiry is the New England Jewelers and Silversmiths Association, created by the jewellers of Providence, Rhode Island, in 1883. As such it is a microhistory that will shed light on broader conceptual issues. The existing literature on trade associations provides us with rather comprehensive analyses of their activities.<sup>9</sup> These broad surveys, however, do not go beyond understanding the functional nature of these associations and fail to capture the complexity of the reasons that brought individuals (in competition with each other) together. By conceptualizing trade associations as social structures, rather than just as economic agents, this article uses microhistory as a methodology, as it allows the reconstruction of the detailed fabric of social interaction and networks.<sup>10</sup> The study of one, rather obscure trade association scales down the point of observation and it is this almost Lilliputian scale that can make us 'understand, without deterministic reduction, the relationships between systems of belief, of values and representations on one side, and social affiliations on another'.<sup>11</sup> In such a framework, the New England Manufacturing Jewelers and Silversmiths' Association (NEMJSA) is both an 'observed trifle' and the expression of macrohistorical issues to do with how producers codified their understanding of capitalism not just in terms of their relationship with workers, but also in terms of their relationship with the market and the competing claims of competition and cooperation.<sup>12</sup> This article shows that one of the consequences of economic cooperation was the creation of social capital and that businessmen used this to achieve a collective political voice and shape the public sphere.<sup>13</sup>

<sup>5</sup> *Report of the Internal Commerce of the United States*, 51st Congress, 1st session, 1890, House Document 6, serial 2738, quoted in Hansen, 'Demand for federal bankruptcy law', pp. 110–11.

<sup>6</sup> Schlesinger, 'Biography', p. 9.

<sup>7</sup> For a range of examples, see de Grazia on the Rotary Club in *Irresistible empire*; Clawson on Masonic Lodges in *Constructing brotherhood*; Gamm and Putnam, 'Growth of voluntary associations'; Kaufman, 'Three views'.

<sup>8</sup> For examples of this, see Becker, 'American wholesale hardware trade associations'; Bonnett, *History*; Fitzpatrick, *Study*; Foth, *Trade associations*; Galambos, 'American trade association movement'; idem, *Competition and cooperation*; Haydu, *Citizen employers*; Scranton, *Endless novelty*; Wiebe, *Businessmen and reform*.

<sup>9</sup> See also National Industrial Conference Board, *Trade associations*; Temporary National Economic Committee, *Investigation*.

<sup>10</sup> Examples of this methodology can be found in Spufford, *Contrasting communities*; Hindle, 'Shaming of Margaret Knowsley'; Farr, *Hands of honor*; D'Cruze, 'Middling sort'.

<sup>11</sup> These words were used by Chartier, 'Intellectual history or sociocultural history?', p. 32, to explain the methodological effectiveness of the micro scale and he applied them to Carlo Ginzburg's classic microhistory, *Il formaggio e i vermi* (*The cheese and the worms*).

<sup>12</sup> On the purposes of microhistory, see Muir, 'Observing trifles'; Ginzburg and Poni, 'Name and the game'; Ginzburg, 'Microhistory'; Levi, 'On microhistory'.

<sup>13</sup> Ryan, 'Civil society', p. 563.

The argument presented in these pages unfolds over six sections. The first part of the article outlines the theoretical framework used and includes a discussion of the limitations of both new institutional economics and theories of social capital. Section II outlines the history of Providence's jewellery making industrial district and the forces that led to the creation of the trade association, while section III analyses the rise of the NEMJSA as a political force. Sections IV and V consider the jewellers' embeddedness within a number of social networks and how this allowed the Association to enforce rules of conduct in the absence of effective public ordering. The final section concludes by looking at the positive and negative outcomes of the social capital created by this Association.

## I

Since the mid-1980s, de-industrialization, the shrinking of the welfare state, and, for economic historians, the questioning of the Chandlerian paradigm<sup>14</sup> have brought to the fore the importance of social networks capable of generating positive outcomes based on cooperation and trust.<sup>15</sup> In the search for these networks, social scientists and historians alike have investigated small-scale capitalism grounded in local economies.<sup>16</sup> What underpins much of this literature is the desire to move away from static and monocausal notions of economic efficiency, based around the idea that growing market complexity can be controlled only by increasingly elaborate and integrated organizations. The work of Piore, Sabel, and Zeitlin heralded two decades of efforts by historians, sociologists, economists, and political scientists to show that small firms and industrial districts could provide not just different ways of making goods but a different model of capitalism, based on economic relations shaped by cooperation and trust rather than just by competition.<sup>17</sup>

One of the constant themes in this literature is the problem of how to balance competition with cooperation, as well as how to create, police, and enforce trust.<sup>18</sup> Paradoxically, however, although the sociology-based approach that dominates this literature has emphasized the importance of cooperation, it has rarely explored in depth the dynamics of how and why this emerges. In fact, there can be nothing inevitable about cooperation between competing economic agents, because cooperation implies the sharing of knowledge and the presence of trust: 'the confidence

<sup>14</sup> Chandler, *Strategy and structure*; idem, *Visible hand*; idem, *Scale and scope*. The literature criticising Chandler's focus on large, hierarchically managed enterprises and the type of history it has generated is too large to list here. For an example of this critique, see Zeitlin and Herrigel, eds., *Americanization*; Hannah, 'Whig fable'.

<sup>15</sup> Putnam, Leonardi, and Nanetti, *Making democracy work*; Putnam, *Bowling alone*.

<sup>16</sup> For an extensive review of this literature, see Zeitlin, 'Historical alternatives approach'.

<sup>17</sup> Piore and Sabel, *Second industrial divide*; Sabel and Zeitlin, 'Historical alternatives'.

<sup>18</sup> Sabel and Zeitlin, eds., *World of possibilities*, p. 4. Most of the literature on industrial districts has focused on Italy and it is too sizeable to be summarized here, although two of the most influential contributions in Italian should be mentioned: Beccattini, ed., *Mercato e forze locali*, and Bagnasco, *Tre Italie*. Collections of essays in English include Goodman and Bamford, eds., *Small firms*; Pyke, Beccattini, and Sengerberger, eds., *Industrial districts*; Cossentino, Pyke, and Sengenberger, *Local and regional response*. The most recent review of the theoretical literature, applied to the Italian case, can be found in Beccattini, Bellandi, Dei Ottati, and Sforzi, *From industrial districts to local development*. For some English examples and a review of the literature, see Wilson and Popp, eds., *Industrial clusters*; A. Popp, S. Toms, and J. Wilson, 'Strategy, governance and industrial organisation: historical perspectives on the dynamics of industrial clustering in England', Nottingham Univ. Business School, working paper (2003). An eclectic collection of essays on networks around the world can be found in Bergman, Maier, and Tödmann, eds., *Regions reconsidered*, and in Grabher, ed., *Embedded firm*. Recent contributions to the literature on social structure and networks by economists can be found in Rauch and Casella, eds., *Networks and markets*; Bhaskar and Jackson, *Networks and groups*.

that others will do the “right” thing despite a clear balance of incentives to the contrary’.<sup>19</sup> In much of the literature on the subject cooperation is viewed as unproblematic: the sociological explanation is that firms can balance competition and cooperation because they accept the existence of a collective power that binds industrial communities together. This ethos allows the diffusion of an unspoken code which discourages some forms of potentially disruptive business behaviour by attaching moral sanctions to it.<sup>20</sup> Central to this literature is the notion that economic activity is embedded in social relations. Economic agents, by operating inside a network of social relations, embed economic action in social structures, and embeddedness generates trust and discourages malfeasance.<sup>21</sup>

Although compelling, this analysis has left economists and economic historians unsatisfied, and has pushed them to find a further layer of explanation, in search of what embodies embeddedness. In this attempt, attention has been turned to the study of those organizations that operate within localized economies such as guilds, traders’ coalitions, chambers of commerce, and other voluntary associations.<sup>22</sup> The economics-based literature tends to explain these organizations in functional terms, as devices to reduce transaction costs. It is the problem of transaction costs that leads individuals to cooperate in the creation of institutions that can help in reducing information, monitoring, and enforcement costs.<sup>23</sup> The danger with this functionalist approach, however, is that cooperation is reduced to little more than a coordination game, in which economic self-interest is the only driving force and the institutions created to reduce transaction costs are always efficient.<sup>24</sup>

The risk of excessive determinism and the narrow view implicit in the new institutional economics approach holds little appeal for those scholars for whom associational activity is more than just the coordination of economic needs. For example, the literature on social capital interprets voluntary associations as social organizations that generate cooperation and trust but with broader functions than just facilitating economic transactions. A good example of this approach is Coleman’s classic study of the Jewish diamond merchants of New York. Coleman’s diamond traders formed a social network bound by ties of kin, community, and religion, that allowed them to share norms and information, and to enforce sanctions and act collectively, creating social capital that made possible the achievement of certain cultural, social, and economic ends that in its absence would not have been possible.<sup>25</sup> For this literature, social capital is an unintended consequence of associational activity and, as in sociology-based studies of industrial networks, the emergence and existence of cooperation is often taken for granted. This is perplexing, because for every instance of cooperation we can find

<sup>19</sup> Granovetter, ‘Impact of social structure’, p. 33.

<sup>20</sup> This theme pervades most of the literature quoted in n. 18 above, but in particular see Beccattini, ‘Sectors and/or districts’, and Dei Ottati, ‘Trust, interlinking transactions and credit’.

<sup>21</sup> Granovetter, ‘Economic action’. The concept of embeddedness is one of the cornerstones on which the conceptualization of industrial districts rests.

<sup>22</sup> See a wide-ranging and diverse literature: Gaggio, *In gold we trust*; Amatori and Colli, eds., *Comunità di imprese*; Ogilvie, ‘Guilds, efficiency, and social capital’; Epstein, ‘Craft guilds’; Putnam et al., *Making democracy work*; Greif, *Institutions*.

<sup>23</sup> Williamson, ‘Transaction cost economics’; idem, ‘New institutional economics’, pp. 603–4; North, *Institutions*, p. 6. For an overview of the new institutional economics literature and the distinctions between organizations and institutions, see Schneider and Doner, ‘New institutional economics’.

<sup>24</sup> For a critical review of this literature, see Ogilvie, ‘“Whatever is, is right?”’.

<sup>25</sup> Coleman, ‘Social capital’.

examples of non-cooperation and its ruinous effects. In his analysis of the reasons behind the economic disparity between Italian regions in the north and the south of the country, Putnam et al. gave voluntary associations an important positive explanatory function. Putnam et al. associated the existence and the 'density' of these strong networks in the north of Italy (and their absence in the south) to northern regions' higher levels of economic growth, as citizens used the social capital generated by these networks to develop mutually beneficial cooperative arrangements.<sup>26</sup> The example of southern Italy shows that communities that are homogeneous and share norms and cultural values do not always generate social capital, and even when they do this can be smothered by other, stronger forces.<sup>27</sup> Moreover, this literature is infused with the assumption that communities are always 'a good thing' and can only generate positive outcomes. But this is not true.<sup>28</sup> We know that some social networks can create noxious forms of cooperation; 'bad behaviour spreads', as Arrow trenchantly puts it, and is so clearly exemplified by the Mafia.<sup>29</sup> Furthermore, communities do not always include everybody; at times social networks work for some (the powerful) and harm others (the weak), such as women.<sup>30</sup> In studying these networks we cannot shy away from investigating issues such as hegemony, conflict, and exclusion.<sup>31</sup>

In the social capital literature the rewards of cooperation are enhanced political participation and economic performance. However, we must not forget, as some of this literature often does, that these rewards need preconditions to emerge. Cooperation is less likely to falter if peer monitoring and a common set of norms exist together with credible sanctions at a local level.<sup>32</sup> Viewed in this way, we can see how the structures needed for cooperation to emerge might be actively created. A conscious act of creation by a network of individuals would mean that social capital is not a public good, spontaneously generated and owned by an unspecified and broad collective. In this sense social capital can be defined in the words of Bourdieu as 'the aggregate of the actual or potential resources that are linked to possession of a durable network of more or less institutionalised relationships of mutual acquaintance and recognition'.<sup>33</sup> By thinking of individuals as acting consciously in creating social capital and owning it as a collective through institutions, we give agency back to agents. However, there is then a danger of falling back into a functionalist view where networks are seen as creating cooperation and trust as value-producing assets. This pitfall can be avoided by conceptualizing networks not as structures (that shape action in a linear fashion) but as 'processes of relations' in which actors define each other in interaction and on the basis of their context, in which they can imagine alternatives, based also on how they

<sup>26</sup> Putnam et al., *Making democracy work*, p. 173.

<sup>27</sup> This is not the place to discuss the perverse and deadly relationship between the Italian state, organized crime, and the south's economic, political, and social development. For an introduction to the literature, see Gambetta, 'Mafia'; Arlacchi, *La mafia imprenditrice*; Ginsborg, *Italy and its discontents*.

<sup>28</sup> Kaufman, 'Three views'.

<sup>29</sup> Arrow, 'Observations', p. 3.

<sup>30</sup> Ogilvie, 'Guilds, efficiency, and social capital'; Arneil, *Diverse communities*.

<sup>31</sup> Bourdieu, 'Forms of capital'. The concept of hegemony pervades the whole of Gramsci's writing, but an interesting insight on how the 'moderates' (a certain section of the middle classes) established their power over other social classes in nineteenth-century Italy can be found in Gramsci, *Quaderni dal carcere*, Quaderno 19, no. 24, pp. 2010–34.

<sup>32</sup> Serageldin, 'Sustainability as opportunity'.

<sup>33</sup> Bourdieu, 'Forms of capital', p. 249.

re-interpret their own past.<sup>34</sup> This approach brings to the fore the need to study the culture of these communities, in terms of how they understood their commonly held ways of living and those patterns of belief that gave them a sense of unity and significance to their daily lives.<sup>35</sup>

This article explores the history of the jewellers of Providence, Rhode Island, a community made up of individuals who were competing ceaselessly against each other, at a time when Rhode Island was the leading industrial state in the Union.<sup>36</sup> Although jewellers had been active in Providence from the late eighteenth century, it was only after the Civil War that contingency (represented in this case by rapid economic growth) suggested that by cooperating with each other, through a trade association, they could control some of the problems that were threatening to destroy their trade. The following pages will show that the intentional aim of these men in setting up a trade association was entirely functional with cooperation explicitly conceived as the factor that would allow the establishment of rules of the game and the achievement of economic goals. However, the article will also show how this association was a network of sociability which provided its members with a political and social identity (that is, related to status and power), while at the same time embedding individuals within a community with shared interests, without which no social capital could be generated, and therefore the functional aims of the trade association could not be achieved. Thus, this association can be interpreted as an artefact, the concrete expression of values and practices that provided its members with a framework of meaning through which they could coordinate action. These values and practices, to which we can add the rules of the game dear to transaction cost analysis, cannot be understood without reference to the specific cultural context in which these actors found themselves, as they were the result of the debate and discourse that went on between them and around them.<sup>37</sup> By thinking of human action as shaped by dialogue with others, this article will tread a path between rational choice theories of cooperation (such as the new institutional economics) that are undersocialized and cultural theories that are oversocialized. Rational choice places individuals and their preferences as developing outside the world of social relations, while cultural theories link individuals to social norms without explaining how these norms are understood.<sup>38</sup>

## II

Technological innovation and the expansion of the middle classes during the nineteenth century induced a gradual transformation of jewellery from a symbol of status to an item of fashionable consumption, and centres of jewellery production blossomed in Europe and in the US. The origins of jewellery making in Providence go back to the late eighteenth century and over time the craft developed into an industry. The first reliable quantitative source is the 1860 US manufacturing census and it shows that at that date about 75 jewellery manufacturers operated in Providence, employing 1,750 workers and making products worth \$2.2 million (22

<sup>34</sup> Gaggio, *In gold we trust*, pp. 16–19.

<sup>35</sup> de Grazia, *Irresistible empire*, p. 21.

<sup>36</sup> Bense, *Political economy*, pp. 22–5.

<sup>37</sup> Lipartito, 'Business culture', p. 604.

<sup>38</sup> Berk, 'Communities of competitors'.

per cent of what was produced nationally).<sup>39</sup> Although the Civil War depressed the industry for two years, the increase in demand for ornaments with a patriotic, martial, or funerary style fashioned in brass and other base metals revived employment. The census of 1880 reported 148 jewellery workshops in the State of Rhode Island, of which 142 were in Providence. The Providence trade employed more than 3,000 people and accounted for products worth more than five million dollars. At that time Rhode Island produced one-quarter of all the jewellery manufactured in the US.<sup>40</sup> Internationally, Providence vied with Birmingham in England for the title of 'jewellery capital of the world', in terms of the quantity of jewellery produced.<sup>41</sup>

This was a trade with few barriers to entry, making it an ideal venture for outsiders and for men with few connections. Craftsmen who had served five to seven years of apprenticeship and with some design skills, a set of tools, some savings, and a good reputation could easily become worker-proprietors.<sup>42</sup> Some workshops made and sold rings, bracelets, necklaces, earrings, hair ornaments, and brooches; others made goods more commonly worn by men, such as watch chains, tie pins, cuff, shirt, and collar buttons, and studs. A dozen firms specialized in badges for fraternal and religious organizations and for unions, while others made pearl, shell, and stone work. Some firms made findings and provided jewellery manufacturers with components from machine made brass, from plated chain to customized settings. In addition there were platers, die-cutting shops, enamellers, tool and machinery specialists, and refiners. Jewellery manufacturers could also buy jewellery boxes and sample cases made locally.<sup>43</sup> In the 1880s, the average size of firms was still small, with some concerns employing no more than a handful of workers and only a few firms employing more than 50 people.<sup>44</sup>

The US Census of Manufactures shows that by 1899 the jewellery trade in Rhode Island employed more than 7,000 people, in more than 200 firms. As only a handful of these firms were located outside Providence, this number can be taken as a good approximation of the numbers employed within the city.<sup>45</sup> At the turn of the century jewellery was the fourth largest employer in the state, but the largest in the city. By 1909 the total number of jewellery workers had increased to almost 10,000, in more than 290 establishments.<sup>46</sup> These figures, however, take into account only employment in those firms that made jewellery, without considering all the allied trades, such as refiners, platers, die makers, specialist tool makers, and other firms, such as the makers of jewellery boxes. If all of these trades were taken into account it is very probable that on the eve of the First World War the employment generated by the jewellery trade was closer to 18,000.<sup>47</sup>

<sup>39</sup> Figures quoted in Scranton, *Endless novelty*, p. 108.

<sup>40</sup> Scranton, *Endless novelty*, pp. 108–9.

<sup>41</sup> The following notes will provide many references to Providence, but for an historical overview of jewellery styles, consumption, and production, see Bury, *Jewellery*.

<sup>42</sup> Scranton, 'Horrors of competition', p. 48.

<sup>43</sup> *Ibid.*, pp. 53–4.

<sup>44</sup> Rhode Island Historical Society Archives, Providence (hereafter RIHSA), *Annual Report of the Commissioner of Industrial Statistics*, Jewelry Manufacturing enterprises, p. 30, 1888.

<sup>45</sup> United States, Bureau of the Census, *Thirteenth Census of the United States*, pp. 605–6.

<sup>46</sup> *Ibid.*, pp. 605–6.

<sup>47</sup> *MJ*, vol. 45 (1910), p. 878.

This picture of growth, however, masks a more complex reality. Scranton has detailed how the prosperous 1880s were followed by decades of turmoil as the industrial district grew rapidly but as a consequence suffered under the pressure of ‘opportunism, design copying, interfirm suspicion and price shaving . . . defenseless against the flow of workers-entrepreneurs who fueled these abuses’.<sup>48</sup> These evils destroyed the craft nature of the industry and were the consequence of ‘overcompetition, derived from the jewelry sector’s own structure and technical capacities’.<sup>49</sup> At this point it is worth exploring briefly what had brought overcompetition to the industry, as this is the factor that led directly to the creation of the trade association, the NEMJSA.

In Providence, until the economic crash of 1873, goods had been sold to jobbers (wholesalers), for cash. The economic downturn changed this arrangement and after the mid-1870s jobbers were able to buy jewellery from manufacturers on credit, to sell on a consignment basis or with long delays in settling accounts. From the mid-1870s onwards, the growth of Providence’s jewellery trade was also a consequence of this unbalanced relationship between manufacturers and jobbers. Providence manufacturers, seeking business, accepted small orders, returns of unsold goods, cancellation of confirmed orders, and the cost of huge inventories of all styles. Jobbers also showed one firm’s samples to other manufacturers inviting them to duplicate them at a lower price. Copies could be made so quickly, in less than two weeks, that the more established firms were always chasing novelties, while their stocks were devalued.<sup>50</sup> Design patenting was ineffectual and established firms either agreed to lower their prices or the jobbers would go to the imitator’s firm, usually a newer, smaller concern.<sup>51</sup> According to Scranton, it was the very structure of the industrial district, its specific technological capabilities, and the very nature of the product that induced ruin. Too much flexibility and spatial concentration facilitated the ‘knockoff game’ and, as a consequence of overcompetition, Providence’s firms turned their backs on specialty and the crafting of style. By 1910 the trade had descended into sweatshop conditions as firms became bigger, substituting skilled workers with machinery and employing women and children for repetitive and poorly paid jobs, while at the same time outwork and piecework proliferated. The working conditions of the thousands of immigrant women and children who worked in the trade were so poor that a report by the International Jewellery Workers Union characterized the industry as being like a ‘black hole in Calcutta’.<sup>52</sup>

The history of the Providence jewellery industry has been told as a story of failure where overcompetition destroyed the industrial district as firms grew in size and internalized processes, and as a consequence the craft nature of this industry and its skilled workers were lost.<sup>53</sup> Many of these developments have been seen as a failure of cooperation, and the jewellers have been criticized as unable to organize themselves and set up strong rules of the game to regulate the jobbers’ and

<sup>48</sup> Scranton, *Endless novelty*, p. 326.

<sup>49</sup> *Ibid.*, p. 244.

<sup>50</sup> Providence shared these hazards with other industrial districts dedicated to the production of style goods. See, for example, the Staffordshire potteries in Popp, *Business structure*.

<sup>51</sup> Scranton, ‘Horrors of competition’, pp. 48–50.

<sup>52</sup> Meckel, ‘Jewelry industry’, p. 254; Scranton, *Endless novelty*, p. 121; Shapiro-Perl, ‘Labor process’.

<sup>53</sup> Gaggio, *In gold we trust*; Scranton, ‘Horrors of competition’.



manufacturers' destructive behaviour. Scranton dismisses the NEMJSA as little more than a dining club.<sup>54</sup>

This literature, however, implies that it was Providence's specific industrial structure that created the conditions for decline and generated a specific set of reactions and responses in the jewellers. Spatial concentration was the problem, according to Scranton. What made the district also unmade it, as specialist networks made it very cheap for start-ups to be created and 'further segmentation arose as veteran firms and novice firms warred to the benefit of distributors'. In such a climate all that the trade association could do was to 'nibble at the corners of key problems'.<sup>55</sup> This explanation, however, does not stand the test of comparison. Across the ocean, in England, there was a jewellery district very similar to Providence's, in Birmingham. Birmingham's jewellers faced the same set of hazards as those in Providence and had responded in the same way, by creating in 1887 a trade association, the Birmingham Jewellers Association (BJA). Although overcompetition plagued Birmingham as much as it did Providence, the BJA's role was not that of the hapless bystander and it was able instead to regulate competition and foster cooperation.<sup>56</sup> It is through the comparison of Providence with Birmingham, a different but parallel reality, that we can reject what seemed like a reasonable explanation: that too much segmentation made cooperation impossible. Comparison shows that structural explanations such as this are not always effective.

However, when studying the history of Providence's jewellery trade we are faced with the undeniable fact that during the second half of the nineteenth century its nature changed, at least in terms of working conditions for labourers. There are many factors that could explain why firms became bigger and internalized processes, and why many entrepreneurs gave up on craft, preferring to concentrate on producing large volumes of cheap goods, made by poorly paid, unskilled workers.<sup>57</sup> The large size of the American market rewarded economies of scale, and mail order houses and department stores ensured large orders. From the 1890s onwards many Italians, Irish, and Russian Jews arrived in Providence, providing a steady supply of cheap labour. However, from the point of view of our understanding of the dynamics of capitalism, we cannot dismiss the jewellers' trade association. The contention of this article is that far from being just a dining club, the jewellers' association was an example of community building and that the jewellers used sociability as a tool, to forge bonds between the members of the Association and create the social capital that would temper at least some of the worse effects of competition, without recourse to price fixing, as detailed in the following pages.

Thanks to the benefit of hindsight the historian can be pitiless in her analysis and tell stories of dismal failure, but if we follow her down this path we come to

<sup>54</sup> Scranton, *Endless novelty*, p. 247. The Sherman Act of 1890 was not the factor that made it difficult for the association to control competition. This was poorly enforced and in any case in 1895 the Supreme Court ruled that the Act did not apply to local trade associations as this was not interstate commerce. See Galambos, *Competition and cooperation*, p. 29; Bense, *Political economy*, p. 344.

<sup>55</sup> Scranton, *Endless novelty*, p. 121.

<sup>56</sup> For more on the history of the jewellery trade in Birmingham and of the BJA, see Carnevali, 'Crooks, thieves and receivers'.

<sup>57</sup> Details of this can be found in Carnevali, 'Entrepreneurship and endless creativity'.

believe in the existence of a kind of perverse ‘death wish’ in these agents in that they wilfully pursued destructive short-term goals, foregoing the long-term benefits of cooperation.<sup>58</sup> Hindsight can lead us to accuse Providence’s jewellers of not being shrewd enough to understand what was good for them, especially in comparison with their English counterparts. However, by assuming that people made decisions in search of outcomes that they thought of as positive at the time we can give them their innocence (or at least their agency) back. Therefore what this article focuses on is the decision-making process, with the aim of restoring these communities to their histories, without employing normative notions of success or failure.<sup>59</sup> By taking this approach, the story of Providence’s jewellery industry can be re-cast in a different light by taking a closer look at the reasons behind the creation of the jewellers’ association.

Crucially, our understanding of this world will be influenced by the nature of the sources available. No archival material survives for the NEMJSA, and there is no other way of getting close to Providence’s jewellers, and understanding their actions as a group, than to rely on the detail and on long quotations from the Association’s meetings, provided by the trade journal, the *Manufacturing Jeweler*. This journal was the official publication of the Association and on a weekly basis it reported on its activities and on a range of matters that would interest the jewellers. Although the journal’s reports of the organization’s meetings are very detailed, as a source it is a step removed from the voice of the jewellers; therefore, it is important to remember that it is a source that represents them but wherein they do not describe themselves directly. As such, its usefulness rests in the fact that the journal presented the jewellers’ voice and was the medium through which they explained to the world what they publicly thought of as right and wrong. The absence of archival sources, such as the minutes of meetings, for example, means that we do not know anything about the process of decision making within the Association. Dissent can only be inferred and there are many silences that can be filled only by cross-referencing with other sources and by speculation. The *Manufacturing Jeweler* gives us the words and the actions that the jewellers wanted reported, but provides us with only an oblique view into their thoughts. The following pages explore these issues further.

### III

The NEMJSA was created in 1883, but its origins are to be found in the Providence Jewellers Club, set up in 1879 as a result of the excursions of some of the members of the craft to New York to play baseball with the jobbers and manufacturers there. In the following years dinners and baseball games continued to bring together the Club’s broad membership of jobbers, manufacturers, and their clerks. However, in 1881 the Club’s membership started to decline.<sup>60</sup> In 1883, new impetus came from the decision taken by some of the members of the Jewellers’ Club to create a new body that would only admit manufacturers, and the

<sup>58</sup> Carnevali, ‘“Crooks, thieves and receivers”’.

<sup>59</sup> Ultimately, the reasons why the Birmingham industrial district flourished and small firms and craft declined in Providence might have very little to do with how effective the trade associations were, but more to do with a complex range of many local, national, and international factors.

<sup>60</sup> *MJ*, vol. 15 (1894), anniversary issue, p. 65.

NEMJSA was born.<sup>61</sup> Its nature was still that of a social club but it was through these gatherings that the jewellers created a structured forum to talk of the instability of the jobbing firms and how this affected the manufacturers. Undoubtedly, forms of acquaintance had existed in Providence for a long time,<sup>62</sup> but the NEMJSA gave specific goals to social interaction and turned talking into collective action. On 18 October 1884 a meeting was held in the ‘spacious’ rooms of the NEMJSA at 151 Broad Street in Providence.<sup>63</sup> The room was full, with people waiting in the hall. The reporter covering the event for the *Manufacturing Jeweler* wrote that ‘the earnestness of the conversation and the serious determined air of all, gave token that the manufacturers were ready to take definitive steps towards improving the condition of affairs . . . Most of the largest and most influential houses in Providence were present’.<sup>64</sup> What brought the jewellers together was a sense that there was ‘excessive competition’ in the trade. As the jewellers saw it this was a problem because the extreme volatility of the jewellery trade meant that often jobbers went bankrupt, leaving the manufacturers with the burden of unpaid credits. The meeting noted that other trades had associated together for the same purpose and voted unanimously to create a jewellers’ Board of Trade.<sup>65</sup>

The absence of records generated directly by the Association and its Board of Trade makes it difficult to ascertain exactly the structure of its membership. This is an important detail, to determine whether this was an inclusive or exclusive body. The creation of the Association and Board of Trade, were, in themselves, the result of conflict, between manufacturers and between manufacturers and jobbers, and especially between established firms and those workers-entrepreneurs who made price wars so easy and so deadly. Like phantoms these have left little trace, beyond the constantly changing list of names in the city’s trade directories. However, by cross-referencing the more than 200 obituaries of jewellers, printed by the *Manufacturing Jeweler* over this period and listing the details of the commercial, political, and social affiliations of the deceased, with the manuscript census of production for 1880 (listing the names of firms with the numbers of workers employed and the turnover generated), the reports of the Commissioner of Industrial Statistics for the state of Rhode Island, and a local biographical publication, it is possible to determine that the membership of the Association included both large and smaller firms.<sup>66</sup> This evidence gives us a prima facie case for saying that the Association was, to a large extent, an inclusive one, representative of the district’s population of firms. Unpaid credits would have had an impact on all firms, regardless of their size.

In fact, the aims of the Manufacturing Jewelers Board of Trade (MJBoT) as declared by its by-laws were ambitious, and they suggest the scale of the problems

<sup>61</sup> The name of the Association would seem to suggest a wide geographic membership. In reality, most of the firms that belonged to the Association were located in Providence with only a scattering of firms based in Attleboro, Massachusetts.

<sup>62</sup> Gilkeson, *Middle-class Providence*.

<sup>63</sup> The NEMJSA was established in 1879 and its first offices were in the Wilcox Building. The association moved to Broad Street in 1883; *MJ*, vol. 1 (1886), p. 215.

<sup>64</sup> *MJ*, vol. 1 (1884), p. 53.

<sup>65</sup> *Ibid.*, pp. 55–7.

<sup>66</sup> Rhode Island State Archives, Providence, ‘Non-population census, schedule for Rhode Island, Providence, 1880’; State of Rhode Island, *Thirteenth Annual Report*; *idem*, *Seventeenth Annual Report*; Hall, ed., *Biographical history*.

facing this community. Its object was to foster and promote the interests of the manufacturing jewellers; to protect them from fraud; to reform abuses in the trade (such as the practice of dating ahead bills and consignment of goods); to diffuse accurate and reliable information among its members as to the financial standing, credit, and character of dealers in jewellery; to promote uniformity in the customs and usages of the trade; and to promote a wider and friendly intercourse between manufacturers.<sup>67</sup> Cooperation was seen as crucial and capable of relieving the trade of many of the annoyances and hazards that afflicted it.<sup>68</sup>

Establishing the composition of the Association's membership is one thing; another is to understand whether relations within it were as harmonious as the unanimous vote that led to the creation of the Board of Trade would suggest they were. Were the jewellers really all working towards the same purpose and did they all believe in the usefulness of the by-laws? These are questions to which we cannot give a direct answer because the peculiarity of the available sources means that many voices are missing. Unless we want to condemn these men and their activities to oblivion, we have to use what sources we have and speculation to fill these silences.<sup>69</sup> The by-laws reveal the existence of conflict and mistrust and the creation of the Association meant, if nothing else, a public declaration of the desire, at least by some, to overcome such conflict and replace it with cooperation. The following pages detail how this was done.

Cooperation went hand in hand with sociability. Like many other Providence and US associations, the NEMJSA did not neglect to promote the social life of its members, through banquets, picnics, baseball games, and so on.<sup>70</sup> In the early years of the NEMJSA quarterly dinners and dances were organized, including a 'Ladies' Day'. However, financial concerns led to the decision in 1889 to focus the Association's efforts on a mid-winter dinner and a summer outing, normally in June. Although these events remained of a sociable nature, they were reserved for the men and became progressively more serious and formal affairs. At the first mid-winter dinner, in November 1889, lots of stories were told and much singing occurred,<sup>71</sup> but at subsequent dinners there were fewer songs and the speeches became longer, as businessmen and politicians were invited to attend. The rising prominence of the jewellers and of their association can be measured by the calibre of the speakers they were able to invite. In 1892 they were addressed by Colonel J. C. Wyman, the executive commissioner of the Board of Managers for the World's Fair for Rhode Island. The NEMJSA was organizing the jewellers' stand at the Chicago exhibition and Wyman's address was meant to encourage more of them to participate.<sup>72</sup> In 1898 the jewellers' guest was the Honourable Adin B. Capron, one of the representatives to Congress for Rhode Island, and he spoke of important political matters such as the protective tariff, the revision of the bankruptcy law, and his support of the gold standard, all matters that concerned the jewellers

<sup>67</sup> The Board of Trade was open to all jewellery manufacturers and related trades, but membership was by election through a ballot, hence allowing the possibility of exclusion; RIHSA, Manufacturing Jewelers Board of Trade, constitution and by-laws, 1884.

<sup>68</sup> *MJ*, vol. 1 (1886), p. 202.

<sup>69</sup> Ginzburg, 'Microhistory', pp. 23–8.

<sup>70</sup> Gilkeson, *Middle-class Providence*, p. 104; Wiebe, *Search for order*, pp. 112–23.

<sup>71</sup> *MJ*, vol. 6 (1889), p. 222.

<sup>72</sup> *MJ*, vol. 11 (1892), p. 946.

directly.<sup>73</sup> By 1900 the Association had become a force to be reckoned with, at least in terms of its size and lobbying power, and its annual dinner was attended by more than 250 men (of which almost 200 were members) and by the state governor, Elisha Dyer, who addressed this audience with these words: ‘You represent an immense amount of brains and capital and you cannot be relegated to a back seat. I should be false in my duty as chief executive if I did not do all in my power to put this magnificent industry where it shall never know defeat’. In practical terms this meant that Dyer would support in Congress the Association’s efforts to convince the federal government to reject a French treaty to reduce the protective tariff on jewellery.<sup>74</sup> This had been increased from 35 per cent to 60 per cent in 1897, thanks to the NEMJSA’s efforts and those of another one of its representatives in the US Senate, Senator Nelson W. Aldrich.<sup>75</sup> The 1904 dinner, held at the Wellington for more than 550 people, of whom more than 300 were members, saw the attendance of the Honourable George B. Cortelyou, Secretary of Commerce and Labour; of Nelson W. Aldrich, senior senator for Rhode Island; and of George H. Utter, lieutenant governor of the state. By then at the top of the jewellers’ agenda was the trade unions problem and they wanted to be reassured that they had the government’s support against organized labour.<sup>76</sup> The apex of the Association’s success came in 1910 when its annual banquet was attended by more than 500 people and by the president of the US, William Howard Taft, together with Nelson W. Aldrich, all the Members of Congress from the Providence District, the governor of Rhode Island, and the mayor of Providence.<sup>77</sup> By then the Association represented 412 factories, which gave employment to 19,000 employees, and manufactured more than half of the jewellery made in the country. The Association had been active in a number of issues both at state level, such as the adoption in 1907 by the State of Rhode Island of a stamping law to guarantee the quality of gold goods,<sup>78</sup> and at a national level in the 1880s and 1890s campaigning together with other business groups for the reform of the bankruptcy law,<sup>79</sup> for higher protective tariffs, and through 1908 and 1909 against tariff concessions to Germany.<sup>80</sup>

#### IV

It was through the annual dinners and the summer outings that the jewellers found the space and opportunity to ‘become better acquainted’.<sup>81</sup> Social networking mattered because it could help reduce conflict. As the jewellers put it:

There is a disposition among many to regard this organization as purely a social one. This is undoubtedly the general purpose of the association, but intercurrent with an informal program comes the opportunity of making and strengthening friendships and

<sup>73</sup> *MJ*, vol. 22 (1898), p. 96.

<sup>74</sup> *MJ*, vol. 26 (1900), pp. 191–2, 201.

<sup>75</sup> *MJ*, vol. 21 (1898), p. 67; vol. 26 (1900), p. 201.

<sup>76</sup> *MJ*, vol. 34 (1904), p. 260.

<sup>77</sup> *MJ*, vol. 46 (1910), p. 625.

<sup>78</sup> *MJ*, vol. 41 (1907), p. 664.

<sup>79</sup> Hansen, ‘Commercial associations’.

<sup>80</sup> *MJ*, vol. 43 (1908), p. 126; vol. 45 (1909), pp. 269–70.

<sup>81</sup> *MJ*, vol. 1 (1884), p. 17.

the informal interchange of business opinions which mutually benefit the members and in a measure, lessen antipathies and petty rivalries.<sup>82</sup>

We can interpret concerts, banquets, picnics, and clambakes as just the leisurely pursuits of an aspiring middle class or as having a deeper meaning. We can see these events, such as the annual parade, as deeply symbolic, meant to create a collective and public experience based on occupational identity that would forge ties between individuals.<sup>83</sup> These events were meant to embed its members both within the local community and in a mesh of social relations that could generate the moral pressure to act collectively. The sources show us that the jewellers perceived their collective endeavours and their Association as much more than just a social club, but instead as having a moral value, with an impact that went beyond the economic sphere:

To the casual observer, these annual banquets may mean little beyond good fellowship. But there is a much deeper significance in the coming together of these manufacturers and their friends around the banquet table . . . The thinking man realizes that this [association] is a great and living force, potent for good and capable of exerting a vast influence and thus working for the happiness of thousands of people . . . This association stands for honorable business dealings . . . It is a vital force for good government . . . and its individual members are active and important in state and municipal government.<sup>84</sup>

To understand whether this statement was just rhetoric, or whether the Association did, in fact, activate social capital, we need to look in more depth at some of the individuals who led the NEMJSA and its operative arm, the MJBoT. An eye, and an ear, for detail are needed here, in order to appreciate the richness of the networks in which these men were enmeshed and the role they played in the city. The driving force behind the creation of the Providence Jewellers Club in 1879 was a 35-year-old man called John McCloy. He was not a native of Providence, having been born in Newburg, New York, and he arrived in the city in 1870, where he worked drumming up business for Gwinn & McCloy Co., makers of rolled gold locketts.<sup>85</sup> At that time he was a 'smart, active man, but with no practical knowledge of the business', but 10 years later, in 1880, he had learnt enough and accumulated enough capital to set up on his own, making imitation diamond jewellery, a business in which he did well.<sup>86</sup> He was president of the Providence Jewellers Club until 1881 and in 1884 he canvassed members for the creation of the MJBoT and retired from his business to dedicate himself fully to running the *Manufacturing Jeweler*. McCloy was a popular man, with a large circle of friends, and was active in many local societies and Masonic lodges.<sup>87</sup> McCloy was clearly both a leader

<sup>82</sup> *MJ*, vol. 25 (1899), p. 96.

<sup>83</sup> Davis, *Parades and power*, pp. 3–6.

<sup>84</sup> *MJ*, vol. 36 (1905), p. 259.

<sup>85</sup> Williams and Blanding, eds., *Men of progress*, p. 245.

<sup>86</sup> Baker Library Historical Collection, Harvard Business School (hereafter BLHC), R. G. Dun & Co., Providence City, vol. 3, pp. 66, 78.

<sup>87</sup> McCloy was a member of the What Cheer Masonic Lodge; the Olive Branch Lodge of Odd Fellows; the Sterling Division of the Knights of Pythias; the Golden Rule Lodge, the Knights of Honour; the Unity Council, Royal Arcanum, of the Royal Society of Good Fellows; and of the Providence Lodge Ancient Order of United Workmen. See Williams and Blanding, eds., *Men of progress*, p. 245.

and joiner, with a strong network of friends, and he used this network to gain members for the MJBoT and subscribers for the *Manufacturing Jeweler*.<sup>88</sup>

As detailed earlier, one of the Board of Trade's purposes was to convince manufacturers to provide it with information about jobbers. To work effectively it needed a strong membership, both to furnish it with information and to have the financial resources to prosecute bankrupt jobbers, but to acquire members it needed to be taken seriously. The executive committee of the NEMJSA decided that of its members the best man to lead this new venture was Dutee Wilcox. If McCloy had the connections, Wilcox was the man with the reputation needed to make the MJBoT a respectable, and respected, venture. Dutee Wilcox was also an outsider, having been born in Douglass, Massachusetts, in 1834. He started working at the age of 16 as an apprentice for Wheeler and Knight, jewellers in Providence. Over the years he entered many partnerships, and by 1880 he was the owner of D. Wilcox and Co. Wilcox was not only a successful businessman; he was also deeply involved in the city's affairs as a member of the Board of Aldermen during 1877, 1878, and 1879, and served on the School Committee from 1876 to 1878. He was also a director of the National Bank of Commerce (one of the largest banks in the state), a trustee of the City Savings Bank, a director of the Providence Board of Trade, and a member of the Young Men's Christian Association and of the Methodist Episcopal Church.<sup>89</sup> In 1884, when the MJBoT was created, he was also one of the wealthiest jewellers in Providence, worth at least \$300,000 in his business and in real estate, and his firm was regarded as first class and completely creditworthy.<sup>90</sup> Wilcox headed the MJBoT for 21 years until 1906.

As mentioned earlier, it was the establishment of the MJBoT that made the NEMJSA more than just a social club. In 1884 the Association's president was Alfred S. Potter, who had taken McCloy's place in 1881. A Rhode Islander, born in 1828, he was president of the NEMJSA until his death in 1888. Like most of the officers of the NEMJSA he was also an active member of Providence society. He was a member for the sixth ward of the Providence Common Council for six years, and chairman of the Committee on Police for five, a member of the fire department, a member of the Marine Artillery, a Free Mason, and an Odd Fellow. Socially he was a member of one of the city's most exclusive clubs, the Hope Club, and president of the Warwick Club.<sup>91</sup> His successor as president of the NEMJSA was Joseph H. Fanning (1894–8), who was also a member of the city's Common Council from 1882 to 1887 and of the Board of Aldermen for one term. Fanning was also chairman of the Committee on Parks, and a prominent member and vestryman of St James' Episcopal Church, the Central Club, and St John's Lodge of Masons.<sup>92</sup> This pattern of engagement with the social and political life of the city was common to all of the Association's presidents. Fanning's successor, John M. Buffington (1898–1900), of Potter and Buffington Co.,<sup>93</sup> was a Republican like his predecessors, and he represented Providence in the lower house of the state assembly in 1888–9. He was also a director of the Roger Williams National Bank

<sup>88</sup> *MJ*, vol. 35 (1904), anniversary issue, p. 10.

<sup>89</sup> *Biographical cyclopedia*, p. 554.

<sup>90</sup> BLHC, R. G. Dun & Co., Providence City, vol. 3, p. 167.

<sup>91</sup> *MJ*, vol. 3 (1886–7), p. 367.

<sup>92</sup> *MJ*, vol. 46 (1910), p. 924.

<sup>93</sup> The Potter here is Col. Isaac M. Potter.

and a member of another prominent club, the Pomham Club. He was a Mason and also a member of the First Universalists Church of Providence.<sup>94</sup> In the early 1880s Buffington's firm did very well and was considered to be one of the best in Providence.<sup>95</sup> By 1901 he was listed among the wealthiest jewellers in the city.<sup>96</sup>

The beginning of the new century was marked by labour unrest throughout the country and by the Association's efforts to break the jewellers' workers' trade union. The efforts were successful and in 1903 the *Manufacturing Jeweler* could proudly report that the NEMJSA was 'in absolute control of the Eastern jewelry shops in case of a strike', having destroyed the workers' attempts to create a lasting trade union.<sup>97</sup> During this difficult period the Association was led by Frank T. Pearce (1900–3), the first president to be born in Providence. At the time of his election he was chairman of the executive committee of the important West Side Club and a member of the Long Meadow Golf Club.<sup>98</sup> It was during these years that the Association finally shook off its appellation as 'a purely social organization of good fellows and stepped out into the open as the hope and the defence of the jewellery trade'.<sup>99</sup> Pearce's personality had made the Association more businesslike but he was not a politician, unlike his successor Henry G. Thresher (1903–7) of Waite-Thresher & Co. Thresher had served for four years in the state legislature and was mayor of a nearby town, Central Falls, in 1898 and 1899.<sup>100</sup> His political experience must have been useful when in 1909 he took the tariff committee of the NEMJSA to Washington to lobby, successfully, for higher tariffs against the import of German jewellery.<sup>101</sup>

Until 1907, when Thresher stepped down as president, the NEMJSA had been led by men of Anglo-Saxon origins, and reading the pages of the *Manufacturing Jeweler* one might be forgiven for thinking that the whole trade was exclusively made up of men whose forbears were British. It was not so; in fact one of the most positive expressions of social capital was the Association's religious inclusiveness, at a time when religious segregation shaped and bounded most networks. Other sources reveal that Jews were strongly represented in the jewellery trade.<sup>102</sup> One of the most prominent of these was Harry Cutler who became president of the NEMJSA in 1907. His rise among the ranks of the Providence jewellers' and city society was truly meteoric. Cutler was born in 1875 in Yelisavetgrad, in Russia, where most of his family perished in the pogroms. His mother managed to flee with him and a daughter and reached America in 1885.<sup>103</sup> Cutler, like many other Russian Jews, moved to Providence in 1890 where he worked for various jewellery firms and in 1899 started on his own with only limited capital making gold shell

<sup>94</sup> *Representative men*, vol. 1, pp. 436–7; *MJ*, vol. 15 (1894), anniversary vol., p. 58.

<sup>95</sup> BLHC, R. G. Dun & Co., Providence City, vol. 2, p. 391.

<sup>96</sup> *MJ*, vol. 29 (1901), p. 193.

<sup>97</sup> *MJ*, vol. 33 (1903), p. 408.

<sup>98</sup> *Providence blue book*; *MJ*, vol. 26 (1900), p. 223.

<sup>99</sup> *MJ*, vol. 33 (1903), p. 408.

<sup>100</sup> *Ibid.*, p. 422.

<sup>101</sup> *MJ*, vol. 45 (1909), pp. 772–4.

<sup>102</sup> These were probably more prominent in retail and as workers in jewellery workshops and it is not an easy task to identify workshops and firms owned by Jews as these often changed their names. However, the following names taken from the trade journal *The Jewelers Weekly* for 1897 have been identified as manufacturing business with Jewish partners: Jacob Abisch, Eckhart & Cohen, Henry Lederer & Bro., S. & B. Lederer, William Loeb & Co., A. H. Schreiber & Co. See Goldowsky, 'Jews and the textile industry', p. 301.

<sup>103</sup> *MJ*, vol. 49 (1911), p. 862.



rings. By 1901 his business, which had started with two workers, employed 75 to 100 people.<sup>104</sup> In 1907 he was also elected as fifth representative in the General Assembly for Providence on a Republican ticket, a position he held until 1911 when he was elected to the Rhode Island Senate. In 1911 the *Manufacturing Jeweler* carried an article on Cutler that referred to him in the following terms: ‘Although a Jew, located in a community containing a vast majority of Christians, he has won his way to many positions of trust and honor . . . he has never lost any ground owning to his religion’.<sup>105</sup> By then he had been elected as co-director of the educational department of the YMCA, while being at the same time a prominent member of the Congregation Sons of Israel and a director of St Joseph’s Hospital. He was also a director of the Union Trust Co. and lieutenant-colonel in the First Light Infantry, Rhode Island’s crack military company.<sup>106</sup>

The men who headed the NEMJSA shared a commitment to their trade and to public life, and played an active part in city society. They were not unusual in this. Many other jewellers who were members of the NEMJSA shared the same characteristics, as shown by the obituaries printed in the *Manufacturing Jeweler*.<sup>107</sup> The annual dinners and the summer outings brought together men who did not have just economic interests in common, but were also connected through their political and social practices. They were a community, in the sense that the men who belonged to it subscribed, at least to some extent, to a common set of rules and beliefs. Their organization gave them a voice and a public physical presence, enacted through the annual parade, that as individuals they would not have had. While the sources do not allow us to single out individual decision making, the *Manufacturing Jeweler* shows us the Association’s actions. These were the expression of this community’s agency. We can read these actions to infer what the community thought were the problems that afflicted them and how they could be remedied. This point matters when we come to look more closely at the work of the MJBOT.

## V

Reading the *Manufacturing Jeweler*, it becomes clear that one of the jewellers’ overriding concerns, in the period covered by this article, was with jobbers’ bankruptcies, and the nefarious effect these were having on their trade. Bankruptcies had a devastating impact: as jobbers went bankrupt their stock was sold without proper supervision at low prices, with disastrous consequences for those manufacturers who were still solvent. Firms left with a large stock, which was losing value on a daily basis, continued to put goods on the market, giving them to any jobber in the hope of some return. Extended credit and the absence of a system of status enquiry meant that this type of venture often ended in bankruptcy. Furthermore, insolvent jobbers and retailers resorted to buying goods on credit only to pawn them to pay off their debts to somebody else. Legal negotiations were costly for traders in terms of money and time and hardly worth the effort.

<sup>104</sup> Hall, ed., *Biographical history*, p. 302.

<sup>105</sup> *MJ*, vol. 49 (1911), p. 862.

<sup>106</sup> *Ibid.*, p. 862.

<sup>107</sup> It is possible to reach this conclusion thanks to the more than 200 obituaries of Providence jewellers printed by the *MJ* over this period. These obituaries listed the deceased’s commercial, political, and social affiliations.

Normally, when a jobber or retailer went bankrupt the legal costs would eat into the estate, as the size of this was determined by the sale at auction of what stock was left, often without a proper evaluation.

These problems were compounded by the absence of a federal bankruptcy law. Although a federal law had been in place between 1867 and 1878, this had since been repealed and it was only in 1898 that a new law took its place.<sup>108</sup> The absence of a national bankruptcy law made it very difficult for those firms that wanted to expand their activities outside their state to recover money if one of the jobbers they dealt with went bankrupt. Each state had its own bankruptcy law and as firms had dealings with jobbers and retailers in other states, those that were too small to afford agents and attorneys were left at a disadvantage. Moreover, the state of Rhode Island had no insolvency law, just what the *Manufacturing Jeweler* termed a 'grab law', by which the creditor who was first on the ground could satisfy his own claim in full, at the expense of all other creditors.<sup>109</sup>

Without a national bankruptcy law and in the clear absence of enforcement of creditors' rights, the activities of the MJBoT were of extreme importance as they acted as representatives for small creditors in the pursuit of defaulting debtors, paying the legal costs of their prosecution and assessing the value of the debtor's estate.<sup>110</sup> The Board also placed the name of the bankrupt on a suspended list, and while on this list no member was to have dealings with this person. If they did they would not receive any help from the Board in case of trouble. If the investigation established that the bankruptcy had been due to fraud, the bankrupt was repudiated and any member who had dealings with them was expelled from the association. Even after the federal law came into effect, in 1898, this was biased in favour of debtors, allowing them in most cases to be discharged immediately.<sup>111</sup> This meant that the weight of sorting honest men from fraudsters was placed on the shoulders of associations such as the MJBoT, as it provided its members with credit checks on potential customers, and of the *Manufacturing Jeweler*, through the weekly publication of lists of bankrupt traders and of the uncollected accounts they were dealing with, as a warning to traders and possibly as an attempt to use name and shame tactics.<sup>112</sup>

The US's debtor-friendly legislative regime introduces an important variable that brings back into this narrative issues of community and cooperation. The MJBoT was created at a time when there was no federal bankruptcy law, and in Rhode Island only a 'grab law'. Such a law provided individual creditors with the incentive to move fast and reach an agreement with the debtor to get hold of some of the assets as quickly as possible, regardless of a proper evaluation of them and of other creditors' claims. In other words, the law created short-term incentives against the development of long-term cooperation (which was the aim of the MJBoT), as described in the following case.<sup>113</sup> In 1886 a Chicago jobber named

<sup>108</sup> Tabb, 'History', pp. 13–14. For an overview of the role of commercial organizations in lobbying the government for a national law, see Hansen, 'Commercial associations'.

<sup>109</sup> *MJ*, vol. 1 (1884), p. 57.

<sup>110</sup> *MJ*, vol. 1 (1886), pp. 202, 230.

<sup>111</sup> Tabb, 'History', pp. 24–5.

<sup>112</sup> *MJ*, vol. 1 (1886), p. 202; vol. 18 (1896), pp. 195, 201.

<sup>113</sup> A theoretical discussion of how trade associations organize collective action while dealing with capitalists' unwillingness to accept associational discipline can be found in Streeck, 'Interest heterogeneity'.

Gratz, with more debts than capital, absconded, selling his stock and accounts valued at \$30,000 to another jobber called Shakman for only \$9,000. The *Manufacturing Jeweler* reported on this case at length, considering Gratz's conduct 'rascally', but Shakman's 'an outrage' for undervaluing the goods. The MJBoT issued an edict, stating that its members would refuse to sell further goods to Shakman until he had come to Providence to explain his conduct and in the meantime it would pay a pro rata assessment of its members' claims for the purpose of prosecuting Gratz.<sup>114</sup> However, although the MJBoT could issue an edict, it had no formal powers to stop any of its members from dealing with a dishonest trader, and this happened, time and time again.<sup>115</sup> In transaction cost terms, it had no formal tools to enforce its rules. Despite this happening, we know that the MJBoT must have been successful in fostering collective behaviour, as the volume of its activities continued to grow. In 1886 it had 95 members and nine years later this number had increased to 110, during which time the Committee of Arrangements of the Board had collected \$173,840 for 1,477 claims put in by its members.<sup>116</sup> After the national bankruptcy law came into being there was less need for the services of the local association in recovering debts, while screening became more important. In 1904 the Board had collected more than \$35,000 for 295 claims in bankruptcy cases, and about 70 per cent of this was at no expense to its members. The rest had been collected on behalf of non-members, for a small fee. During that year the Board of Trade had also replied to more than 3,000 credit enquiries lodged during the year by its 73 members.<sup>117</sup> By 1910 the membership had grown to 250 after a year when the organization had shown the largest amount of claims handled, for more than half a million dollars.<sup>118</sup>

On the one hand, it is obvious that the MJBoT continued to exist because it provided a useful service. The important issue, however, is how it was able to provide this service in an environment that made enforcement extremely difficult. To understand this we need to turn to the jewellers' own words. The jewellers' own narrative was that their associational activity was also a moral force. Read, for example, the words of the MJBoT president, Dutee Wilcox, in his annual address for 1905: 'Fortified by age, by a strong treasury, and by able management, the Board of Trade has decided to go out into the field and solicit membership . . . One hundred of the leading manufacturing firms of the East allied together, and acting together for the common object, would make a power which the dishonest jobber would fear, and which the honest jobber would be glad to co-operate with'.<sup>119</sup> However, in order for the threat of morally-based economic sanctions to carry any substantial weight, the jewellers had to act collectively, but in a macro-institutional environment that gave them an immediate incentive to behave individually (if not dishonestly). If the Board of Trade wanted behaviour to follow certain standards, enforcement and sanctions had to be credible. For sure, this sort of behaviour could mean expulsion from the trade association, but this

<sup>114</sup> *MJ*, vol. 1 (1886), pp. 202, 230.

<sup>115</sup> *MJ*, vol. 18 (1896), pp. 140, 201, 286.

<sup>116</sup> *MJ*, vol. 18 (1895), pp. 40–1.

<sup>117</sup> *MJ*, vol. 36 (1905), pp. 48–9. These lower figures for the number of claims and amounts recovered also reflected the fact 1904–5 were boom years for the jewellers' business.

<sup>118</sup> *MJ*, vol. 46 (1910), p. 201.

<sup>119</sup> *MJ*, vol. 36 (1905), pp. 65–6.

would not matter, unless the individual had something to lose. So we must ask: what was there to lose?

We can find the answer to this question by thinking of the NEMJSA as a community—a community with its own moral code that can be understood by turning, once again, to the pages of the *Manufacturing Jeweler*. These were the public forum where these norms could be explained and behaviour decoded: the actions of the defaulting Gratz were ‘rascally’, but Shakman’s behaviour, who had grabbed Gratz’s assets, depressing their value and thus damaging everybody, was ‘an outrage’ and placed him beyond the pale. Being cast from this community for misconduct would have had consequences that would have rippled through a man’s other networks, the social clubs, the Masonic lodges, the municipal administration, damaging him socially and politically. This damage was not just practical, in the sense of losing networks of information and influence. Trade associations with their corporate idiom and rituals were similar to fraternal lodges and expressed the same desire to forge identity based around work and masculinity.<sup>120</sup> Masonic lodges, however, limited membership on the basis of nativism, religion, and race, while trade associations such as the NEMJSA were much more inclusive and open to all (white) men. The rapid expansion of jewellery, and of manufacturing in general, from the second half of the nineteenth century, meant that many outsiders flocked to urban centres such as Providence and through the trade associations achieved what Tocqueville called ‘a democracy of recognition’. For sure, many businessmen chose not to belong to trade associations, or to leave them, but for many joiners exclusion would have meant solitude, and the loss of that common language that gave them voice and status.<sup>121</sup> Breaking the rules of the game meant exclusion from the association but at the same time this represented much more than just missing out on the occasional dinner.

## VI

There is much in the pages of the *Manufacturing Jeweler* that is self-celebratory and certainly the rhetoric used was also meant to allure existing and potential new members. It is important to remember that the rhetoric also hid issues of exclusion and power, not only between the jewellers but also between employers and workers and the new manufacturing classes against the old mercantile ones, who had founded the city and controlled the state’s government.<sup>122</sup> The microhistory of this community shows that understanding context and contingency is important as ‘the scope of rational [economic] action is situational rather than universal’.<sup>123</sup> This community established collective governance structures as a reflexive process based on the assessment of background conditions, rather than just as a response to the abstract problem of profit maximization.<sup>124</sup> In this perspective, what matters about the institutions created by the jewellers is both the context in which they came into being and the larger moral order that they codified and expressed. The sources show us how the jewellers wished to organize competition and control

<sup>120</sup> Clawson, *Constructing brotherhood*.

<sup>121</sup> de Tocqueville, *Democracy*, vol. 2, p. 131.

<sup>122</sup> Gilkeson, *Middle-class Providence*.

<sup>123</sup> Lipartito and Sicilia, eds., *Constructing corporate America*, p. 11.

<sup>124</sup> Berk and Schneiberg, ‘Varieties’.

some of the market's hazards; the conscious establishment of rules of the game was functional to the achievement of specific economic goals, but they also expressed what these businessmen thought of as right and wrong. The moral world of Providence's jewellers was one deeply wedded to the virtues of rugged individualism and free competition. Like many other small-scale producers, their brand of capitalism was robustly anti-trust and against price fixing. However, principle was balanced by a robust dose of pragmatism, as they also believed that competition should be restricted to the domestic market and from McKinley to Taft to Roosevelt, they backed the Republican party as the party that supported protective tariffs.<sup>125</sup> Like many businessmen of their time they were viscerally anti-union, and campaigned against minimum hour legislation and the restrictions placed on the employment of women and children. There was nothing progressive in their simple capitalist credo that labour was a commodity that workers had the right to sell and employers the right to buy, based on the prevailing market conditions. At the same time they supported federal legislation for reform and improvements in standards in design, patent protection, and the quality of silver and gold, all things that would have benefited the broader community of consumers.

The social capital generated by the jewellers' associational activity had positive, but also negative outcomes. It led the jewellers to mobilize around specific political issues on both a national and a local level, including the reform of the city's police force and the technical education of workmen. Thus the trade association became a conduit for increased political and voter participation. However, the outcome of political action benefited mostly the particularistic goals of their members and only marginally had a positive impact on the broader community, showing that social capital can also have a pernicious effect.<sup>126</sup> It is also worth considering that as businessmen developed a political voice they did engage in the formation of the public sphere, but at the same time their capture of resources contributed to the destruction of that same sphere as an open and democratic arena of confrontation, as workers were left out of the debate on working conditions.<sup>127</sup> The decline of labour conditions was a consequence of the NEMJSA's virulent battle against the trade unions and of their campaigns against the abolition of child labour, the reduction in women's working hours, and workers' compensation.

Despite these irreconcilable contradictions, through the creation of a trade association the jewellers showed that they believed in the virtue of cooperation as the factor that could regulate capitalism's excesses. In fact, the existence of trade associations shows us how producers collectively understood and reacted to the fundamentals of capitalism: competition, cooperation, and the relationship with the factors of production. Trade associations are the demonstration that competing agents can learn to cooperate and this article has shown the nature of the glue that held these men together. Cooperation did not come for free and required formal rules of conduct, but these could be enforced only through the creation of social bonds and of a common cultural language, articulated through rituals and expressed in the pages of the *Manufacturing Jeweler*, a bonding process that had

<sup>125</sup> These are the matters that occupied endlessly the pages of the *MJ*. For a more general overview of businessmen and their politics, see Bensel, *Political economy*. For a narrative that highlights their contradictions, see Wiebe, *Businessmen and reform*.

<sup>126</sup> Kaufman, 'Three views', p. 1340.

<sup>127</sup> Habermas, *Structural transformation*.

already been observed by Tocqueville.<sup>128</sup> The networks that the jewellers shaped with their social and political activities created social capital and made possible the achievement of economic ends that in its absence would not have been possible.

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*Date submitted* 17 June 2009  
*Revised version submitted* 25 April 2010  
*Accepted* 28 April 2010

DOI: 10.1111/j.1468-0289.2010.00563.x

<sup>128</sup> de Tocqueville, *Democracy*, vol. 2, pp. 134–5.

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