Making a Living on the Farm at Cassidy Lake



Peter Cassidy August 2019

Cassidy Lake is rural farmland. The nearest village, Norton, where there is a rail station, is 9 miles, the nearest town, Sussex, 15 miles away, and the nearest city, Saint John, 40 miles away. Making a living there was challenging. Studying the family history we conclude the Cassidy family, like their neighbors, weren't rich, but they weren't poor either.

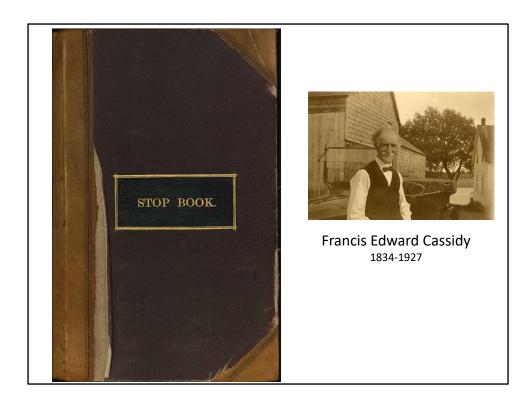
The Port in Ireland where William grew up was a poor fishing village of about 50 residents. Here the Cassidys were shipbuilders and carpenters, not fisherman or farmers. We believe William and Jane probably brought a little money with them to Canada in 1819 by virtue of the fact they bought property at the head of Kings Street in Saint John shortly after they arrived. It's pretty certain it was not a lot of money they brought with them because, four years later in 1823, William had to take out a loan of £40 (the equivalent of about \$5,000 today) to purchase 150 acres at Cassidy Lake.

The Cassidys of Cassidy Lake were an energetic and creative lot...

- They needed to be creative
- · Area is not great farmland
 - Hilly and rocky
 - Thin layer of topsoil
 - Large acreage planting difficult
- Came from family of shipbuilders, carpenters, and cabinet makers



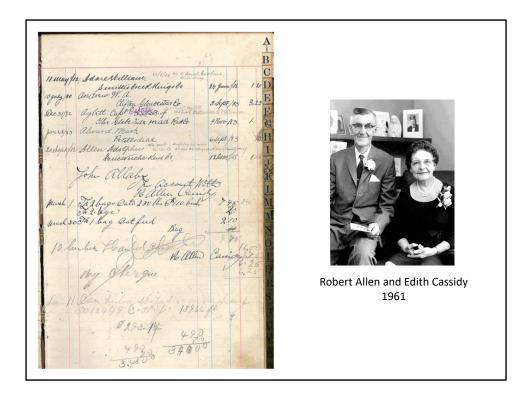
So how did they make a living at Cassidy Lake? The Cassidys of Cassidy Lake were an energetic and creative lot and they needed to be. While we refer to the homestead as a farm, as farmland goes it is not great. The land is hilly and rocky with only a fairly thin layer of topsoil much like The Port area they left back in Ireland. Thus, Cassidy Lake does not lend itself to large acreage farming. It's interesting to note that William came from a family of shipbuilders, carpenter and cabinet makers, not farmers. Therefore it is not surprising that the family income came from a variety of sources. We get a good insight into the accounting detail of their lives from accounting records they kept of farm and cheese factory operations in the early 1900s. The "Shop Book" as it is titled, is an interesting collection of notes and financial transactions made by initially by Francis Edward Cassidy and later by his son, Robert Allen Cassidy. Multiply these amounts shown below by 13 for an approximation of the value in today's dollars.



The first real break in the mystery of the plane that landed on Cassidy Lake in the winter due to an engine problem came from this book.

It's called a STOP BOOK. We think that's a typo on the part of the printer and my great-grandfather, Francis Edward, got it for a bargain price. It's actually an account book in which they kept records of farm operations and of the family operated cheese factory. The first entries were made by Francis Edward starting in 1880. The majority of the entries were made by my grandfather, Robert Allen, from 1917 until 1942.

I inherited this family heirloom when my dad died in 1993.



At first glance the entries do not appear to be very inspiring. It's clear these guys were not CPAs. Here is a typical page. It's more a note book of transactions than an accounting register. My initial assessment was that it was not very informative and I put away in a closet. That was 24 years ago in 1993.

In 2016, after getting tired of it being in the way, I decided to give it one last look for anything of value. I'm not a pack rat, so it was potentially going to the trash. After careful study, to my surprise, I found it was a treasure trove of information.

This bound book is a journal of income and expenses for the farm at Cassidy Lake and its associated cheese factory. We believe the title of the book is a typo and should have been something like "Shop Book". If so, then they probably got the book at a good price. The printer's name does not appear anywhere in the book.

There are a few entries from 1880 to 1883 (p 1, 15, 29, 77, 121, 149, 171, 195, 223, 249, 263, 279, 319) which, based on similarity of the handwriting, were probably made by Francis Edward Cassidy and relate to some nationwide activity; perhaps a subscription service associated with his church work. It's notable that while Cassidy Lake is a remote location, the reach of the Cassidy family was not constrained.

Most of the journal entries were made by Robert Allen Cassidy from 1917 to 1951. This content organization is a bit random. While the book is letter tabbed, it is not

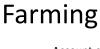
consistently used that way. It's used more like a notebook with some pages used for scratch notes. For example, on the left inside front cover, we find the March 1926 cream records while the April 1926 cream records on page 6, and fertilizer used by Allen is on the right inside front cover page. Studying the book's contents reveals some interesting insight into life at Cassidy Lake in the early 1900s.

Cassidy Enterprises



- Lumbering
- Furniture and Cabinet Making
- Cheese Factory
- Financial Services
- Public Employee
- Telephone Service
- Other Opportunities





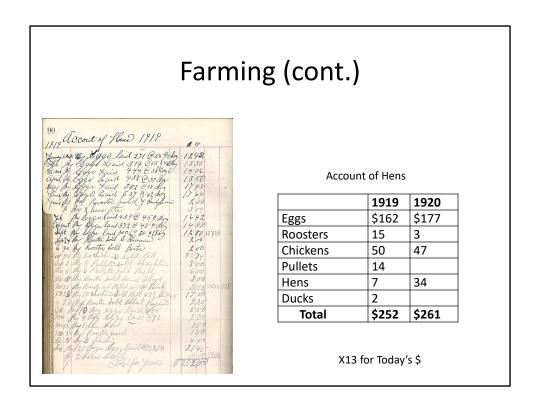
Account of Cows and Other Stock

1921	
Low Creaw Lald	1903
Hele Crean fold	·n /2 48
Man Chean Sold	5067
Ofenil Cream told	7098
May Cuan Sold	48 87 211 9;
april But Com Sold	7500
The Hold Sold	5040
Opil 18 To 2/1/10 Jold	7200
July 1 atagletin hold	3300
Gut 1 Josephyo Sold	6200
Ot 30 Hay him fold	6300
Dt 18 Th Cow told	4500
Cat 30 Ha Cow told	42504909
Ot to crean	2605
Det No Crean	35-29 10206
May It mill sold	6/63
Jane 16 41 Sold	10800
161.	107 26
Chy 00 11 sold	87 59
Algo The sola	6879
Tot No 11 fold .	35-5-94387
The state of the s	12436

	1919	1920	1921
Milk	\$881	\$735	\$439
Cream	295	369	314
Pigs	300	284	285
Veal Calves	75	91	75
Beef Cows	212	50	118
Heifers		125	
Maple Syrup	75	75	
Apples	10	18	
Potatoes	25	144	
Oates &	25		
Buckwheat			
Total	\$1898	\$1891	\$1242

X13 for Today's \$

Mixed farming was the model at Cassidy Lake. They had a the usual cows, pigs, chickens and ducks. In later years they added geese. None of these animals were raised in great numbers but were sufficient for the family's food needs and to sell in the local market. One limiting factor was the need to provide shelter during harsh Canadian winters. The barn had room for about 20 cattle plus a few pigs during the winter. Corps consisted of the usual garden vegetables as well as oats and buckwheat which were essential sources of feed for the horses and other farm animals. The following excerpts from the farm accounting book section *Account of Cows and Other Stock* show how much income they received from the sale of:



Eggs sold from \$0.37 to \$0.70 per dozen, the price being higher in the winter months. There are no expenses associated with this activity. It is interesting to note there are several entries of chickens, rooster, and hens marked as "ate" as opposed to "sold". Does this mean a chicken that ends up on the family dinner table is recorded as a sale? No eggs are marked as "ate" nor are any items in the *Cows* account so the meaning of "ate" is a mystery.

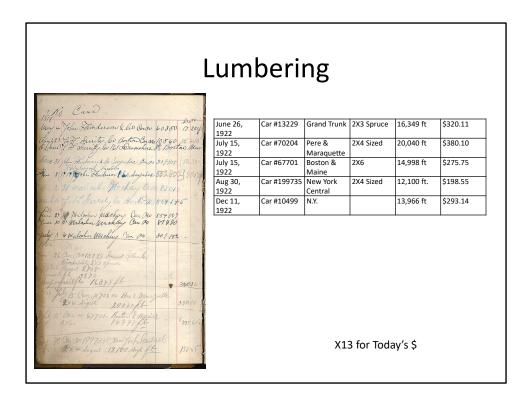
Farming (cont.)



Accounts with Mr. Arthur Barrett

One ton hay	\$14.00			
One ton hay	14.00			
Trip to Sussex with car	3.00			
Trip to Titusville with car	3.00			
	\$34.00			
Mr. Barrett paid for his purchases over time as follows:				
Cash	\$10.00			
Cash	5.00			
Cash	10.00			
Cash	5.00			
Cash	4.00			
	One ton hay Trip to Sussex with car Trip to Titusville with car Daid for his purchases over to Cash Cash Cash Cash Cash Cash			

X13 for Today's \$



Trees on the farm were a good source of hard and softwood. Besides providing lumber for construction of the homestead buildings and church, they were a source of wood for furniture the Cassidys made and sold. Logs cut on the farm were hauled to a mill at Upham for cutting into lumber. Stan talked of using a team of horses and sled to haul loads of logs in the winters of the 1920s. Much of the lumber was then hauled to Norton for shipment by rail to customers.

Lumber was sold to wholesalers and to individuals. We see records of carloads being shipped to markets in places like New York and Boston.

Furniture and Cabinet Making

- William
- · Francis Edward
- Thomas
- Woodworking shop at farm
 - Foot-powered wood lathe
- Examples
 - Church windows and furnishings
 - Table at Grand Lake Cottage



This was a good source of income. They had a good size workshop attached to the barn which included a foot-powered wood lathe that was still operational in the 1940s. We see examples of their handiwork in the church windows and furnishings. It is interesting there are no entries for this type of work in the accounting record. This may be due to the fact that this record starts in 1916 when Robert Allen was running the farm. While his father, Francis Edward was a skilled cabinet maker as were some of his sons, Robert Allen was not.

Cheese Factory

- Co-op arrangement
- Allen Cassidy paid
 - \$50 as manager
 - \$2.50 as worker
 - Cheesemaker paid \$100/mo



1919 Results

Milk Received	343,926 lbs
Cheese Made	33,014 lbs
Total Value of Cheese made	\$9231.46
Total Cost to Manufacture	\$907.89
Proceeds Coming to Patrons	\$8323.57

X13 for Today's \$

The cheese factory was probably the family's biggest enterprise. It was a co-op arrangement. Farmers supplied the milk for cheese making and were paid according to the profits from cheese sales. We get an idea of the scale of the cheese factory operations from the 1919 results.

A portion of this proceeds would go to the Cassidys based on the milk they provided.

Allen Cassidy was paid at the rate of \$2.50 a day when he worked in the cheese factory. In 1919 he earned \$34.50. He was also paid \$4.00 when he hauled wooden boxes for the cheese from Norton. He was also paid \$4.00 for a trip to Sussex to get the car fixed. This implies the family car was a cheese factory business expense.

In 1921 the cheesemaker was paid \$100/month for 5 months work. A helper \$25/month for 1 ½ months and the secretary (Allen Cassidy) a salary of \$50. In 1924, the secretary's salary was increased to \$100.



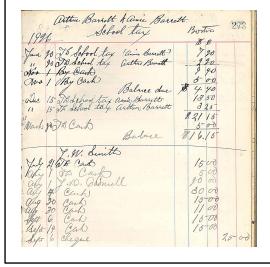


- Personal Loans
 - -1926
 - 33 notes at Provincial Bank of Norton
 - 30 notes at Royal Bank of Canada, Sussex
- Loans for 3 months \$30-\$100

X13 for Today's \$

It appears Allen Cassidy carried notes for people in the community. Exactly how this worked is not clear. In 1926 Allen had 33 notes at the Provincial Bank in Norton and 30 notes at the Royal Bank of Canada in Sussex. The loans were all for 3 months and ranged in value from \$30 to \$100 with the majority being in the \$30-\$50 range. Included in the list of note holders were F.E. Cassidy, Allen's 92 year old father, Allen's wife Edith, and their son, Stanley, age 14.

Public Employee



- Allen Cassidy, School Superintendant
 - Collected School Taxes

X13 for Today's \$

Telephone Service

- Private line to Sussex
- Likely for lumber business



Apr 29, 1917	Fred Tuibe	Telephone to	\$0.45
		Norton	
Jun 2, 1917	Andrew	Telephone	\$1.10
	Campbell	messages	
Jan 2, 1918	Thomas Brown	Telephone to	\$0.45
		Norton	
Aug 25, 1919	Hubert Tabor	Telephone	\$0.45
		message	
Oct 5, 1921	Matthew Cassidy	Telephone to	\$0.45
		Norton	
Oct 22, 1921	Frank Avines	Telephone	\$0.90
		message Norton	
Feb 15, 1922	Charles	Telephone	\$0.75
	McCarron	message	
Jun 9, 1922	Charles	Telephone	\$0.25
	McCarron		
July 7, 1922	Matthew Cassidy	Telephone to	\$0.55
		Petitcodiac	

X13 for Today's \$

We know they had phone service to the farm in the 1920s. In a letter written in the 1970s by Allen R. Cassidy to his granddaughter, Anne Renwick, we learn the telephone line ran 11 miles to Sussex. It went the short way through the woods rather than follow the road which would be a distance of 16 miles. So this is a private line to the Cassidy farm house.

We believe it was primarily used to support the cheese factory which sold its production in distant markets such as Saint John and Halifax in 1917 (p 35). The Cassidys were also shipping lumber to Boston in 1918 (p 0) and the telephone would certainly be helpful in those transactions. Being the only phone in the area, we see numerous instances of phone call charges. On page 5 Frank Avines paid \$0.90 to call Norton, 9 miles away, on Oct. 22, 1921. Matthew Cassidy, R. Allen's brother, is also charged \$0.45 for a telephone message on Oct. 5, 1921 to Norton. On page 116 we see included in the cost of supplies for the cheese factory in 1924, \$2.95 for telephone messages. The going rate seems to be \$0.45 for a local call, equivalent to \$5.00 in 2015. Phone calls were expensive in those days.

Eventually the phone line was removed. We don't know when but it was gone by the late 1940s including the telephone poles. Clearly the poles and copper wire had good value and should not go to waste.

Other Income Opportunities



- Road work
- Boarders
- Work for neighbors
- Haul stuff for people
- Etc.

Proof you can make a good living on the farm at Cassidy Lake







Cassidy Lake Homestead c. 1950

Here we see the evidence of the standard of living the Cassidy's attained.

Francis Edward is well dressed. They own a car. It looks like a Ford Model T that would cost about \$300 in 1925 (about \$4000 in today's dollars) and a definite luxury in that day.

They have a nice house, a large barn complex that includes an enclosed garage for the car, sitting on about 250 acres of land.