



Bill Malcomson

Interview

Undated

Length: 34 minutes and 42 seconds

[The interviewer and interviewee are not introduced. There is only one person who can be heard speaking and it can be assumed that this is Bill Malcomson.] [inaudible] The depression had eased up a bit by the time Bill came along and started to work about forty years ago in 1933. The Depression had hit in 1929. He remembers coming out of school and many people not being able to get jobs. He was fortunate because his family had a business and he got a job there earning \$5 a week plus board. There were experienced men in Barrie who at the time got only \$25 a week to manage chain stores. A girl in an office would typically make \$7 a week but the girl in the office he worked in received \$11 or \$12 a week. This was a large amount for a woman to make because there were still professional men at this point who believed that a woman was not worth more than a dollar a day.

Things picked up slowly and didn't really get better until close to the war. Things were much better around 1939. Young people today don't understand how tough it was. Barrie was fortunate; it didn't feel the full effects of The Depression because it did not have heavy industry. The only industry was leather since there was a shoe factory, a heavy leather tannery, and a light skin tannery. When The Depression hit, cities' big industries had the most layoffs. Barrie was okay because even in The Depression leather was needed. In Barrie, most people had a job but many of them had low wages. At that time, relief or government handouts were not like they are now. Cities had a welfare officer but any able bodied man had to work for his voucher to then get food or clothes for his family. Therefore, they had projects to keep everyone working although they were working for vouchers and not cash. Everyone had some responsibility to





work for what they got, even if they were not getting very much.

When you think of The Depression, you think of businesses going under. In Barrie during that time, most businesses were family run and carried on through The Depression. Barrie did not have many stores or businesses that went under like it has today [inaudible] Bill was working in the family business of general insurance and in those days, they insured many farms. They would go out to the farm to measure barns and houses, check lightning rods and fuses, and give a quote to insure the property. Bill can remember one of the sales pitches they used was to tell farmers that if they kept one extra calf and let it grow to be a cow and then sold it, they would have the money to pay for insurance the next time their company came around in three years. Bill remembers that back then, good farms could be bought for \$2500 to \$4000; a really good farm would be \$5000. A good cow would be \$35. Cars would cost about \$875 for a Ford and \$975 for a Chevrolet. In 1928 Bill's family bought the best Dodge car available for \$1058 and that car was still in good, working order twenty years later. Those prices were comparative because people were not making very much money. When Bill was born in 1910, a good buggy cost \$125 and would last for years and years.

Bill was born and raised in Barrie near the corner of [inaudible] Since then he's been here at Crown Hill. Aside from inspecting farms, Bill was expected to sell insurance and if he sold it away from the office he would get a bonus. Bill's father and grandfather taught him that you had to hustle and work hard or you would not make money. It was difficult to sell insurance because competition was very keen. Agents that were having difficulty making a living would sell very short term policies on a cash basis. One company would insure your car for liability for \$5 for six months. You would have to resell to the customer every year because they only used their car for six months and put it away for the other six because of the snow. This did not happen at Bill's company but their opposition used this promotion and that made his job more difficult. Contrary to people's beliefs, the premium in those days compared to today's premium is comparable. Insurance has not jumped over time the way people think it has. Cars today are worth up to six times as much and the cost to repair them has gone up just as much. Mechanics back then were getting paid 50 to 70 cents an hour and now they are paid \$5 to \$10 an hour. Bill





used to pump gas when it cost 25 cents a gallon. During The Depression in Barrie, you could get a taxi ride to anywhere within the boundaries of the city. The boundaries of Barrie were where Barrie Motor Sales is on the corner of Steel* and Blake right through to the railroad tracks near Minet's Point. A ride anywhere within that area would cost 25 cents.

[inaudible] Life insurance has actually changed very little since it has to do with the longevity and age of the person buying it. Most homes in Barrie are brick clad which means that the framework is covered in a layer of brick at least four inches thick. The roofs on these houses were either wooden shingles or made of an aluminum or steel. When Bill started working, the fire insurance rate on a house like that was \$7 per [inaudible], for fire insurance only. Later on, they added wind storms, hail, lightning, and smoke damage to the plan and the rate was reduced to \$6. Today, home insurance covers much more than just fire such as wind storms, hail, lightning, smoke damage, vandalism, water leakage, and falling trees and the rate has dropped from that \$7 to \$4. In those days, people carried \$500 to \$1000 on home insurance and today they carry proper* insurance which is more aligned with the value. In most cases, people have no choice because today most houses are mortgaged and the banks insist that they are insured for their full value.

Speaking about any benefits from The Depression, Bill thinks that it helped his generation by showing them that after an era of prosperity, the economy could go flat. It possibly made his generation overly canny and aware that they should set money aside. It made some people obsessive about building up their wealth. A reason for this was that there was no unemployment insurance or Medicare for people to fall back on. If you got sick, you needed to be ready to pay the doctor or hospital yourself. If you were unemployed, you needed to have enough money to keep you going until you found another job. Now the pendulum has swung the other way and there are so many welfare programs and benefits that are available to people. People now are not too worried about the future because there are agencies and funds to take care of it. Bill thinks there should be a balance where people worry a bit about tomorrow but are not consumed by it [inaudible] Young people should think about tomorrow to an extent so that they are able to be independent if some adversity were to come along.





Bill and his father before him were very fortunate in The Depression. Bill has a record of the family business from 1919 to present and there has never been a year that wasn't better than the previous one. There was one year when the employees made less money because there was a large cut in commission [*inaudible*] Their company wasn't set up as having insurance salesmen; they never went out to ring doorbells. Instead, they tried to give service to customers in a centrally located office. Bill checked the records and they had 19 immediate relatives with accounts with their office. This is how their company grew because all the daughters and sons would get insurance from the same place that their parents got it from. There have been many cases of three generations of a family being with their company. Their business has been built up more through word of mouth than advertising.

[Later on in the recording (19:07), it seems like a new session with Bill Malcomson is started but neither he nor the interviewer is introduced.]

[*inaudible*] [*It can be assumed that Bill is looking at photographs and identifying equipment.*]. Bill says the one in the photograph is the normal buggy that would be used by a business man to drive around town and visit the country. It was neither fancy nor strictly utility. It had rubber tires. The low wheel on it was modern since normally it would have a much higher wheel and a hard rubber tire. The horse pulling it was a standard bred or trotting horse. This horse was developed and used at the turn of the century by people that needed fairly quick transportation. The horse was developed for speed, endurance, and looks as well. Each farm would have one or a team of horses like this one in the photo (possibly heavier than this one) to do some light farm work in addition to pulling the buggy. The other vehicle with two heavy and high wheels was a dump cart which would be used around the farm. There was a lever at the front to dump the load. These were used with a single horse or an ox. It had a quick hitch method but it did require a special harness which was only good for cart work. The harness had a very wide back pad for the horses back to carry the weight and there were no tugs but there was a short chain running from the collar. The back pad kept the horse's back from being hurt by the weight of cart.





The top buggy was the most commonly used buggy with fairly high wheels, steel rims, and a fold down top. It was used well before the turn of the century and after as the main transportation vehicle for a mother and father or a couple. It was as comfortable as they could make it since it was a service buggy. They would sometimes have rubber tires but there was a danger of them falling off so it was usually steel. The top folded down, there were side curtains, and there was a knee spread for rainy weather. There was room under the seat to carry groceries, an umbrella, or a blanket. It would be pulled by one horse. When the interviewer asks how fast it went, Bill says it depended. His father said that he had a horse that would take him from Churchill to Barrie in an hour and that would be a very fast time because there were many hills. With another horse, he could go from Stroud to Barrie and have the horse put away and be back inside of an hour; that was also very fast. A Surrey buggy was the same as the buggy he just described but it could carry more people. It had the same wheels, top, and curtains except it was a two seater and would carry four people comfortably. Normally you would hitch two horses to it since it would be heavier. The top on the buggy and Surrey were identical to the tops that they first put on cars.

The spring wheel buggy is an interesting piece because it came out when cars were beginning to become available. Cars came out in the early 1900s and buggy manufacturers were struggling to keep their share of the market and to prove that cars weren't better. This buggy was made by the Kennedy Spring Wheel Manufacturing Company in Toronto and was patented on August 29, 1910. Instead of wooden or straight steel spokes, it had a curved spring setup to provide a smoother ride. When you hit a bump, the axle would move inside the wheel on these springs; they were trying to give the riders a smooth ride to compete with cars. This was the only buggy that had grease cups like there were on cars. This idea did not get off the ground. There were salesmen going around the country selling shares of stock in this wheel company which was supposedly going to make a fortune. To get the buggy, you had to purchase a share of stock, pay a \$25 deposit, and pay another \$100 when your buggy came which would be about \$225 in total. There were not many of them made.





This particular cutter [*in the photograph*] was really a utility cutter but it had doors on it which made it more comfortable and warmer. It was the standard winter vehicle in Simcoe County; there were more of them on the roads than all the other winter vehicles put together. Another model was the Buffalo Speed Cutter which was the convertible of cutters. It was one that a young person who thought he had a sharp horse would buy. This cutter was not comfortable since both sides were low and it was cold. The one ahead of it [*in the photograph*] was a very fancy cutter because it had hand painted sides with a swan neck front but it was still uncomfortable. This was not a utility vehicle but rather a showpiece that a young person would have. The next vehicle was a cutter or two seater sleigh where the driver sat up high in front and carried three other passengers. The back rest could come off with a wingnut and with another pair of wingnuts you could take off the backseat portion and use that as a luggage rack. You could also let down a tailgate and put a trunk in it. This particular sleigh was used to carry passengers from the train to the hotels in Penetang at turn of the century. It was a utility piece because it could carry passengers or a load in the trunk.

This particular high, wooden wheeled buggy and cutter [*in the photograph*] was owned by the late Dr. B. B. Horton* at Thornton. As far as Bill knows, this was the last buggy and cutter used by a rural family doctor in Simcoe County. The buggy's axles or bearings are well worn from use. The buggy was different because the body and seat were quite narrow. This was because the doctor wanted to make quick trips and did not want to carry passengers around. Also, being narrow allowed for quicker turns to be made and maneuvering in country roads was easier. The cutter was a very standard one. Bill says the doctor never parted with the buggy or cutter in his lifetime, but gave it to Bill when he died because he knew that it would not be stuck on his front lawn with flowers planted in it.

This small item [*in the photograph*] was a foot warmer which was the forerunner of a car heater used in cutters in the winter. You would have a stone (which looked like a sharpening stone) that would be heated up on a coal or wood stove and then put inside. You could also fill it with charcoal to make it warm. In the photograph, the heater is sitting on a whip stand which would be found in a harness shop. This one came though Mr. Allen* from the old Edward Cuff*





harness shop on Bayfield Street where Stevenson's* Jewellery store is now. It could hold 50 whips. As a child, Bill remembers men coming in, swiveling the stand around, and trying out the whips until they found one that they liked. They had to try them out because there is a tremendous difference in the amount of snap and handling in whips.

This is a wheel cart [*in the photograph*] which Bill researched and traced back to the Barrie fire brigade. It had high iron wheels and carried a leather hose on the side, along with the firemen's axe and crowbar. This cart was pulled by men. The front leg folded back quickly and two men (one on either side of the tongue) could start going towards the fire with it. If more men were needed because of a hill, weight, or speed, there were two ropes that were held by a ratchet and crank that would allow for two more men to pull the cart. Up to about 8 men could pull it. The cart immediately behind it was a fish peddler's cart used in Barrie in the early 1900s. It went out of use in around 1912. This cart had a stand in the back where the man could stand or sit. There was a box for the fish and one for the fish guts. There was a bell to ring and warn housewives that he was on his way and a set of scales to weigh the fish. Bill has spoken to people in Barrie who bought fish from this cart which was run by a peddler named Williams who worked on the streets in Barrie prior to 1912. [*Tape cuts out*]

*Note: * Indicates that the word or name is written as it sounded, and therefore may be incorrect.*

