

Special Collections and
University Archives

UMass Amherst Libraries

Richard E. Lloyd Daybooks

1859-1865

1 volume (0.25 linear ft.)

Call no.: MS 229



[About SCUA](#)

[SCUA home](#)

[Credo digital](#)

[Scope](#)

[Admin info](#)

[Download](#)

[xml version](#)

[print version \(pdf\)](#)



[Read collection overview](#)

Born in Wales in 1833, Richard E. Lloyd found great financial success after migrating to Vermont in the 1850s. Beginning as the proprietor of a dry goods business in Fair Haven, Vermont, he diversified and expanded his holdings, eventually becoming a senior partner in the slate manufacturing firm Lloyd, Owens, and Co.

The daybooks from Richard Lloyd's dry goods firm include numbered accounts of customers (many with Welsh surnames), lists of items purchased, price per measure, forms of payment (cash, goods, services, credit, making clothes), and the goods sold. Lloyd dealt in a typical range of goods found in a rural general store, including fabrics, ready-made clothes, eggs and dairy products, fruits and nuts, garden seeds, cutlery and tinware, and jewelry.

See similar SCUA collections:

Mercantile

Vermont

Background on Richard E. Lloyd

Born in December 13, 1833, in Festiniog, County Merioneth, Wales, Richard Ellis Lloyd migrated to Fair Haven, Vermont, in the early 1850s and by the end of the decade had opened a general store that became the basis for his future fortune. In the federal census of 1860, the 25 year-old Lloyd was listed as a boarder in town with a net personal worth of just \$400, however over the next ten years, his lot in life rose rapidly. By 1869, Lloyd was the owner of three buildings on Main Street in Fair Haven, including his house, store, and a building rented out for income, and in the census of 1870, he reported a personal estate valued at \$6,000 to go with \$9,000 in real estate. He added a partner to his dry goods store in 1882, J. T. Hughes, reporting a stock at the time of between \$12,000 and \$15,000.

From this foundation in dry goods, Lloyd diversified his investments, helping found the Fairhaven Hotel Company in 1882 while venturing into the local slate business that was the source of great local wealth. As early as the fall 1865, he and his brother William E. Lloyd began leasing quarries in Fair Haven that led to the formation of the firm Lloyd, Owens, and Co. (including partners Owen Owens and Richard Ellis) that specialized in unfading green, purple, and variegated roofing slate.

Lloyd married a Welsh-born woman, Margaret, in about 1863, and raised three sons and a daughter. He died of arteriosclerosis and nephritis on August 3, 1912.

Scope of collection

The Lloyd collection consists of two daybooks covering the years 1859-1865. Made at the time of transaction, each entry lists items purchased, the price per measure, and payment. The names of most purchasers are recorded with a number corresponding to their entry in an account book (not present): account numbers as high as 533 appear in the first few pages of the first volume, indicating this was probably not Lloyd's opening ledger.

Lloyd's store offered a wide variety of goods: fabrics, ready-made clothes, cutlery and tinware, garden seeds, fresh fruits and nuts, eggs and dairy products, even jewelry. Most transactions were charges: while some customers paid in cash, Lloyd accepted both goods and services in payment, especially making clothes. Whether these clothes were for Lloyd and family or for sale in the store is uncertain.

The majority of Lloyd's customers were Welsh, with names like Lloyd, Griffith, Morgan, and Thomas, reflecting the demography of Fair Haven at the time. The growth of slate quarries in the region during the 1840s had attracted an influx of Welsh miners from Pennsylvania and from Wales. Women rarely appear by name in this ledger, although the goods or services exchanged for credit and credited to men may have been produced by women. Women sometimes earned credit under their own names by sewing or washing.

Administrative information

Access

The collection is open for research.

Provenance

Acquired from Charles Apfelbaum, 1987, and purchased from Mrs. Hudson's Fine Books and Papers, 2011.

Bibliography

"Richard E. Lloyd," *The Cambrian* 12, 8 (1892): 225-226.

Child, Hamilton, ed., *Gazeteer and Business Directory of Rutland County, Vt. fore 1881-82*. Syracuse, N.Y. : Journal Office, 1881

Smith, H. Y. and W. S. Rann, *History of Rutland County Vermont with Illustrations and Biographical Sketches of Some of Its Prominent Men and Pioneers*. Syracuse, N.Y. : D. Mason and Co., 1886

Processing Information

Processed by Lisa May, February 1989.

Language:

English

Acknowledgments

Encoding funded by the Andrew W. Mellon Foundation.

Copyright and Use (More information)

Cite as: Richard E. Lloyd Daybooks (MS 229). Special Collections and University Archives, University of Massachusetts Amherst Libraries.

Search terms

Subjects

Consumer goods--Vermont--Fair Haven--Prices--19th century
Fair Haven (Vt.)--Economic conditions--19th century
Fair Haven (Vt.)--History--19th century
General stores--Vermont--Fair Haven--19th century
Lloyd, Richard E.
Welsh Americans--Vermont--19th century

Contributors

Lloyd, Richard E., b. 1834 [main entry]

Genres and formats

Account books

Link to similar SCUA collections

Mercantile
Vermont



Special Collections & University Archives
University Libraries : UMass Amherst
154 Hicks Way : Amherst, Mass. 01003-9275
Ph. 413-545-7282 (545-SCUA)

