**CUNARD, Sir SAMUEL**, merchant, shipowner, and entrepreneur; b. 21 Nov. 1787 at Halifax, N.S., second child of Abraham Cunard and Margaret Murphy; m. 4 Feb. 1815 at Halifax Susan Duffus (1795–1828), and they had two sons and seven daughters; d. 28 April 1865 in London, England.



Ville de Montréal. Gestion de documents et archives

Samuel Cunard's father was a descendant of German Quakers who had immigrated to Pennsylvania in the 17th century. His mother's family had immigrated from Ireland to South Carolina in 1773 and to Nova Scotia with the loyalists a decade later. In 1783 Abraham Cunard came with the British forces to Halifax where he was employed as a foreman carpenter in the army. On 7 Oct. 1799 Edward Augustus\*, Duke of Kent, commander-inchief in British North America, appointed Abraham master carpenter to the Contingent Department of the Royal Engineers at the Halifax garrison; he continued to work for the army until his retirement on 22 Oct. 1822.

Abraham Cunard did not limit his career to his official duties. During the French revolution and the Napoleonic era the British army and navy greatly expanded their facilities at Halifax, creating a need for more houses, wharves, and commercial

premises. Ignoring the stipulation of his appointment that he "give up every other occupation," from the 1780s to 1812 Abraham slowly acquired property in the north suburbs near the dockyard, some of which he rented. He was careful to obtain water rights for all lots fronting the harbour in order to build wharves.

The Cunards are remembered as a thrifty family, with Samuel knitting a sock as he drove the family cow to pasture, and the boys selling vegetables from their father's garden at the town market or to neighbours. Although he probably attended the Halifax Grammar School, Samuel was largely self-educated. He always emphasized the importance of a plain English education for a business career, but his own sons Edward and William received a classical education at King's Collegiate School and King's College, Windsor, N.S.

Samuel early proved to be a shrewd trader and at the wharves bought goods which he sold in town. Although he did not follow his father's trade, he had an extensive knowledge of timber. His father's acquaintance among the military enabled Samuel to train as a clerk for the Royal Engineers; from 1811 to about 1812 he was first clerk at the engineers' lumber-yard at a salary of 7*s*. 6*d*. daily and £20 lodging money annually.

About 1812 the firm of A. Cunard and Son was founded to enter the timber and West Indian trade. It had been granted considerable excellent timber land in Cumberland County, some of which was free and some purchased, and was selling timber abroad, chiefly in Britain, and to the Halifax Dockyard. The Cunards also profited from the War of 1812. They were licensed by Governor Sir John Coape Sherbrooke\* to trade with the United States as early as 6 July 1812, and traded with New England. They imported goods from Britain valued at £6,272 in

January 1814, and took part in the trade with Castine, Maine, after the British army captured that port.

The Cunard fortunes are reputedly based on the shrewd purchase at Halifax of an American prize (name unknown) with a valuable cargo. It is known, however, that the Cunards' schooner *Margaret*, on a voyage from Martinique to Halifax in 1814, was captured by an American privateer. Fortunately for her owners she was recaptured on 16 March and brought into Halifax, where Judge Alexander Croke\* of the Court of Vice-Admiralty returned the schooner to the Cunards upon payment of one-eighth appraised value for the ship and cargo of sugar, molasses, and rum.

The Cunard firm continued to be active in the West Indian trade. Customs returns in 1813 and 1814 show them importing spirits, molasses, brown sugar, and coffee from Martinique, St Lucia, Dominica, Jamaica, Guadeloupe, Trinidad, Demerara, and Surinam. A. Cunard and Son also acted as agents for various ships owned by others; these included in 1813 the *White Oak*, owned in Bermuda, and in 1814 the Liverpool schooner *Harlequin*.

Samuel Cunard was under middle height, with a well-knit frame, a mouth showing strength of character and decision, and brow and eyes indicating intelligence. As he was to write to his daughter Jane, government positions did not offer enough opportunities for an ambitious young man and "frequently lead to old age with a small pittance but little removed from poverty." A merchant, however, with patient industry generally succeeded. Throughout his life Samuel was to carry out his belief that no one succeeded without application and close attention to business, and he was long remembered for his brisk step, quick and ready movements, and his air of "push." He had the skill to choose for his staff men of high calibre who were hard and faithful workers and to inspire them to work as quickly as he did.

As an able-bodied young man during the War of 1812 Samuel volunteered for service in the 2nd battalion of the Halifax Regiment of militia and eventually became a captain. He was selected by the Halifax Court of Quarter Sessions as one of the citizens to organize a night watch to patrol the town after the disturbances in 1817. Samuel had become a member of the exclusive Sun Fire Company on 11 Feb. 1809 and was president in 1821. In this period Halifax was protected by volunteer fire companies which were as renowned for social activities such as balls and sleigh rides as for fighting fires. From 1821 to 1835 he was to serve as one of the firewards appointed by the Halifax Quarter Sessions to direct those fighting the flames and to decide on demolitions to stop the spread of fire.

By the end of hostilities between Britain and the United States in 1815, Samuel had become accustomed to conducting business in a wartime economy. Immediately after the war the Cunard firm continued to expand. That summer the Cunards purchased at a public sale for £1,325 two lots in the north suburbs of Halifax which were no longer needed by the military, in order to construct wharves and warehouses. Surveyor General Charles Morris\* supported their successful petition for water rights 500 ft out into the harbour in front of property they owned on Water Street because of "their well known character, for active exertion and enterprize in useful improvements and commercial pursuits."

With the withdrawal of most of the British naval and military forces, trade diminished and unemployment grew. This situation was aggravated by the arrival of large numbers of immigrants. Lieutenant Governor Dalhousie [Ramsay\*] selected Samuel Cunard and Michael Tobin to assist penniless immigrants arriving from Europe and Newfoundland at Halifax, and in the autumn of 1817 gave them £100, which they used largely to transport newcomers to districts in the province where they could find work or obtain board on farms for the winter in return for their labour. To help Haligonians on the verge of starvation Tobin and Cunard opened a soup kitchen which distributed 100 gallons of soup daily. In the winter of 1820 Cunard, Tobin, and John Starr administered a soup house at an expense of 50*s*. daily, where 320 people received one meal each day, and in 1821 the provincial legislature granted £33 to continue its operation.

Although probably hampered by lack of capital Samuel decided to diversify and expand the Cunard business. From his position with the Royal Engineers he had become acquainted with army and navy officials and the company was soon known for prompt assistance to the admirals and generals and for obtaining needed supplies; it was paid generously with money or favours. The Cunard firm contracted to carry the mail by sailing packet between Halifax and Boston and Halifax and St John's, Nfld; it also sometimes carried the Bermuda mail after the British naval dockyard was moved there in 1819. A. Cunard and Son had also tendered in 1815 to supply a 100-ton vessel for government service to protect the trade and fisheries and prevent smuggling, to sail to New York for mail in winter, to transport the lieutenant governor on official tours, and to move men or supplies to military outposts. The firm purchased a vessel for £1,500, and after inspection by naval officers it was taken into service as the sloop Earl Bathurst. In the summer of 1817, however, Lord Dalhousie decided that a larger vessel was required. The Cunards sold the sloop for £375 and bought the Chebucto in England for £2,960. This brig was hired for government service at £2,400 sterling per annum. Although Samuel estimated annual expenses of £2,325, including depreciation, complaints were made from Halifax and London to Colonial Secretary Lord Bathurst that Cunard had boasted about profits of £1,930 on the vessel and an additional profit because British bills of exchange had a premium of 15 per cent at a time when foreign currency was scarce. In consequence the lieutenant governor was instructed to advertise for tenders in 1822; the lowest bid was for £1,500 annually from Cunard, who explained to Sir James Kempt\* that the firm had no other employment for the brig and was reluctant to dismantle her. An estimate made at the time for the Colonial Office of the annual operating costs for the services requested of this type of vessel was £1,400. The Cunards ran this service for the government until 30 June 1833.

By the early 1820s Samuel had become virtual head of the Cunard firm. His parents moved to a farm at Pleasant Valley (Rawdon Gold Mines) in Hants County, and he became responsible for his younger brothers as well as his own wife and children; he also assisted his wife's family when the business of his father-in-law, William Duffus, failed. Abraham Cunard died at Rawdon on 10 Jan. 1824 and on 1 May S. Cunard and Company formally emerged. Abraham's will appointed his older sons Samuel, William, and Joseph as trustees of his property, and on 15 Dec. 1826 a settlement was made: for the sum of £1,550 Samuel and Joseph, the surviving trustees, transferred Halifax property to another brother, Edward, who had been taken into the business about 1825 to run the Halifax office after acting as master of various vessels owned by Samuel. Four days later Edward sold to Samuel one of the lots, which Samuel already occupied,

and one-third of three water lots for £550, and to Joseph a one third share for £500. The younger brothers John, Thomas, and Henry did not share in the assets of the firm.

Apparently each of the Cunard brothers acted individually rather than as a company in buying and selling wooden sailing ships. The large number of *Margarets* (after their mother) and *Susans* (after Samuel's wife) and the frequent re-registrations make determining the exact numbers difficult, but Samuel had at least 76 sailing ships registered at Halifax between 1817 and 1850, and Edward registered five more vessels built by Alexander Lyle of Dartmouth in 1840–41 which are usually attributed to Samuel's ownership. Of the 76 it is estimated that 28 were sold abroad, 21 sold in Halifax, two in Pictou, one in Newfoundland, three in the West Indies and one in Saint John, 14 unknown, and six wrecked. Of the 28 sold abroad, ten were disposed of in London, ten in Liverpool, and one each in Hull, Bristol, Aberdeen, Dundee, Banff, Belfast, Limerick, and Galway.

Except for his mail boats Samuel Cunard kept his vessels for only a few years, to be sold when he needed replacements, or saw an opportunity for profit. At first he bought former prizes, but later purchased ships constructed in Nova Scotia and Prince Edward Island. Before 1827 Samuel sold some ships locally. Beginning in that year, however, he sold a few ships abroad from Halifax each year; three vessels registered in 1826 were sold in Britain in the summer of 1827.

Even during bad winter weather in the 1820s Cunard's vessels were sailing to and from the West Indies bringing in rum, molasses, sugar, and some coffee, and carrying out dry and pickled fish, hoops and staves, mackerel, alewives, codfish, lumber, tea, and oil. Mostly he used his own ships. Besides trade with the Miramichi area and with Newfoundland, Cunard imported cargoes from London and Liverpool of dry goods, anchors, cables, coal, and even a fire engine in 1827 ordered by the Halifax Fire Insurance Company; from Philadelphia flour, meal, and fruit; from Boston naval stores, flour, tobacco, and seeds; and from New York corn, wheat, apples, nuts, and books.

During the 1820s Cunard prospered. The adjustment to peace in Nova Scotia had been aggravated by crop failures, the readmission of the Americans to the fisheries (under the British-American Convention of 1818), the lowering of imperial duties on foreign timber, and the removal of the Royal Navy's dockyard facilities to Bermuda in 1819, but provincial trade expanded after 1824. The emergence of young entrepreneurs like Cunard and Enos Collins\*, alert to every opportunity for increasing their capital, was assisted by the death or retirement of an older generation of merchants, such as James Fraser\*, James Moody\*, William Forsyth\*, and John Black\*, most of whom had been financed from abroad, and by the return of others to Britain with their profits as soon as the war ended. Earlier businesses were branches of British merchant houses, but now native Nova Scotians began to dominate the business scene.

Both Cunard and Collins joined in petitions in 1820 from Halifax merchants to the assembly to ask for bounties on flour to allow Nova Scotians to compete with the Americans in the West Indian trade and for a duty on flour imported from the United States. Cunard's increasing importance in business circles is shown by his election to the Chamber of Commerce of the reorganized Nova Scotia Commercial Society in 1822; he was its president in 1834.

The Cunards' brig *Prince of Waterloo* engaged in the whale fishery off Brazil from 1819 to 1821, and in 1827 Samuel Cunard, Joseph Allison, and Lawrence Hartshorne were trustees for the Halifax Whaling Company, which employed the *Pacific*. In 1834 and 1836 the Cunards' ship *Susan and Sarah* went on whaling voyages, and their 421-ton *Rose* returned to Halifax in April 1839 after a two-year voyage with 2,400 barrels of black and sperm oil to learn that there were not enough funds left to pay her the full government bounty of £2 per ton.

Cunard subscribed £1,000 for stock in the Shubenacadie Canal Company and was chosen a vicepresident in 1826. Along with Collins, Martin Gay Black, and five others, he was an original partner of the Halifax Banking Company formed on 1 Sept. 1825, subscribing £5,000 of its £50,000 capital. In 1831 the partners of this company held more than one-third of the provincial funded debt totalling £21,459, Cunard's holdings being £506 as compared to £2,559 for Henry Hezekiah Cogswell\* and £450 for Collins. There were objections in other parts of the province to the concentration of so much wealth in the capital. Cunard withdrew from the company in 1836, becoming a resident director of the Bank of British North America. Possibly this move was influenced by the fact that the Bank of Nova Scotia, formed in 1832 as a rival of the Halifax Banking Company, was the bank used by the General Mining Association.

Samuel Cunard was one of the small shareholders in the Annapolis Iron Mining Company, incorporated by the legislature of Nova Scotia in 1825 to smelt and manufacture iron in Annapolis County; the largest shareholder was Cyrus Alger of Boston. After some success the enterprise was abandoned because the American shareholders wished to concentrate on the sale of pig iron in the United States, and the Nova Scotians on manufacturing finished products, but the company may also have been influenced by a yield lower than anticipated.

Cunard was always looking for opportunities to expand his business. On 9 Jan. 1826 he made a proposal to Lieutenant Governor Kempt to lease the Cape Breton coal mines for 30 years at £6,000 per annum and a royalty of 2*s*. per chaldron on coal shipments over 60,000. He stipulated that Sydney be made a free port and emphasized the value of the American market and the necessity of investing capital in the equipment at the mines and of building wharves and breakwaters. A month later Kempt observed to Robert John Wilmot-Horton at the Colonial Office that if Sydney were made a free port, the demand for coal would increase so much that the Cunards' proposed lease and royalties would not be large enough, but he admitted that "The Messrs. Cunards are Persons of Considerable Capital quite equal to carry on this Establishment & perfectly acquainted with the Country." Later that year, however, the rights to exploitation of the province's minerals were granted to the General Mining Association, and Cunard's bid failed [*see* Richard Smith].

Cunard was more successful in obtaining the tea agency from the East India Company. When he learned in July 1824 of the proposal to ship cargoes of tea directly from Canton to Quebec in East India Company ships, he went to London to explain to the company the transportation problems of contrary winds and ice for ships sailing from Quebec to provide the Maritime provinces with their annual tea supply. On 11 Feb. 1825 Cunard and Zealmon Wheeler of Venner, Brown, and Wheeler, Saint John, N.B., applied jointly for the contract to import tea into Halifax and Saint John on the same terms as Forsyth, Richardson, and Company of Montreal [*see* James Bell Forsyth], the agents for the Canadas. It was hoped that the lower prices offered

by these firms would prevent smuggling of tea from the United States. Previously most of the tea exported from London to Nova Scotia and New Brunswick had been shipped by Bainbridge and Brown, London commission merchants and ships' brokers, who purchased it at East India Company auctions in London. Bainbridge and Brown offered to sign bonds as security for Cunard and Wheeler. However, Cunard alone received the agency for the Atlantic provinces. John Bainbridge, an active member of a committee of London merchants trading in British North America which was particularly interested in the timber trade, was appointed provincial agent for the Nova Scotia legislature on 23 Feb. 1826, and remained Cunard's friend until his death.

After the first 6,517 chests of tea shipped directly to Halifax from China by the East India Company arrived, a public sale was held at Cunard's warehouse on 19 June 1826. Quarterly auctions at the stone warehouse by Cunard's wharf, with Cunard as auctioneer, became customary. He retained the agency until 1860.

In the 1830s Cunard was re-exporting equal amounts of tea to New Brunswick and Newfoundland, some packages to Jamaica, Bermuda, Demerara, and Barbados, some to Forsyth, Richardson, and Company at Montreal late in the season before navigation of the St Lawrence River was closed, and a few packages and chests each autumn to Prince Edward Island, without paying duty. In 1831 Enos Collins attempted to oust Cunard from the tea agency. Possibly Cunard was exaggerating his profits to his colleagues in the Halifax Banking Company. Between October 1825 and April 1831 he remitted approximately \$95,362 in Spanish dollars and £85,754 sterling to the East India Company.

Cunard sold about two-thirds as much tea as Forsyth, Richardson and Company. Although Cunard's commission on East India funds was only 2 per cent, it was useful to have large sums of money available, even for a short period, to help finance his own operations. He may have used some of the capital for financing his part of the steamship line in 1839 by withholding payments to the East India Company, for he was prompt with his remittances until 1840. In that year and the following the company had to request Cunard to remit the balance due; he did so soon afterward.

Although in later life Samuel Cunard declared that "he kept his politics to himself," he was a strong supporter of the Tory party. In April 1826 he was persuaded by "merchants and other respectable inhabitants" of Halifax County to offer himself as a candidate for election to the provincial assembly and issued an election card. He withdrew early from the contest, however, because he objected to the candidates and voters having to waste three weeks on an election campaign at such a busy season of the year for farmers and fishermen, and thus allowed the other candidates to be elected by acclamation.

Cunard owed his appointment to the Council of Twelve in 1830 to his position in the mercantile community; by that time his fortune was estimated at £200,000. He took his seat in the Council on 6 Nov. 1830 after the Brandy Election [*see* Collins], and Joseph Howe\* expressed in the *Novascotian* the hope that "the same liberal and expansive views which have distinguished Mr. Cunard as a merchant, may be observable in his legislative character. He is wealthy and influential – he need fear no man, nor follow blindly any body of men; and we trust that he will not disappoint the hopes which many entertain of the benefit to be derived from his weight in the

counsels of a branch, that, at the present moment, is really in no good odour throughout the Province." Alexander Stewart, a member of the assembly for Cumberland and a strong advocate for the Bank of Nova Scotia, objected to another appointment from the capital.

For the first three years Cunard faithfully attended both executive and legislative meetings of the Council, and was active on committees dealing with public accounts and revenue and the value of coinage. He was motivated by what he thought would be best for business. However, Cunard expected the same efficiency from public servants as from his own employees. In 1832 a committee of three councillors – Cunard, H. H. Cogswell, and Joseph Allison – investigated a complaint against William Cleveland, county treasurer, in his capacity as clerk of the licence, for allowing too many people to sell spirits without a licence, and reported that Cleveland "is an inattentive careless Officer, and has for a long time neglected to perform the duties of his office in a vigilant and effective manner. . . ." Cleveland was dismissed.

As the 1830s progressed the Council of Twelve came increasingly under attack by the Reformers, who objected particularly to the fact that five councillors, including Cunard, were directors of the Halifax Banking Company. Cunard also had increasing influence in British business and governmental circles. When Reformer William Young\* met Colonial Under-Secretary Henry Labouchere in London on 16 June 1839 he declared that "we were perfectly aware of all the influence at work against us, that of the Bishop [John Inglis\*], S. Cunard, Col. [John] Yorke &c.

During most of 1834 and 1835 Cunard was absent from Council meetings. He was present for most of 1836 and 1837, but not active on committees. He remained an executive councillor when the Council was divided into executive and legislative branches in 1838, but attended only a few meetings between 1838 and 1840, when he had become involved in the beginnings of his transatlantic steamship line. Thus he probably did not mind being asked to resign on 1 Oct. 1840 at the request of Lord Falkland [Cary] to make room for Reformers in the coalition. He was allowed to retain the title of "Honourable."

The Tory press was indignant that Cunard, "the greatest benefactor Nova Scotia ever had . . . is deemed unfit to have a seat in the councils of his country. . . ." The Reformers, however, said Cunard should not be in the Executive Council because he "is no statesman . . . nor does he aim at the amelioration of the political condition of his countrymen." In 1844 the editor of the *Morning Chronicle* wrote bitterly against the address of the Halifax Tories to Sir Charles Metcalfe\* which expressed concern about the "mischievous effects of party and intemperate Legislation." "This is a gross libel upon the people of Nova Scotia. Who utters it? Cunard, Collins & Co. The Old Bankers of the Old Council – who were dismissed by her Majesty from power, for their ultra-Toryism, and unfitness for office . . . who used the power with which they were clothed, for their own benefit and the benefit of their friends, *regardless of the wishes or interests of the people*. . . ."

After the breakdown of the coalition of Tories and Reformers in December 1843, the Tories formed a government under James William Johnston with a bare majority over the Reformers. By-elections became crucial, including one in the spring of 1845 in Pictou, where Cunard exerted his influence for the Tories and apparently arranged with local Reformers for a Tory

victory by acclamation in return for a few minor offices for the Reformers. Howe was angry because there was no hope of defeating the Tories before the next election: "Such a treaty is worthy of such a negotiator, and will long be held in remembrance as a proof of the gentleman's talents for diplomacy, and the gullibility of the men with whom he had to deal." But in the 1847 elections for responsible government Cunard assured Howe of his neutrality.

The success of the Cunard firm in its early years had been based in large part on the timber trade with Britain, which was encouraged by the tariffs placed on Baltic timber during the Napoleonic wars. In 1821, when the British government announced its intention of reducing the Baltic duties, Cunard had been chosen by the Halifax Chamber of Commerce to deliver to the colonial secretary a petition to keep them. The expansion of the Cunard firm into the Miramichi area of New Brunswick was a natural outgrowth of its timber interests. The Cunards may have been at Chatham as early as 1820, and Samuel Cunard received a deed to Egg Island on 13 July 1821. After the Miramichi fire of 1825, Joseph and Henry Cunard used the capital of the family firm for the aggressive building of a timber empire over the south bank of the Miramichi in rivalry with Alexander Rankin\*. This rivalry became so important to Joseph that he ceased to worry about profits and when questioned about the prices Cunard brothers were selling at said: "We don't give a damn so long as we sell more deals than Gilmour, Rankin & Co." The business was conducted as Joseph Cunard and Company, the partners being Joseph, Samuel, Edward, and Henry (who withdrew in 1841 to farm at Woodburn). The Halifax-based firm of S. Cunard and Company provided most of the goods required by Joseph Cunard and Company, and shipped to Miramichi, Richibucto, and Bathurst most of the food products and manufactures needed by the lumbermen, the shipbuilders, and their families. It received in return shingles, staves, lumber, dry and pickled fish, salmon, and alewives, which they sold in the West Indies. S. Cunard and Company also sold tea and rum to Gilmour, Rankin, and Company and to Joseph Samuel at Miramichi.

The timber business necessitated large amounts of capital because two years elapsed between shipment of supplies to lumber camps and the receipt of cash from the sale of lumber. The situation was aggravated by the wildly fluctuating timber market in Britain. Bainbridge and Brown, writing from London to John Ward and Sons at Saint John on 20 Oct. 1826, reported poor prices for ships and timber in London and Liverpool and remarked: "We have two of Cunards Miramichi cargoes at the Clyde & two at Leith & cannot sell a stick . . . ." However, the demand for timber rallied in the 1830s and the Cunards expanded.

Samuel tried to control his headstrong younger brother Joseph. He wrote from Halifax on 28 Nov. 1838 to protest the additional capital sunk in a grist mill, pointing out the folly of discounting at 90 days and then having to pay four or five per cent for drawing funds in Saint John. Customarily merchants met their obligations by issuing notes or bills of exchange which were circulated like cheques; Joseph Cunard and Company in Miramichi issued large numbers for the convenience of the trade as there were no banks in the district. The notes were payable in Halifax at the office of S. Cunard and Company. In 1839 nearly every remittance received from the Miramichi by Halifax merchants consisted principally of Cunard's notes; "Publicola" (Richmond Robinson, a law student with William Young) speculated in the *Acadian Recorder* on 2 Nov. 1839 that these notes in circulation amounted to £80,000. In Samuel's absence his son Edward Cunard denied that more than £10,000 had ever been in circulation, and insisted that the

amount outstanding was  $\pounds 4,000$ . "Publicola" observed that this postponement of settling debts would allow the firm to pocket quietly  $\pounds 1,000$  through interest saved, and also warned the merchants of Halifax that in a financial panic Samuel Cunard could refuse to honour the notes because they had been issued by Joseph.

In the 1830s the West Indian trade diminished in importance for Nova Scotia merchants because of increased American competition and a decline in sugar production. S. Cunard and Company was bringing in only enough rum, molasses, and sugar to supply lumbering operations in Miramichi and Prince Edward Island. The clear-sighted and enterprising head of the firm turned its warehouses into bonded warehouses for other firms, and attempted to expand its trade with Britain in such goods as flour, dry goods, cordage, and glass, as Halifax was still the leading wholesale centre of the Atlantic provinces.

By the spring of 1834 the depression in Nova Scotia had deepened. In Halifax there were 600 houses for rent, shops were glutted with produce, and cash was locked up in the banks. Cunard was astute in avoiding failure. He had already competed to secure the contract to provide wharf space in Halifax for the General Mining Association. The long-established firm of Belcher, Binney, and Company had expected to be agents for the English mining company, but, when the company's engineer, George Blackwell, had returned to England strongly recommending Cunard's wharf and warehouses, Cunard's offer was accepted in 1827. At first Richard Smith, a mining engineer from England, acted as general agent in Nova Scotia as well as superintendent of operations, but since the GMA monopoly was resented by local capitalists, in 1834 the association shrewdly appointed Cunard as their local business agent and a director of the corporation.

When Cunard became GMA agent, the company owed the Bank of Nova Scotia over £16,000. By 9 April 1835 the overdraft had risen to £25,480 and at the request of William Lawson, president of the bank, Cunard reduced it by £6,000. In the financial crisis of 1837 the board prevailed on Cunard to reduce it to £10,000. In 1839 Cunard's Halifax firm was awarded the contract to supply coal to the Halifax Dockyard, but his own ships seldom carried coal cargoes.

In December 1842 Cunard attempted to counter the popular supposition that the GMA was reaping large profits by stating that "no interest or return" had "yet been paid." Large capital expenditures had been made in expectation of almost unlimited demand for coal in the United States, but the company was meeting increasing competition from American anthracite coal. When the United States increased its tariff on foreign coal in 1842, Cunard asked the Nova Scotian government for a reduction in royalties and threatened that the GMA would lay off miners unless the government agreed; the royalties were reduced and the annual £3,000 rent was waived. Cunard's letters reveal his complete devotion to the interests of the corporation. As the GMA monopoly became steadily more unpopular over the years, Cunard became the buffer in conflicts between the British and Nova Scotian governments and in disputes between miners and owners. Yet it was acknowledged that under "his guidance and management the operations of the Company" were wisely and properly conducted. Cunard's connections with the GMA gave him a power base in Pictou County where he wielded political and business influence behind the scenes.

While in England in 1838, Cunard was approached about forming a Prince Edward Island land company by George Renny Young of Halifax, who was in London as legal counsel for a number of landowners in Prince Edward Island to present to Colonial Secretary Lord Glenelg their case against any escheat of their lands [*see* William Cooper]. Cunard was easily persuaded to join Andrew Colvile (agent for the 6th Earl of Selkirk), Robert Bruce Stewart, and Thomas Holdsworth Brooking, Young's father-in-law, in forming a joint stock company called the Prince Edward Island Land Company with a local board comprised of Young, Samuel Cunard, and Joseph Cunard. They purchased the 60,000-acre estate of John Hill for £10,000 and the mortgage on the 102,000-acre estate of John Cambridge for £12,000 sterling, £8,400 of which was paid immediately with the backing of London bankers Prescott, Grote, and Company and of the Liverpool Union Bank. Samuel and Joseph Cunard held six-tenths of the shares, Colvile two-tenths, and Brooking and Young one-tenth each.

In August 1838 Young and Cunard went to Prince Edward Island to visit their estates and to discuss the land tax with Lieutenant Governor Sir Charles Augustus FitzRoy. They assured him that they wanted "a common line of policy between the Proprietors and their tenants calculated to restore peace and to promote the prosperity of the Island." At a meeting in Charlottetown on 20 Oct. 1838 a disagreement over the appointment of a solicitor for the land company split the board when Young insisted upon his younger brother Charles, and Samuel upon his son-in-law James Horsfield Peters. This quarrel resulted in Samuel's buying out his partners on 26 March 1839, but it left ill feeling with the Youngs.

In the early years Cunard reserved the rights to all timber fit for shipping, shipbuilding, or exportation on leases which he granted; the timber taken off paid for the land. With his land purchases in Prince Edward Island, Samuel obtained the right to collect £2,535 in arrears of rent on the Cambridge estate. Many tenants paid but some cattle and land were seized for past rents by his agent, J. H. Peters, in 1842 and 1843, and new leases issued to new tenants. On Lot 45 in Kings County about 300 people assembled on 17 March to reinstate forcibly a man named Haney into possession of a house and farm from which he had been legally ejected; 50 soldiers had to be sent from Charlottetown to restore order on the Cunard estates.

As an alert shipowner Cunard was aware of the development in steam vessels and noticed increasing numbers of such vessels at Liverpool and on the Irish Sea. In 1825, in anticipation of the proposed steamship service by the American and Colonial Steam Navigation Company of Great Britain around the British Isles and once a fortnight to Halifax and New York, negotiations were begun for a steamboat between Quebec and Halifax to connect with the mail packets from Falmouth, England. With contrary winds sailing ships sometimes took 23 days to reach Quebec from Halifax. The Lower Canadian legislature offered £1,500 in three annual instalments and the Nova Scotian house offered £250, but no capitalists were attracted until subsidies were doubled in 1830. Samuel Cunard was only one of over 200 shareholders (including his brothers Henry and Joseph) from Quebec and the Maritimes in the Quebec and Halifax Steam Navigation Company formed in 1830 and incorporated the next year. Among prominent businessmen and merchants of Lower Canada were John Forsyth, William Price, Sir John Caldwell\*, Noah Freer, George Black\*, and William Walker. Samuel was elected head of the Halifax committee of the shareholders.

The contract for building the steamship was given to John Saxton Campbell and Black. The ss *Royal William*, launched 27 April 1831 at Cape Cove, Quebec, sailed to Halifax on 24 August, calling at Miramichi (where Joseph Cunard was her agent) and Pictou. J. G. Denter, second engineer on board, later recalled that Samuel Cunard repeatedly visited the *Royal William* and inquired into every particular regarding her speed, sea qualities, and consumption of coal. Unfortunately for the owners the outbreak of a cholera epidemic at Quebec in 1832 forced the ship into quarantine at Miramichi and Halifax; it sat idle a large part of the season and suffered heavy financial losses. In the spring of 1833 the steamship which had cost £16,000 to build was sold at Quebec to the mortgagees for only £5,000. In a letter of 7 May 1833 to Sir Rupert George, Nova Scotia's provincial secretary, Cunard bitterly blamed the Quebec committee for allowing the frost to burst the pipes and injure the machinery and he stated, "I do not think . . . [the provincial bounty] should be paid in consequence of the Boats only making one trip during the whole Season. . . . They have already received £3,975 from this Province the whole of which is lost by the Management of the Quebec Committee and the object in view frustrated."

Although rapid communication was imperative for colonial merchants, the mails for America were still carried by the Falmouth packets taking 30 to 70 days to cross the Atlantic. On 7 Nov. 1838 the British Admiralty advertised for tenders to carry mails by steam from England to New York via Halifax. Two tenders were received from Britain but neither was satisfactory. The closing date had passed before Cunard heard the news in Halifax. Believing "that steamers properly built and manned might start and arrive at their destination with the punctuality of railway trains on land," he sailed to England to submit his own plan for an "ocean railway," with a letter from Nova Scotia's lieutenant governor, Sir Colin Campbell\*, reminding the Colonial Office that Cunard was "one of the firmest supporters of the Government" with "a good deal of influence in this community...."

Fortunately the comptroller of steam machinery and packet service and advisor to the Admiralty was Arctic explorer William Edward Parry\*, who remembered with pleasure his service as a young naval officer at Halifax during the War of 1812. On 11 Feb. 1839 Cunard offered to provide steamboats of not less than 300 h.p. to carry the mails from England to Halifax and back twice monthly, and also to provide a branch service in boats of not less than 150 h.p. to Boston, and one from Pictou to Quebec while the navigation was unobstructed by ice. For this he asked £55,000 sterling yearly for ten years, and he promised to have the steamers ready by 1 May 1840. The Admiralty accepted Cunard's offer.

In order to obtain steamships Cunard consulted James Cosmo Melvill, secretary of the East India Company. He recommended Robert Napier, a foundry owner and engineer in Glasgow who had provided steamships for the company. On 25 Feb. 1839 Cunard wrote to William Kidston and Sons of Glasgow (who had had a branch in Halifax) asking them to obtain estimates from Napier. The latter offered to build a vessel of 800 tons and 300 h.p. for £32,000 but agreed to lower his price to £30,000 when Cunard ordered three vessels. Napier, a leader in establishing Glasgow as a great steamship-building centre, decided before the contract was signed with Cunard on 18 March 1839 that these steamships would have to be larger for safe Atlantic voyages and offered to provide the extra work on the engines at no additional cost if Cunard would pay for the structural changes. The Nova Scotian agreed, indicating he wanted "to shew

the Americans what can be done in Glasgow and that neither Bristol or London Boats can beat them."

When Cunard could not sell stock in his steamship company in Britain or America, Napier approached a fellow shareholder in the City of Glasgow Steam-Packet Company, James Donaldson, a wealthy cotton broker. Donaldson consulted George Burns of Glasgow, who controlled the Belfast trade and was interested in shipping as well as the commission business. Burns "entertained the proposal cordially," inviting Cunard to meet David MacIver, an ambitious young Scot, who was the agent for small firms in the coastal trade. After various negotiations Burns persuaded some friends to form a co-partnership on 14 May 1839 to take over Cunard's mail contract. In a few days (270,000 was subscribed for "The Glasgow Proprietors in the British and North American Royal Mail Steam Packet Company." At first Cunard subscribed £55,000 for his 110 original shares but that amount was only gradually paid up; in the final arrangements of 23 May 1840 Cunard subscribed £67,500, George Burns £5,000, his brother James £5,000, and David and Charles MacIver £4,000.

The Glasgow investors were businessmen – cotton brokers, West Indian merchants, insurance brokers, iron merchants, warehousemen, textile manufacturers, produce merchants, shipping agents, and so on. Some of them were now seeking outlets for capital because of the decline of the West Indian trade, but most were interested in steamship companies. There was no Nova Scotian capital except for Cunard's investment, the financial losses of the *Royal William* making it difficult to raise money locally.

Haligonians were delighted with Cunard's contract and immediately subscribed £8,000 to build a new hotel for the expected passengers. On 9 April 1839 the Halifax *Times* rejoiced that a "new era will commence in Provincial prosperity from the moment the first steam packet reaches Halifax – and . . . the time is not far distant when it will become the centre of steam navigation for the whole American continent." That spring, however, a meeting of Boston merchants requested larger steamships to run directly through to Boston, instead of a branch service from Halifax, and offered to provide a suitable pier and dock and facilities for a quick transfer to railways. Cunard agreed, and finally the Maritimes realized that Boston had become the western terminus instead of Halifax.

The first scheduled steamer, *Britannia*, arrived at Halifax at 2 a.m. on 17 July 1840 with Cunard and his daughter Ann on board, discharged passengers and mail as quickly as possible, and sailed on to dock at East Boston at 10 p.m. two days later. There Cunard received a warm welcome and 1,800 invitations to dinner. The *Acadian Recorder* commented: "We are quite sanguine that our Boston neighbours *calculated* right when they so nobly encouraged Mr Cunard's splendid project. His steamships will enable Boston to become more important than New York in a little time . . . ." It was the Bostonians who called the line the Cunard Steam Ship Company or the Cunard Line of Packet Steam Ships long before the company was legally incorporated as the Cunard Steamship Company in 1878. The regular service of the Cunarders increased foreign trade to Boston by 100 per cent in one year. Yet the expectations of both Halifax and Boston to become the centre of navigation for the whole North American continent failed because geography gave Montreal and New York access to richer hinterlands.

Although historians of Nova Scotia, Scotland, or England assume that the partner in the enterprise from their own country deserves sole credit for the success of the steamship line, available evidence indicates that all important actions were undertaken after consultation among the major partners, although Burns superintended shipbuilding activities and financing, Cunard had special responsibility for negotiations with the British government over contracts, and the MacIvers managed the operations of the fleet at Liverpool. A letter from David MacIver in Liverpool in 1841 chided Cunard for his low spirits over difficulties about the application to the British government for a second contract and the low profits. MacIver argued that this had been an experimental year and we "are now arrived at that point where we must turn this experience to profit."

Difficulties with his own financial affairs added to Cunard's concern over the lower-thanexpected profits of the steamship contract. Although he blamed his brother Joseph's loose business methods for their financial crises, he himself was overextended because of his Prince Edward Island land purchases and his borrowing to pay Robert Napier, and because the sailing ships built by Joseph and Samuel were selling slowly. These problems coincided with a cyclical downturn in the British economy. When Cunard, Ingram, and Company in London (formed to handle Cunard's interests in England) failed to accept drafts, it precipitated the crisis of 1842.

On 25 Sept. 1841 Cunard had borrowed £15,000 sterling from the British and North American Royal Mail Steam Packet Company for two years and mortgaged his 110 original shares and all rights in the company and in five steam vessels registered in Glasgow. Profits and dividends on shares of stock and commissions due to Cunard or his son Edward as the company's agent in North America were to be used to pay interest on the loan and to pay up the stock subscription. Samuel was allowed five per cent on the gross earnings of the ships (which amounted to about £8,000 to £10,000 annually). This sum was to be placed to his credit until the steamship shares were fully paid up; then his creditors would receive any profits made.

Cunard was considered to be one of the wealthiest men in Nova Scotia when he suddenly departed London for Halifax by one of his steam-ships to escape a writ of attachment for £2,000 taken out against him by Leyland and Bullen, Liverpool bankers. Cunard's escape in March 1842 had been assisted by Duncan Gibb, a timber merchant and for many years Liverpool agent for Pollok, Gilmour, and Company, who had hidden him in a cottage and then provided a boat to row him out after the steamer had left her moorings. Cunard had arranged with most of his creditors for three years in which to discharge his obligations. His property was mortgaged for  $\pounds 47,000$  and he owed about £130,000 sterling but claimed assets of £257,000.

Acting as his father's attorney in March 1842, Edward Cunard Jr was trying to collect as much money as possible, and even sold his father's farm in Rawdon. William Henry Pope\* later claimed that three lots purchased in Prince Edward Island in 1839 for £9,600 were resold in 1842 for £25,000. On 9 and 11 March 1842 Samuel Cunard and his brother Edward mortgaged their warehouses, wharves, and premises on the east side of Water Street in Halifax for £9,000 at 6 per cent interest to Samuel's good friend, Stephen Wastie DeBlois, a merchant and auctioneer at Halifax. John Duffus, Cunard's brother-in-law and a dry goods merchant, used his influence with the directors of the Bank of Nova Scotia and the Bank of British North America, of which Cunard was a director, to provide assistance in preventing his bankruptcy. A special meeting was held by the directors of the Bank of Nova Scotia on 5 April 1842, and four days later a directors' by-law was suspended to allow a £45,000 loan secured by Duffus. The president of the bank, Mather Byles Almon\*, along with Duffus, Alexander Murison, James Boyle Uniacke\*, and Joseph Starr, became trustees for the property of Samuel, Edward, and Joseph Cunard. In June and July 1842 the Bank of Nova Scotia reluctantly paid £4,000 sterling to enable the Cunards to liquidate the debt due to Leyland and Bullen to prevent a fiat of bankruptcy being issued against Samuel.

The trustees of Cunard's English creditors were Charles Walton, William George Prescott, and Robert Carter, all leading London businessmen. Among creditors were the Bank of Liverpool, North and South Wales Bank, and Prescott's bank in London, as well as others who had probably advanced shipbuilding supplies or were commission merchants.

Cunard was 55 years old in 1842 and might have been looking forward to some relaxation, perhaps retiring to a small estate as did many English merchants. He must have enjoyed being entertained in London, at parties given by such hostesses as Mrs Caroline Sheridan Norton, and his difficulties must have hurt his pride. He had to give up his directorship in the Bank of British North America. The English creditors allowed the Cunards living expenses but they could not leave their places of business in Nova Scotia and New Brunswick without permission from the trustees, and Edward Jr and Robert Morrow had to go to England for the firm. Ironically, in the midst of Samuel's financial crisis the citizens of Boston forwarded a large silver vase as a testimonial to the frequent, rapid, and safe steamship service between Liverpool, Halifax, and Boston.

Resolutely Samuel devoted his attention to the widespread interests of the Cunards. Shipbuilding activities were increased both in New Brunswick and at Alexander Lyle's shipyard in Dartmouth. In the fall of 1845 Cunard was one of the sponsors of a meeting to discuss the controversial proposal of an English company to construct a railway from Halifax to Quebec [*see* W. S. Moorsom], but the project collapsed amidst personal and political rivalries. Samuel and Edward Sr attempted to separate their business from Joseph's and the co-partnership was advertised to be dissolved on 31 Dec. 1845. But late in 1847 Joseph Cunard's enterprise on the Miramichi collapsed and during 1848 the timber trade in New Brunswick dropped to one-third of the 1847 value. As Joseph's ships and timber remained unsold in Liverpool, he admitted that the burden of his misfortunes in business had "in a great measure fallen" on his brother Samuel. Nevertheless, profits from the steamship company steadily paid off the loan borrowed from the Nova Scotia trustees and a formal deed was signed 1 April 1846 reconveying the steamship company stock to Samuel and his son. It is estimated that they received about £20,000 a year between 1841 and 1844 from commissions for the agency in Halifax and Boston and from dividends on the stock. The Bank of Nova Scotia loan was paid off on 11 Dec. 1850.

Cunard must have been delighted to resume his visits to Britain and to take a more active part in the steamship company. Even before his brother Edward died in 1851, Samuel evolved the pattern of travelling back and forth between England, Nova Scotia, Boston, and New York. With the help and experience of Henry Boggs, a longtime Halifax employee, he let his younger son William and his nephew James Bain Morrow run the Halifax firm, which was finding the GMA

agency increasingly profitable. One or two of his daughters usually accompanied him on his visits to England.

In the negotiations of 1846 for the renewal of the mail contract of the steamship company, Cunard revealed great diplomacy and tenacity. Merchants and manufacturers in England objected to the renewal and the Great Western Steam-Ship Company of Bristol appealed for an open competition. The chancellor of the exchequer, Henry Goulburn, in defending the Cunard contract, differentiated the company from its competitors and stated that "this establishment owed its origin entirely to the activity of the colonists of Nova Scotia and its neighbourhood, and he for one would be sorry to do anything against the zeal and activity of the colonists." A tenyear contract with Cunard, George Burns, and Charles MacIver, with a yearly subsidy of £145,000, provided for weekly voyages from Liverpool alternating to Boston and New York after 1 Jan. 1848. By that date both the company and the British Post Office realized the necessity of New York sailings because of competition with the Oceanic Steam Navigation Company. Edward Cunard Jr was transferred to the New York office, and in 1849 married the daughter of a New York merchant. MacIver had become sole partner of D. and C. MacIver after his brother David's death in 1845, and in the next three decades became the leading figure among Liverpool shipowners. By 1867 the Burns, Cunard, and MacIver families owned all the shares in the company.

In the 1850s the English line had intense competition from the American Collins Line, which had faster, larger, and more luxurious ships and twice as large a subsidy from the American government, and from the Inman Line which by 1857 was carrying one third of the Atlantic passenger trade. The Cunard line met this increased competition with bigger ships, which recaptured the speed record from Collins and then lost it again. After two of Collins' steamers were shipwrecked, the Cunards stressed their reputation for safety. The competition ended when the Collins Line became bankrupt in 1858, but by the mid 1860s a score of companies were competing for passengers on the transatlantic route, and the Cunard firm had to turn to iron screwships which were more economical with coal consumption and which had more space, despite Cunard's preference for paddle-wheelers.

Cunard always seemed able to reach an understanding with the officials controlling post office contracts, for he wrote from London to his daughter Jane on 24 May 1850: "I have succeeded in making some very good arrangements about my contract have got it extended four years beyond the former period & some other advantages – they are always very good to me." The Canadian government wished arrangements to be made on the termination of the existing Cunard contract for the St Lawrence mail service to be transferred to the Allan Line (owned by Hugh Allan\* of Montreal), but while negotiations were still underway, the Cunard contract was renewed four years early. This 1858 contract required the Cunard line to provide at least eight vessels of 400 h.p., and weekly service from Liverpool to New York and a fortnightly service to Halifax and Boston for an annual subsidy of £173,340. The Cunard steamer stopped calling at Halifax after 1867.

The British government supported Cunard in part because of the strong recommendations from naval and military officers about the fitness of the Cunard vessels for war purposes and their more efficient convertibility into men-of-war as compared with any other vessels under contract

for the packet service. With the outbreak of the Crimean War, Cunard immediately placed his ships at the service of the British government and advised the Admiralty about obtaining and adapting other steamships for war service. Eleven ships of the Cunard fleet were used to carry troops, horses, and supplies to the Crimea and two became hospital ships. On 9 March 1859 in recognition of the valuable services rendered by the steamship line, particularly during the Crimean War, Cunard was knighted.

Samuel had given his English residence as his permanent address for the first time on the 1858 contract, the year George Burns retired from active management in the company, but Cunard continued to maintain his home in Halifax also. Only his youngest daughter Elizabeth remained with her father; the others had married English army officers stationed at Halifax.

Cunard was still regarded by the Colonial Office as an expert on the Maritime provinces. By 1860 he had become the largest and most influential land proprietor in Prince Edward Island and was considered by the British government to be the landlords' spokesman. When the Island legislature requested a special land commission to settle disputes between landlords and tenants on the Island, the Duke of Newcastle consulted Cunard about appointments to the proposed commission. Not all the proprietors agreed to be bound by the commission's award but the most important did. The commission discovered that Cunard had 971 tenants in 16 townships on 999-year leases with terms of 1*s*. sterling per acre; the 64,889 acres leased (out of 134,293) should have paid £3,435 annually, but the average rent collected for the previous three years had been only £2,310. Some tenants had paid in cash and some in produce. By 1860 arrears of rent amounted to £17,073. In 1859 Cunard's agent, George W. Deblois, had remitted profits of about £2,000 in Island currency to Cunard in London.

The land commission proposed that the operation of the Land Purchase Act of 1853, brought in by George Coles\*' Liberal government, should be extended to the whole Island, the British Treasury guaranteeing the sum of £100,000, and that a system of compulsory sale by arbitration should be organized. Immediately upon publication of the commissioners' report in the Island newspapers, Cunard was writing to Newcastle on 2 Oct. 1861 as "one of the largest proprietors in the Island" to object to the proposal that the tenants be allowed to have their farms valued by arbitrators. He argued that although the maximum purchase price was to be the value of the rent for 20 years, the arbitrators might decide that a fair price was two or three years' rent. He feared that arbitration would subject the proprietor to enormous costs – perhaps half the value of the farm. Newcastle vetoed the Island assembly's attempt to implement the commissioners' proposals. Many Islanders blamed the influence of the London proprietors for the British government's refusal to provide funds to buy out the landlords and for not forcing them to compulsory sale by arbitration. Because Cunard and other landlords knew the Islanders would be disappointed by the failure of the commission, they made another offer after consultation among themselves, to be open for a five-year period from 1 May 1862, which would let tenants buy land at a price equivalent to 15 years' annual rent. The Executive Council of Prince Edward Island refused it.

All the proprietors found it difficult to collect their rents during the ensuing agitation sparked by the Tenant League. Cunard wrote to the Colonial Office on 24 Feb. 1863: "There is no tenant on the Island who cannot pay his rent, if he is industrious and sober," but pointed out that "while the

agitation is kept up by designing people, rent will not be paid nor money laid up to purchase farms; time is wasted and money spent in attending political meetings." That year the Island government had appointed Edward Palmer\* and W. H. Pope to proceed to England to confer with the Colonial Office and the landlords. In October their request for implementation of the land commission's recommendations was forwarded by the Colonial Office to Cunard who objected to forgiving arrears of rent and to the proposed terms of sale to tenants. He pointed out that from 1841 to 1862 he had paid £8,641 for land taxes to the Island government on his own and his son's uncultivated lands, at a rate double that of cultivated land. Since the devaluation of Island currency reducing the pound sterling to 16s., Cunard claimed, the value of his rent and sales of land had been lowered by 25 per cent. He compared the 1863 rent paid by his tenants on the Island to that paid by a farm labourer in Britain "who cannot get shelter for his family for double that rate per week."

Pope declared that the Island was "Ireland on a small scale," vigorously disputed many of Cunard's contentions, and called upon the landlords to compromise. The Colonial office listened to Cunard's demand that neither the Island legislature nor the imperial government should interfere "with our property, in any manner different from that in which private estates in England could be dealt with." Despite these years of argument, the Cunard holdings of 212,885 acres were sold to the Island government in July 1866, a year after Cunard's death, for \$257,933.30; the rents had become difficult to collect, and cash was needed to pay the legacies left to his daughters.

In his will Cunard left his real and personal estate to his sons Edward and William and £20,000 to each of his six daughters. In June 1865 Henry Boggs wrote from London to M. B. Almon: "I miss our old friend Sir Samuel C – I think he has left £600,000 – this is a good large sum for him to have accumulated since *the date* that you and I remember him to have had little or nothing – so much for Steam in 20 Years . . . ." Other sources estimated his fortune as £350,000.

Although early in life Cunard was imperious, he learned diplomacy and became a skilful and persuasive negotiator. His contemporaries admired him for the contribution to transatlantic communication by the line popularly called by his name. Without Cunard's prestige and diplomacy, the contract signed after his death in 1867 was far less favourable, paying only £80,000 annually for a weekly service from Liverpool to New York. Dividends which had been eight per cent under the old partners, dropped to two per cent or less.

In the early years of his career Cunard took a prominent part in community activities, St George's Anglican Church in Halifax, and various charitable organizations as well as mercantile affairs which extended throughout the Atlantic provinces. Although he supported the Halifax Mechanics' Institute with a handsome donation when it was organized in 1832, and was praised as "a gentleman whose purse is never closed when a good work needs encouragement," he did not take an active part in its meetings. He was one of the charter members of the Halifax Athenaeum established in December 1834. Most of his local activities were tapering off in the 1850s; he ceased to be lieutenant-colonel of the 2nd battalion of the Halifax militia in 1857, and after 19 years as president of the Halifax Steam Boat Company, he resigned in 1855. One of his first official appointments, on 9 April 1816, had been as commissioner of lighthouses on the Nova Scotia coasts. He retained his interest in lighthouses for the rest of his career, and in 1852, when he was consulted on the subject by Provincial Secretary Joseph Howe, he stated: "Altho I am occasionally absent from home I leave behind me those who are competent to do the duty and when I am here I do not spare myself and my experience may be considered worth something."

Cunard was gratefully remembered for employing his capital in shipbuilding activities in the hard times of the 1830s because this enterprise had circulated money "where there would otherwise be poverty and stagnation." He could be ruthless to a rival or an enemy, but, although legally he could have refused to assume Joseph's debts, the Halifax firm gradually made payments to the creditors year after year.

In the opinion of William James Stairs\*, Cunard was "the ablest man I have ever known as a merchant of Halifax" – "he made both men and things bend to his will." His competitiveness and his obsession not to waste time were important characteristics of his personality. Peter Lynch, a prominent Halifax barrister, recalled Cunard as cool, calculating, a man of keen perception whose whole mind was devoted to carrying out any project he had in hand. Nevertheless Cunard was admired at home and abroad as a successful colonial and for his contributions to the steamship trade. He was one of the first native Nova Scotians to build a business empire, but, like the successful British businessmen and officials who made their fortunes in the colonies, he retired to England where his descendants settled. True to his family motto "By perseverance" he had overcome obstacles to become an English merchant prince.

Source: Dictionary of Canadian Biography http://www.biographi.ca/en/bio/cunard\_samuel\_9E.html