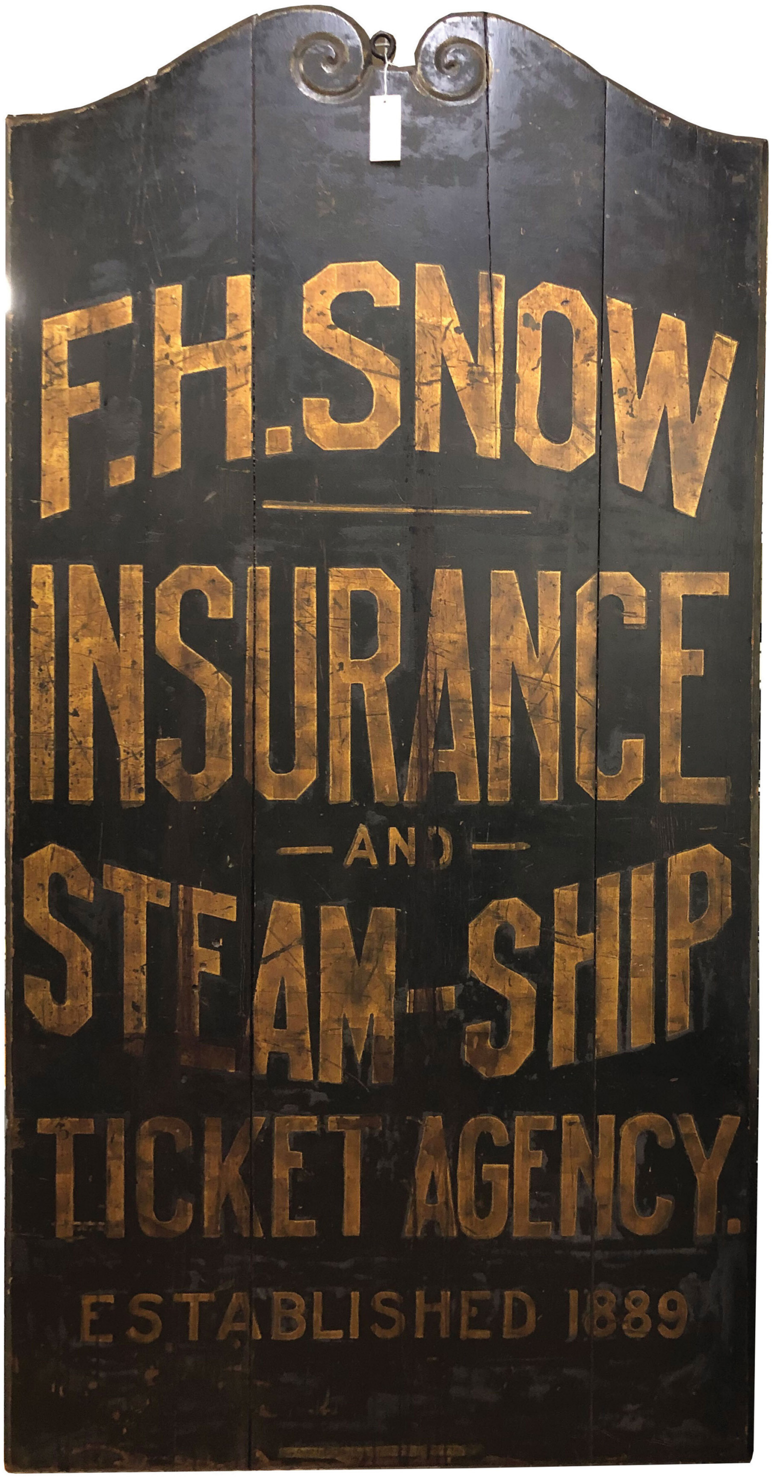

Figure 1. Sign for F. H. Snow Insurance and Steam-Ship Ticket Agency, ca. 1894. South Street Seaport Museum Collection, 1988.014

Nineteenth-Century Passenger Agents within the Local and Global Commerce of Maritime Mobility

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Abstract

The acceleration in maritime mobility that was afforded by the Atlantic steamship is difficult to overstate, and it was an acceleration not linked solely to direct capacity and speed of ships. It was an acceleration also in the vast hinterland of commercial activity that took place to get people on board those vessels, whose carrying capacity in turn spurred networked migration and further expanded the commerce and competition for filling migrant berths. In examining the distinct nature of passenger agents in Europe and in the United States, their twin connectivity to migrant communities and steamship lines, and their role in international mobility, a picture emerges of commercial nodes within migrant networks, amplifying network effects and underwriting the maritime technology of Atlantic migration.

Keywords

Immigration, steamship, emigration agents

Submitted March 5, 2024 | Accepted May 17, 2024

Of all the revolutionary "blue technologies" that have emerged through human interaction with the oceans, the viable use of ocean steam power is among the preeminent. The shrinking of space and contraction of time between points on the globe that the technology allowed was transformative for both the human and natural worlds. Economic historians have long held that the drop in ocean freight rates led by mechanized shipping helped power the globalization of basic commodity markets in the late nineteenth century.[1] For maritime historians, the advent of the steam vessel and its application to human mobilities catalyzed an unprecedented migration of people in the Atlantic World during the nineteenth and early twentieth centuries.[2] As these macroeconomic changes emerged across the second half of the nineteenth century, so arose within them endless microeconomies tying human activity and exchange to this new technology of the sea. Among these microeconomies was the vast array of commercial activity which sought to connect potential migrants to the steam vessels that would carry them across the world. Central to this economy was the passenger agent.

Passenger agents typically sought to profit from organizing long-distance voyages. They worked at many different points and levels in the journey, on both sides of the ocean. At the most formal of levels, they were "head agents" of a shipping line who coordinated ticket sales, or were specialist individuals given contracts to do so. At the most infamous of levels, the name was used to describe "runners" who inhabited quaysides in Europe, seeking to sell tickets to would-be emigrants trying to make "spot" purchases at the dock. Such runners are also historically associated with exploiting migrants to gain commissions on victuals, accommodation, and any other service needed in the pre- or post-departure phase. As emigration increased, and the iron steamship became an expensive requisite in the migrant trade, the agency business became an increasingly coordinated, interlinked, and ubiquitous element of mobility, with members of both sending and receiving communities becoming crucial connectors between shipping lines and the community networks driving Atlantic migration. To understand the impact of the steamship on nineteenth-century mobility, it is instructive to observe the livelihoods and economies of those who, at the micro level, made the macro industry viable.

Functionalism and Agency

The standard framework for understanding the history of oceanic migration (typified and codified in the study of the North Atlantic) says that information about disparities in living standards between two places creates the potential for migration between them, while information from successful pioneers moving between the two causes subsequent people to follow.[3] It was an interplay between economic, social, and political structures on the one hand, and the human agency of personal networks on the other. In this model, the increasing opportunity provided by a growing immigrant community continually escalated departures from the emigrating community, until the disparity in living standards between the two began to diminish, or some other obstruction occurred.[4] Add to this self-generative effect, say many maritime historians, a new medium of technology, the steamship, and the dynamic escalates spectacularly. For Francis Hyde, historian of the first successful ocean steam navigation company, "the real point to grasp is that it was the steamship which changed the whole nature, organisation and profitability of the migrant trade."[5] A point added to by Michael Miller, who noted that "Atlantic migration only reached fever pitch as a result of business networks comprising lodging house owners, local agents, recruiters, labor agencies, migrant brokers and trading, railroad and shipping companies."[6] In his detailed account of emigrant commerce for the Holland America Line (HAL), Torsten Feys has made the strongest case yet for the role of passenger agents in the scale and scope of transatlantic migration.[7]

The effects described by these historians revolve around the critical issues of cost, competition, and capacity which the steamship inserted into the economics of migration. Steamships, in particular iron-hulled (and later steel-hulled) screw steamers, were incredibly expensive to build and incredibly expensive to run, demanding significant payloads to warrant these costs.[8] After an unprofitable period in the 1840s carrying cabin passengers and freight, during the 1850s Atlantic emigrants—of higher value than cargo and greater volume than cabin passengers—became a critical market around which to configure the technology.[9] The speed and comfort of iron screw steamers led to an early tipping point in the competition with passenger sail, and once the technology had gained the entirety of the emigrant trade in the early 1870s, a rush of investment occurred across Europe to gain market share.[10] Significant increases in shipbuilding (and founding of shipping lines) during the 1870s left permanent overcapacity in passenger berths.[11] As a result, crossing prices dropped, and competition to bring sufficient emigrants (and return migrants) on board became acute.

In both Europe and the United States, steamship lines depended heavily on agents to effectively organize and funnel demand for emigration toward these vessels. Although steamshipping lines frequently appointed their own head agents in the United States to organize prepaid and eastbound tickets, and in Europe, contracted responsibility for customers to major individual agencies, over time, local people who could organize (in the US) and distribute (in Europe) prepaid tickets and money orders, organize access to transit, and assist with passports and paperwork became crucial.[12] Social historians and sociologists have explored this intermediate activity between migrants and shipping lines in great detail, from community banking systems to remittance architecture and the organization of transmigration to and from ports.[13] By the early 1880s, economic historians note, transport barriers to American emigration were so low that the movement could become a European-wide mass phenomenon.[14] Local agents played a key role in making this transport accessible. In these interpretations, the functionalism of the steamshipping sector and all of its connected activities were causal factors in the timing, composition, and scale of Atlantic mobility.

Migration historians are somewhat less convinced. In the 1960s and 1970s, historians using data of Italian and Swedish migration were able to show that settlement patterns of migrants in the United States represented clusters of individuals who were formerly of the same communities in Europe.[15] In subsequent decades, such community reconstitution proved to be constantly predictive of American settlement patterns, with communications home predictive of departure decisions (although general economic conditions remained very much structurally significant in these communications and their effects). The agency of human networks in structuring the place and timing of migration has, as a result, become a core dynamic in understanding historical mobility. For many migration historians, the functionalism of increased transportation opportunities is recognized, but not as a causal issue in migration decisions, which were a matter of family and community influence. Multiple European studies, especially of Central and Eastern Europe, have concluded that emigration commerce was at best a travel service, and at worst an exploitative practice which, aloof from the personal links of migrant networks, did not factor in migration decisions.[16]

Some practical issues often help to shape these interpretations. Firstly, there are geographic issues of analysis. The status of passenger agents and commerce differed significantly from place to place.

Agents and some activities linked to them, such as remittances, were actively supported by the United Kingdom, and administered in favor of emigrants by the national administration of Italy. As early as 1838, the Post Office of the United Kingdom had a dedicated money order service for international remittances—much of which helped facilitate future migration from Britain and Ireland.[17] Much later, as Italian emigration to the Americas grew, the Italian government actively encouraged circular migration, attempting in 1901 to channel all remittances through the Bank of Naples, while providing citizenship status to children and grandchildren of emigrated persons.[18] Both states were interested in facilitating mobility and stimulating the inward investment it generated.[19] However, in Central and Eastern Europe, regulations were different. While emigration was legal from the dual monarchy of Austro-Hungary, promotion of emigration was not, and neither was the use of prepaid tickets. The dual monarchy prioritized military strength and wished to restrain loss of population without completely prohibiting freedom of movement. In areas of Europe subject to Russian rule, emigration was not permitted. The entire process of migration was clandestine, including departure.[20] In areas such as the UK and Italy, where migration was encouraged, it is common for historical and contemporary analysis to credit commercial activity with stimulating mobility.[21] In more restrictive areas, commerce is often generalized as existing simply to meet the demand for navigating barriers to mobility, with no stimulating effect.[22]

Source bias and temporal considerations have also influenced analysis. Where aspects of emigration had to be conducted clandestinely—from sending remittances or prepaid tickets, to physically moving across borders—there was much scope for abuse. Documentary records can therefore skew toward representations of exploitation and mistreatment. This misses the far larger, highly successful organization of mobility. Temporally, exploitation also tended to occur early in migration systems, when cultures of mobility and migrant feedback loops were immature. This was the case from Liverpool in the pre-1850 age of sail, and was only remedied by joint forces of official regulation, improved organization in migrant communities, and technological changes. Even in the latter steam age, regions new to mass emigration experienced problems. In the early stages of Central and Eastern European mobility, abuses in the transmigration of emigrants across Europe were pronounced, typified by the Wadowice scandal of the 1880s.[23] However, as each migration system matured, both through official regulation and local organization of migration commerce, so the filling of ships became more efficient and effective.

Conclusions about the role of agents and their influence can therefore often be heavily influenced by periodization and regional-linguistic study. The system appears abusive in the sailing era and the embryonic era of various national movements. It can appear as little more than an organizing force in regions seeking to overcome barriers to mobility, or as a contributing stimulant where the activity of shipping and agency work was encouraged. A final accompanying problem is that agents are often only studied or thought of as a European phenomenon. Yet even in the sailing era, coordinating activity from agents on the American side had a sustained stimulating effect on the European movement as a whole. Indeed, important studies of agent activity within wider social and migration networks, its criticality to shipping companies and its central place in migrant communities and strategies have originated in the study of American commerce. To historians exploring the culture of ethnic communities, the migrant economy and its circular activities in ethnic banking, remittances, and ship ticket sales, the "steamship ticket agent" of American immigrant communities has been important for understanding the codependent links between shipping companies and local communities.[24] A clear appraisal of the passenger agent as a transnational and international figure with codependent roles in European and American communities can reveal fascinating insights into the nature of nineteenth-century oceanic migration, and its interplay with one of the most symbolic and important maritime technologies of popular culture and history—the Atlantic liner. The rest of this discussion will look closely at the individuals and dynamics central to the microeconomies that made the "blue technology" of the Atlantic steam liner viable. Looking firstly at Europe, and then the United States, it will assess integration and development of the business over time, and its effects.

Europe

In Europe, passenger shipping agents first emerged as dedicated businesses in the 1830s. Much Atlantic migration was organized on an ad hoc basis by captains looking to gain additional paying freight, and who might contract a local broker to find custom. Many emigrants also arrived at ports looking to make ticket purchases "on the spot." However, in ports with a specific focus on the passenger trade, such as Bremen and Liverpool, specialist brokers were engaged early in the Atlantic phenomenon. As early as 1832, Bremen and Liverpool shippers had offices and agents in the southern German states, and were soon followed by Low Country shippers. Doing this helped migrants book passages from nearer to their homes through regional offices, and drastically extended the markets from which shippers could draw custom. Links between Liverpool shippers and Irish agent networks, as well as coastal Irish steamshippers bringing produce and livestock to England, were also influential; Hamburg agents also offered to tranship German emigrants by the same method to Liverpool via Hull.[25] These agencies and transmigration routes created an embryonic infrastructure of middlemen who provided the necessary service of linking those wishing to migrate with appropriate ports of departure. The system imposed more formality than prior merchant recruiting of the pre-Napoleonic period. In this formative period, persuasive return migrants often recruited in local villages on behalf of merchant houses in London and Rotterdam, offering "free" berths—paid for in North America by the sale of passengers' indentured labor.[26] This system was overwhelmed in the postwar crisis period of 1816–20, when huge numbers came to Low Country ports seeking passage by indenture. In response, continental legislation increasingly began to insist that emigrants traveling across European borders show a valid ship ticket, or means to purchase a ticket, to gain entry to port cities. Although this was not uniformly enforceable, the creation of inland ticket offices helped to ensure more solvent, ticket-carrying emigrants would reach European ports.[27]

This legislative reaction, and its effect on the structure of migration, was a recurring theme in the nineteenth century—whenever Atlantic migration from Europe surged, legislation followed. Despite some initial facilitating structure, and several (often ineffective) Passenger Acts regulating vessels in various ports, famine and food shortages in the late 1840s profoundly exposed the cost of inadequate early legislation and services for mass scale migration, again leading to tighter regulation. In the most harrowing of conditions, unprecedented departures from Ireland in the late 1840s occupied both Liverpool quaysides and vessels which were unfit to deal with the number and condition of those attempting to leave.[28] Significant regulation of British vessels and the emigration trade followed.[29] In German Europe, where less acute but successive failures of potato harvests were also felt, the number of arrivals in Bremen and Hamburg caused the Prussian state, across whose territory German emigrants invariably had to pass, to align itself with strict rules in southern German states regulating agent licenses and activities.[30] By 1851–52, conditions on ships, subject to law but, outside of Bremen, rarely enforced, became more tightly administered. Agent activity was increasingly monitored and regulated, and in both Liverpool and Bremen, specialist lodging houses, with capacity for sleeping 2,000 people at a time, were opened in 1852 to provide those arriving at port with somewhere to stay, away from swindlers and runners.[31]

Commercial incentive, however, was also an important codevelopment to shipping legislation in the emigration experience, with laws at each stage still open to evasion or abuse. Liverpool, for example, struggled well into the 1850s to prevent abuses. Its trade was enormous, and it had no prerequisites of valid tickets to keep out the hundreds of thousands of people who annually sought to take advantage of its frequent Atlantic shipping. It was a hub of "spot" sales, with runners in the port typically taking 7.5 percent commission from shippers for selling tickets to quayside customers, and further commissions from lodging houses and victuallers.[32] Many formal agencies with physical premises in the city also abused the prepaid remittance system. It was not uncommon for shipping houses to refuse to honor orders drawn up by New York agents or forwarding houses in Europe.[33] In Bremen, by contrast, the passenger system was invented virtually from scratch when the new deepwater port of Bremerhaven was opened in 1830. Stringently regulating vessel conditions and lodging houses from the outset, and issuing circulars to distant agencies offering guidance on making spot purchases, ensured that the port became almost instantly busy with custom. This came at the expense of Hamburg, which, while having ticket requirements to gain entry, did not provide legal protection for people (much like Liverpool) once they were inside the city. It would take the private initiative of launching the Hamburg-Amerikanische Packetfahrt-Actien-Gesellschaft (Hamburg–America Packet Shipping Company, or HAPAG) sailing line in 1848, with a policy of migrant care, to begin shifting the trade in the city.[34] Legislation was therefore a force that, while generally increasing over time, had mixed local impacts.

Two additional factors coincided with legislative change in the period 1850–52 and were arguably more significant to the volume and experience of emigration. The first was the increasing control of remittance and prepaid ticket infrastructure by migrant communities themselves, symbolized by the founding of the Irish Emigrant Savings Bank (ESB) in New York in 1850. The improved transatlantic coordination of passenger demand will be discussed below. Joining this development was the introduction of the iron screw steamer into the passenger trade in 1850–52, first from Hamburg, and then from Liverpool.[35] Very quickly, it became clear that shippers able to offer this technology had an incomparable advantage. However, to fill berths on these expensive and prestigious ships, passengers could not be defrauded or mistreated. The technology therefore demanded a change in culture. It is not coincidental that the lines which succeeded as early exemplars, the Liverpool–Philadelphia line and HAPAG (which added steamers to its sailing fleet), both had a commercial record of migrant care.[36] Critically, improved remittance architecture also helped to fund the cost of steamship tickets, which, at £6–8, were more than twice the cost of those on sailing lines. Although sector-wide change was not instant, and abuses in the sailing-ship sector were still possible, through the 1850s and 1860s, the structure and practice of passenger shipping changed considerably. Following the American Civil War, the development of heavy industry in the United States increased and, with it, demand for emigration, while European shipping lines were in a "race to the top" in expensive steamship capacity. By the early 1870s, American businesses and steamship lines began to directly recruit emigrants in European communities.[37] European authorities noted significant increases in commercial activity to sell steamship tickets. Increasingly, shipping lines began to use well-connected and well-respected ethnic businesspeople in mushrooming urban communities of America as sellers of prepaid steamship tickets in the US, with the coordination of effective prepaid business, rather than any abuse of it, becoming critical to commercial success in Europe.

A downturn in the American economy in the second half of the 1870s, following the railroad boom, was met with an explosion in demand for migration when recovery came in 1880. This upsurge, which reached an impressive peak in 1882, allowed the new combination of remittance, steamship, and fully developed rail networks to express itself on European demand. Britain, Ireland, and Germany again reached near peaks in emigration, but were also joined by new movements from Southern and Eastern Europe, where new labor recruitment had been concentrated in the 1870s. Following the standard pattern, regulation ensued. Having encouraged labor recruitment at the close of the Civil War, in 1885, the US Foran Act banned the practice of sponsoring migration through contract labor, a product of rising sentiment against cheap labor and temporary migration goals (made increasingly viable by the steamship). In 1867, the Austrian monarchy expressly permitted, but also regulated, emigration for the first time, becoming increasingly draconian in the 1890s when agents "inducing" migration by sharing advertising were threatened with prison. Hungary followed with even stricter protocols in 1903, attempting to control all migration via its own port of Fiume. Italy, which, like Germany, had principal ports of departure in its own territory, imposed legislation from 1888 that governed both agents and port authorities. It followed the lead of German ports which imposed costly bonds on agents in case any emigrants they assisted were defrauded or became a public charge. In 1892, US regulation requiring shipping companies to return those passengers who failed their health inspections added a further layer of commercial incentive to tight organization.[38] During the mature stage of steamship migration the monetary and legal incentives to conduct emigration services efficiently and effectively had therefore become substantial. All activity, from port city to hinterland, was carefully and closely conducted. Even if the European agent often served as a foil for officials and newspaper presses who lamented the strandings, frauds, misdirections, or even stowaways of occasional sensational cases, the business and its profits were based on increasingly well-organized success.

A successful transaction for both shipping lines and their potential steerage (or "third class") passengers often followed a typical pattern. In most cases, communication from a family member or friend provided a tipping point in decisions to leave. This communication might be directly received, or, as was common in the sailing era, a locally prominent individual such as a priest, innkeeper, or schoolteacher (who was literate and trusted) might be a node in the correspondence network. If the communication contained prepaid tickets, these same individuals might help those departing plan their route, on behalf of the sailing or steamship company. These local figures commonly assumed the role of "subagents" who could distribute prepaid tickets or organize for the purchase of tickets for those interested in departing when news from abroad arrived. The critical interface of the system was therefore distinctively local. Subagents not only organized ticket purchases from regional or head offices (using either remitted cash or an emigrant's savings to do so) but also provided accompanying sailing schedules and travel instructions. In time, this logistical and advertising information was already on hand as part of the subagent's comprehensive local service. Just as their prominent community status was important in local communications, their

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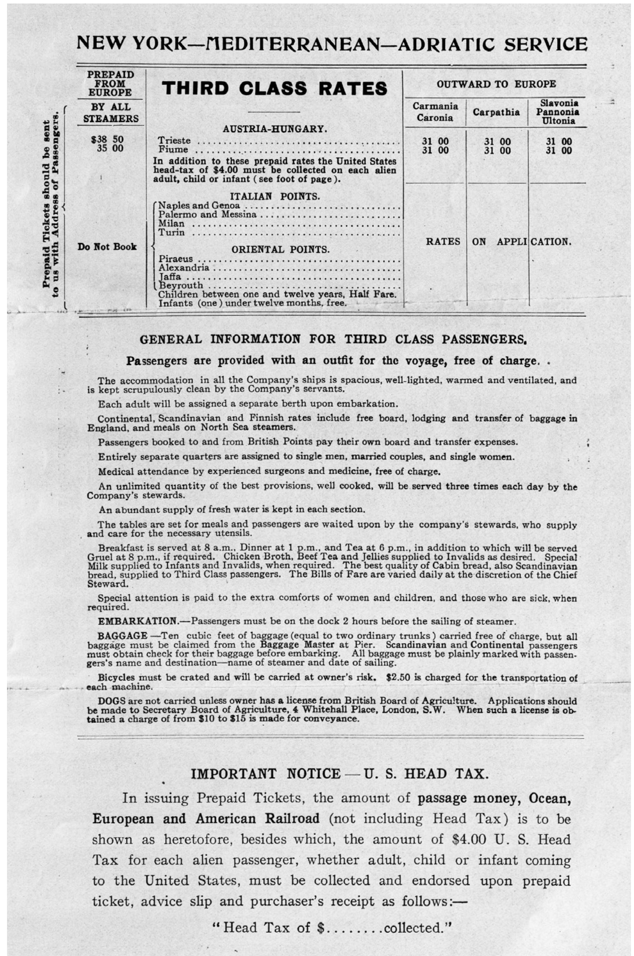

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$38 50	Trieste	31 00	31 00	31 00
35 00	Fiume	31 00	31 00	31 00
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"Head Tax of $........collected."

Figure 2. Excerpts from a 1909 Cunard sailing schedule and third-class price list, with an image of the sister ships *Lusitania/Mauretania* on the cover. The cover is stamped with the name and address of Joseph Enemark of Portland, Maine. According to his obituary in the *Portland Press Herald* (November 17, 1957), Enemark was a Danish immigrant and operated a travel agency in addition to his shoe store business. The schedule includes detailed information about what third-class passengers could expect, promising "an unlimited quantity of the best provisions, well cooked" three times a day, fresh water, table service, medical attention, milk for infants and invalids, and an outfit for the voyage. Mystic Seaport Museum, 2020.39.7076

connectivity in the community was key to shippers and head agents. With tickets and overland travel routes provided (and potentially paid for by emigrated friends), a well-organized departure ended with a very short stay in port before embarkation on the chosen vessel and route.

Careful planning at the point of departure was key, as transmigration routes could be difficult. In areas of Central, Southern, and Eastern Europe, where satisfaction of military service was required before departure, local subagents also increasingly organized official paperwork to assist people with departure. However, they could also offer methods of evasion. It was not uncommon for Italian migrants seeking to depart without official papers to be moved north by Swiss agents and then into the Rhine territories so that they could depart via Low Country ports. By entering a clandestine system, such individuals were at risk of being defrauded or returned later in their journey—despite increasingly sophisticated techniques by agents to prevent this. The need to produce official documents to cross borders from Eastern Europe in order to reach ports in Northern and Western Europe also led to racketeering by train conductors and border staff who would exploit departees by confiscating or rejecting their papers, removing them to a regional agency where they were forced to start the process again to the profit of another agency or line.[39] Such practice even occasionally had semiofficial support. From the early 1900s, many border guards prevented migrants from Hungary from moving north, redirecting them to Fiume, from which the state had an exclusive contract with the Cunard line.[40] In the steam age, the necessity of border crossings by rail and the sharp competition between ports across the continent (all connected by the rail net) allowed the priorities of states and steam lines to impress themselves on the migration journey, and sometimes its success or failure. Whether attempting formal or informal departure, close organization of the journey was key.

With steam lines in acute competition for emigrant markets, the best method of generating business was to cultivate successful journeys. Head agencies, regional offices, and local subagents were therefore extremely proactive and successful in providing emigrants with the necessary details to achieve the migration route they wished to take, often with minute details provided at departure that would assure the most efficient route and least scrutiny at borders.[41] In cultivating this business the major lines became, with varying degrees of overlap, key to particular regions and routes—for example, HAPAG for Eastern Europe, Norddeutscher Lloyd (NDL, Bremen) for Central Europe, or the Anchor Line (Glasgow) for Italy and the Mediterranean, with others, such as the Red Star Line (RSL) in Antwerp or HAL (Rotterdam) competing to gain share from the largest incumbents. With transit routes detailed to the minute, and tickets and information sent in batches to single individuals to reduce the chance of interception in certain empires, alongside guidance on legal rights relating to borders, successful journeys would and could lead to recommendations about the line and its ease of travel, stimulating more business.[42] Such was the need to coordinate successful journeys, the profusion of local subagents representing various lines was enormous by the end of the century. And though it has been claimed that a proliferation of subagents was linked to demand for mediating barriers to migration (historians have noted regions of Austro-Hungary with several thousand subagents per shipping line), subagents were just as prolific in areas with no restrictions.[43] One US investigation enumerated 4,000 subagents working in the Italian peninsula in the early 1890s, while the Inman line of Liverpool maintained 3,400 in the United Kingdom, and the Anchor Line 2,500.[44]

This profusion of local agents, for all the detail required to organize migration at the local level, also reflected the fact that shipping lines and head agencies understood that personal relationships were important in stimulating local sales. As their merchant forebears had known in hiring "Newlanders" to return to their home communities in recruiting for colonial America, the steamship line of the nineteenth century understood the value of local voices in turning the desire to emigrate into the decision to leave. In 1891, as Italian emigration to the United States was gathering pace, an agent of the Anchor Line, standing at an Italian quayside, informed a US observer "that a man who has been to the United States would be of more value as a runner than one who had never left Italy," just as the HAL, with 2,000 agents across Europe, knew that "agents have to be recruited from people who are held in high regards by their community and need to possess administrative skills. Knowledge on the living conditions in the US is an important asset."[45] Hence the use of innkeepers, merchants, and local schoolteachers, preferably with some personal knowledge of the United States. Each of these points was about confidence: local confidence in the voice and authority of the agent, and head agent confidence in their ability to organize departures. (In the Italian case, "runners" might even be deployed at a level below the subagent, being paid one to five francs to "mingle with the people, giving glowing descriptions of the United States," thus drawing laborers and workers into the tools of subagent persuasion.)[46]

The European passenger agent, or commonly "emigration agent," in the day-to-day experience of local communities, whether an English mining village or a Calabrian farm, was therefore a local person, potentially well-known locally, speaking in local dialect, and knowledgeable about the potential of migration. For shipping lines and the head agencies who were contracted to deliver passengers, these local individuals could sell the virtues of America and provide the advice needed to move through Europe, board the correct ship, and pass through Castle Garden (later Ellis Island), smoothing the process of transit. The correct execution of this process was paramount in generating more business for each line, and led to organizational precision remarkable even to contemporaries. But it represented only one side of the emigration business. It has been relatively simple to cast this great organizing force as an organizing force only; where existing networks, propensity to leave, and cultures of emigration apparently already existed, agents are not credited with being the tipping point in decisions to leave, and can appear a function of demand. However, this hive of activity in European communities was not simply a logistical service. It was part of a much more extensive commerce, extending across ethnic communities on both sides of the Atlantic, which worked to stimulate departures. Mirroring the European agent, and indeed a crucial part of the European business, was the American agent, typically in the form of the "steamship ticket agent" or "immigrant bank," organizing passages through prepaid tickets or money orders, coordinated by emigrated friends in the United States. Passing back through local conduits in Europe, remittances, tickets, and communications formed a strongly circular system, being part of the broader migration network within which mobility functioned, and which deployed itself to profit from that mobility. To fully understand the role of the passenger agent in shipping line and migration goals, activity on both sides of the Atlantic requires co-observation.

United States

In the United States, the equivalent of the subagent, working at the community level, was the "steamship ticket agent" who featured prominently in immigrant communities. In numbers analogous to Europe, at the turn of the twentieth century, it was estimated that a single European steamship line retained 1,800 to 2,000 agents in the United States.[47] Just as in Europe, commercial organization of European departures was well established in the pre-steam age. In the sailing era of American immigration, a period before standardized mass consumer banking, remitted tickets were a major factor in paying for European emigration.[48] Passenger agencies in the early sailing period offered to send tickets from the US to Europe that could be redeemed in European ports, but this system was open to abuses. Emigration agents in Liverpool were known to board boats bringing people from Ireland and waylay people at the quayside to take them to an agency for whom their prepaid tickets were not valid, and force them to buy new ones. However, sailing ship lines knew the importance of capturing custom through the migrant network and were often successful in directly coordinating ticket sales themselves. The sailing ship business of Enoch Train in Boston was among the most prolific, claiming more than $1 million worth of remittances handled annually.[49] John Killick has provided a detailed study of the closely managed business of the Cope Line in Philadelphia.[50] The Cope Line mailed receipts for tickets directly to families, and allowed them to collect their ticket from a designated agency in Liverpool within six months of the letter arriving.[51]

From mid-century, this organizing activity among sailing ship lines—actively stimulating European departures by connecting them with American purchasing power—was increasingly joined by another opportunity for organizing remitted funds: ethnic banking. The foremost example of this service was that of the Irish Emigrant Savings Bank (ESB), established in 1850. Although an important institution for savings, the prolific organization of remittances by the Irish Emigrant Society via the Bank of Ireland to prevent ticket remittance fraud was significant in the establishment of the ESB.[52] As the steamship matured into the principal means of crossing during the next two decades, these functions of ticket remittance and community banking began to strongly converge.

For members of immigrant communities who ran local commercial enterprises, whether groceries, bakeries, boarding houses, or saloons, acting as holders of community savings was an extension of business, "discreetly located within the economic and social fabric of immigrant neighbourhoods."[53]As saving for remittance was an important goal of many immigrants, the service was critical. These informal bankers not only helped with savings, but helped new arrivals locate work and housing, provided notary services for paperwork, and might also provide loans. Central to their business, however, and to the savings goals of members of their community, was the sale of steamship tickets. When investigated by the Dillingham Commission on Immigration in the 1900s, of 116 immigrant banks examined, 108 maintained a steamship ticket agency, and it was widely regarded that "the steamship agency is the most general antecedent of the immigrant bank."[54] Providing access to tickets—either in prepaid form or later in money-order form, sent to Europe to buy (cheaper) tickets there—meant providing access to America for friends and family, and access home for those who increasingly planned return migration as part of their movement.

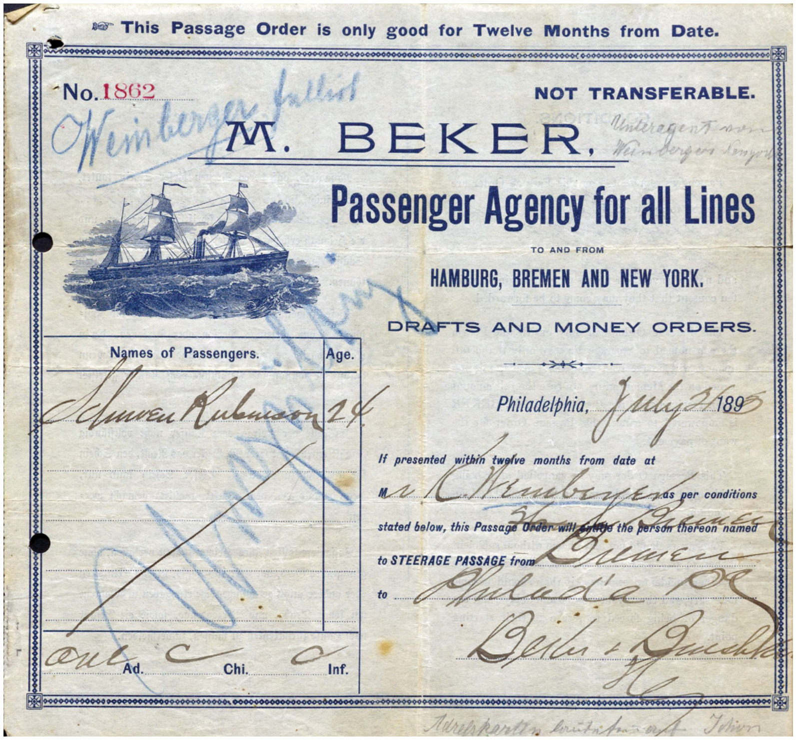
For many first-generation immigrants depending on personal and ethnic relations, savings were entrusted to these commercial members of their community, for whom the selling of tickets was an effective sideline to make contacts with potential clients for other businesses.[55] Contemporary observers noted that the "most common function of immigrant bankers was selling steamship tickets," and this principal function was so paramount that "bank" rarely appeared in the letterheads, posters, and advertisements of such businesses.[56] A combination of "steamship ticket agent" with "insurance broker," "exchange agent," and "notary"' was the standard nomenclature. This arrangement, which became increasingly specialized from the

Figure 3. Albert F. Bishop, 1924 lithograph on tin of the ocean liner *Berengaria*, with a "Cunard Line" tag on the frame. It depicts the ship entering the port of New York, with the Statue of Liberty visible in the lower left corner. According to its donor, the piece came from the First National Bank in Tower City, North Dakota, and was a gift from Cunard to a bank employee in recognition of the many immigrants they had brought to North Dakota. Mystic Seaport Museum, 2023.17

1880s onward, placed access to steam line tickets within community networks, and suited European shipping lines, for whom ethnic intermediaries became more essential as the likes of RSL, NDL, HAPAG, and Inman made more runs to more American cities.[57]

In the United States, head agents for steamship lines were generally appointed to their roles in New York and other major inland cities because they enjoyed diplomatic or commercial links with lines and their port cities in Europe. These individuals, like head agents in Europe, were the ultimate source of ticket and advertising supplies, timetables, and sailing schedules, and tallied and organized the multitude of individuals using their line at the point of departure. Likewise, the steamship ticket agent of the American immigrant community in many ways mirrored his European subagent counterpart: a figure of local prominence who had the trust of the local community, and was the hinterland organizing force of mobility. Much like their European subagent counterparts, their preexisting experience in America was key in the gaining of local trust, and many subsequently prominent immigrant bankers were in the vanguard of regional and national movements. For successful immigrant bankers, a typical pattern was to begin with a small-scale local business and, through successful specialization, mature that business into a highly specialized conduit for migratory commerce. Cash remittances and prepaid or money-order tickets could become large-scale aspects of their financial enterprise. Typical of the individuals who began as local businessmen and evolved into major conduits for migration flows were Henry Spira and Johann Németh, active in communities in Ohio and Pennsylvania, respectively. These key regions of early heavy industry in the United States were a magnet for labor migration from Eastern and Southern Europe, and members of the community such as Spira and Németh were critical to these migration flows.

Henry Spira immigrated to America from Hungary in 1879, at the very onset of extensive Hungarian emigration, and worked as a peddler; he migrated back to Hungary in 1885 to become a wholesale liquor merchant, before returning to Cleveland in 1890. In 1891 he formed a foreign exchange and steamship ticket business. Ideally placed to gain extensive business from the local community, it became the "Bank of Henry Spira."[58] The firm became so successful as a migration business that Spira attempted to move into a general emigration and banking service. Indicative of this broadening trade, with his bank valued at $75,000 and with letters of support from the First National Bank of Cleveland, in 1912 Spira applied to become a remittance depositor for the Bank of Naples. However, in a sign of the potential strength of ethnic ties in the emigration business, the bank did not support his nomination, on account of his Hungarian origin.[59] Further east, in Pennsylvania, Johann Németh, born in Hungary in 1861, had settled in Hazelton, a region of anthracite mining, by 1887. Part of the early pioneer phase of Hungarian emigration in the 1880s, Németh worked as a store clerk before opening his own store.[60] By the mid-1890s he had started a steamship ticket agency and a major business in remittances.[61] In a very common pattern, he became involved in local political and associational life, representing local Hungarian miners in a legal case when they were fired upon during a strike.[62] His public prominence increased alongside his business success. In 1897 he was appointed Austro-Hungarian consul in Hazelton, but was soon to move on. Taking over the successful Wilkes-Barre immigrant bank of Joseph Reichman (himself an immigrant banker who remained as manager), Németh moved to New York to coordinate shipping business, and by the 1900s was successfully remitting enough currency from the Austro-Hungarian community to become an object of inquiry for Imperial authorities in Vienna.[63]



This Passage Order is only good for Twelve Months from Date.

No. 1862 NOT TRANSFERABLE.

M. BEKER,

Passenger Agency for all Lines

TO AND FROM

HAMBURG, BREMEN AND NEW YORK.

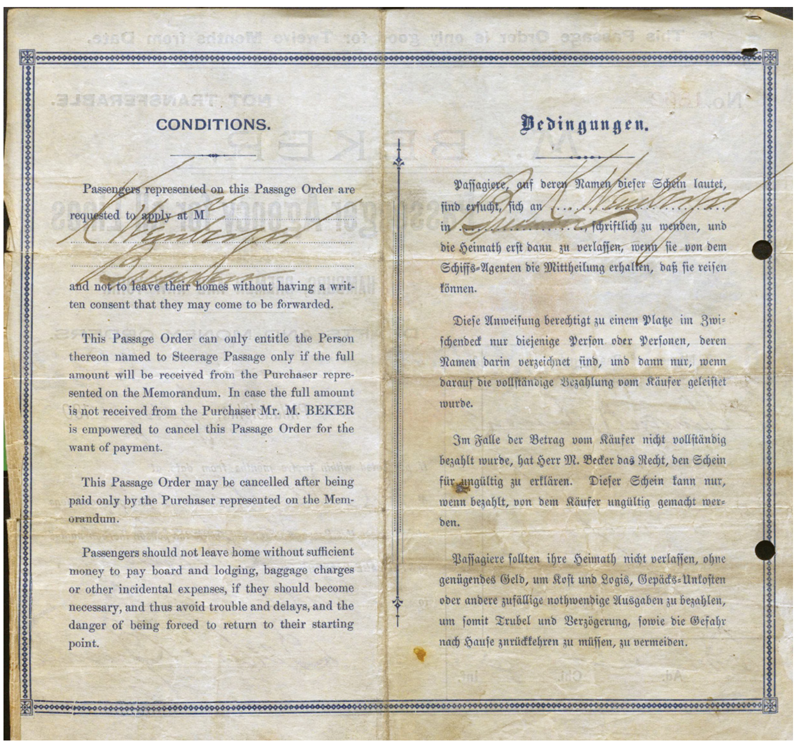
DRAFTS AND MONEY ORDERS.

Names of Passengers.	Age.
	24

Ad. Chi. Inf.

Philadelphia, July 2 1895

If presented within twelve months from date at M. Weinberger as per conditions stated below, this Passage Order will entitle the person thereon named to STEERAGE PASSAGE from Bremen to Philad'a Pa



CONDITIONS.

Passengers represented on this Passage Order are requested to apply at M. Weinberger Bremen and not to leave their homes without having a written consent that they may come to be forwarded.

This Passage Order can only entitle the Person thereon named to Steerage Passage only if the full amount will be received from the Purchaser represented on the Memorandum. In case the full amount is not received from the Purchaser Mr. M. BEKER is empowered to cancel this Passage Order for the want of payment.

This Passage Order may be cancelled after being paid only by the Purchaser represented on the Memorandum.

Passengers should not leave home without sufficient money to pay board and lodging, baggage charges or other incidental expenses, if they should become necessary, and thus avoid trouble and delays, and the danger of being forced to return to their starting point.

Bedingungen.

Passagiere, auf deren Namen dieser Schein lautet, sind ersucht, sich an ... in ... schriftlich zu wenden, und die Heimath erst dann zu verlassen, wenn sie von dem Schiffs-Agenten die Mittheilung erhalten, daß sie reisen können.

Diese Anweisung berechtigt zu einem Platze im Zwischendeck nur diejenige Person oder Personen, deren Namen darin verzeichnet sind, und dann nur, wenn darauf die vollständige Bezahlung vom Käufer geleistet wurde.

Im Falle der Betrag vom Käufer nicht vollständig bezahlt wurde, hat Herr M. Becker das Recht, den Schein für ungültig zu erklären. Dieser Schein kann nur, wenn bezahlt, von dem Käufer ungültig gemacht werden.

Passagiere sollten ihre Heimath nicht verlassen, ohne genügendes Geld, um Kost und Logis, Gepäcks-Unkosten oder andere zufällige nothwendige Ausgaben zu bezahlen, um somit Trubel und Verzögerung, sowie die Gefahr nach Hause zurückkehren zu müssen, zu vermeiden.

Figure 4. Prepaid ticket issued in 1895 by passenger agent M. Beker for passage from Bremen to Philadelphia. Courtesy Staatsarchiv Bremen, StAB 2-M.6.e.9.a

The remittance activity that Németh coordinated was indicative of the impressive integration of American and European activity, and the ways in which community-led commercial activity could circumvent legal oversight in order to reinforce mobility and migration goals. To avoid any official interruption of remittances by post, and to increase cost effectiveness for immigrants themselves, Németh used a telegram system, sending nominated amounts in very short (and therefore cheap) codes, to postal offices on the German–Austrian border. Orders were then telegrammed to a train station within Austrian territory through a remittance office maintained there on his behalf. At this point, the instructions were taken to a local post office for transferral into cash that could be mailed to recipients. In this way, formal banking procedures within the Empire were avoided.[64]

Such examples highlight the crucial points about immigrant bankers and their roles. Beginning as localized members of early migration networks, they were individuals whose social prominence and commercial acumen allowed them to become critical conduits within national migration networks. Innumerable others never gained such prominence, remaining smaller nodes in the day-to-day community of international movement, while others, with significant starting capital, became prominent even more rapidly, a pattern more common to members of the Jewish community in New York's heavily concentrated Lower East Side. Whether a small local businessman practicing entirely informal accounting, a local businessman who moved from informal to formal banking through success in ethnic banking services, or those who entered financial services right away, these individuals were as critical to steamshipping lines as they were to their local community. In 1899, the New York head agent of NDL, Gustav Schwab, explained the criticality of the prepaid ticket, when stating that "the ticket is sent to John Smith in some village of Germany and the whole village knows that he has a ticket from his brother to come over . . . his brother tells all his friends and neighbours, and brings with him, two, three or four men to this country they heard of. So this pre-paid business is of immense importance."[65] Schwab estimated that the prepaid business accounted for at least 60 percent of westbound sales. He also claimed that it was not the European agent that solicited emigration (which regulation made a virtual impossibility) but that the prepaid business played such a large role, "it is to that business that must be ascribed either the increase or decrease in immigration."[66]

These statements belie both the importance of immigrant purchasing power to the viability of the European steamship lines, and the critical role played by intermediaries at the very local level, who coordinated not only emigration of friends and family for settled people, but eastbound return sales for those wishing to move back to Europe.[67] Early in the period of steamshipping, lines worked hard to coordinate this activity themselves. In 1872, the Anchor Line stated that "the success of their line of steamers depends in a great measure on having systematic, well-appointed and properly conducted agencies" in America, and invited "those living at a distance from New York" to inspect the ships *Trinacria* and *California* "so that having on the latter 'sampled a sea voyage' they could inform intending travellers what they knew about the Anchor Line."[68] On board this celebratory cruise for its agents, a toast was raised to the agents who were "interested in one of the noblest works man can be engaged with. You are the educators of your race—the elevators of mankind . . . . You enrich your country in proportion as you induce skilled labor to come from the Old country to the New."[69] Less than twenty years later, with a profusion of informal steamship ticket agents connecting local communities to regional agencies, inducing acute competition to pricing, the vernacular of the steam line and ship ticket agent relationship would change.

As the nineteenth century progressed, the major Atlantic lines were increasingly incapable of regulating ticket prices that were heavily determined by micro transactions at the community level. From the 1870s British lines, and from the 1880s continental ones, attempted to establish cartel arrangements that introduced minimum price levels for all Atlantic tickets. Because of the expense of their assets and constant need to upgrade and expand, the intention of the cartels was to prevent rate wars that might threaten the lines during times of financial sensitivity, or reduce margins to insignificant levels. By the 1890s, British and continental lines combined their cartels in the first of many attempts at super cartels or "conferences" designed to regulate the market. However, as each line was dependent on community-level activity to generate sales, ticket prices were inevitably forced to the lowest bearable margins.[70]

At the local level, the steamship ticket agent of the immigrant community typically represented multiple lines in order to gain enough orders to make their businesses viable. In order to make as much profit as possible, various methods for offering low-price tickets were pioneered. By the mid-1880s, for example, many community-based US ticket agents abandoned the prepaid ticket, on which US head agents charged a premium, in favor of a money order sent to Europe and made out to a steam line there, where prices were cheaper.[71] Local agents would also buy bulk orders of tickets from lines and head agencies when demand and prices were low, holding them to sell at higher rates to customers when demand increased, pocketing the margin. Lines that had attempted cartel agreements with each other at the macro level could not effectively fix prices when tactics for selling at the community level reflected micro strategies for manipulating the market. Shipping lines understood their mercy at the hands of local agents all too well, and it was surmised among contemporary competitors in 1890 that the willingness of larger lines to join cartel arrangements with smaller firms could only have been born of the desire to curb competitive selling, what with profits being "weighed down by the restless actions of agents, or should we say parasites."[72] A far cry from the earlier feats of civilization achieved by the offices of agents who were company men, local agents were, once under the full influence of migrant networks, agents of those networks before they were agents of any one shipping line.

Effects

Despite the resentment among shipping lines toward local agents and the effect of their activity on pricing, it was well understood that those agents were crucial to the viability of their businesses. A critical point is whether, as some historians have argued, this business in fact inflated overall demand for passenger berths, affecting migration volumes. When arguing the importance of prepaid tickets to the overall passenger business, Gustav Schwab was clear that the American economy drove the peaks and troughs of demand. He explained that "if we have had bad times in this country, the prepaid business falls off; where 100 are usually sold in a day, only 25–30 will be sold. If the immigrant is poor, immigration falls off."[73] The sensitivity of migration to the health of the American economy is, in this reading, not so much a barometer of available work, but a barometer of available purchasing power to bring people to America. In these conditions, it is worth noting, shipping lines were dependent on eastbound sales of returning emigrants to compensate for lack of westbound sales—yet another function to which local intermediaries were key.

At a purely macro level, then, it is easy to follow the systems-based logic of migration historiography. At its widest lens, the Atlantic migration takes the appearance of large-scale structural forces, negotiated by the agency of personal and social networks. At the micro level, however, it is clear that migration commerce was, in fact, part of those networks. Immigrant bankers, "located within the socioeconomic fabric of American ethnic enclaves, emerged as central actors in the social networks that coordinated the process of immigrant relocation to the New World."[74] Not only did such individuals act as "emissaries to America within America," receiving newcomers and providing an essential service to immigrant communities, they were channels of information and organization in migration.[75] Their link to both American purchasing power and to personal social networks, however, also provided them with the opportunity to unite the two, stimulating migration. At times, this stimulation could be entirely direct. Immediately prior to the passing of the US Foran Act in 1885, designed to prevent the inflow of contract labor, a Banco Italiano official claimed that he had advanced travel expenses to Italians emigrating to the United States amounting to some 14,000 individuals between the Civil War and 1884.[76] Such activity did not stop with the Act. While the padrone figure, who actively organized and paid for relocation and labor, has been a source of some historiographical contention, both European and US authorities knew that prepaid tickets, even if not tied to direct employment, were negotiated through ethnic intermediaries who also provided labor exchanges, indirectly providing employment opportunities to individuals upon arrival. It was known to US investigators that Italian banks on Mulberry Street and Bleecker Street also arranged passage on credit which immigrants could repay on installment. Immigrant banks on the Lower East Side offered the same to European Jewish communities.[77]

These points go beyond passenger agents simply servicing family or filial decision-making to migrate. They are an example of stimulating nodes within a migration network, able to facilitate and stimulate migration decisions by allowing migration decisions and actions to take place that were otherwise not possible. By compressing the cost of transatlantic travel below that which steam lines themselves would have wished to maintain, as well as being the often creative conduits of cash between transnational communities, the agency network also increased the availability of and liquidity for migration. It is not possible to quantify the effect of this activity. It is clear, however, that there were times in embryonic networks when agent activity could be a major catalyzing stimulus, and that within established networks, individuals were able to very effectively monetize their position by finding ways to intensify network activity. The confluence of money exchange, ticket order, and labor exchange that accrued around densely connected individuals provided the opportunity to do this, and was an opportunity that shipping lines, for all their discomfort about price control, were able to extensively leverage in American conditions. This opportunity arose because, contrary to Europe, no legal regulation at all hindered American agent activity. Lines provided the agents with pocket books, agendas, show cards, beer coasters, posters, steel plates, pamphlets, guides, almanacs, time and rate sheets and the like, and the "steamship ticket agent" of the American city adorned his window with posters even of lines he did not represent, receiving cash savings and deposits with no need of regulation.[78] There was no need of posting regulatory bonds to the steam line or city authorities, and only very late in the peak of pre–World War I immigration to America, when a financial crash in 1907–8 caused a run on a number of prominent immigrant banks, did attention begin to turn to the regulation of informal banking services. Ultimately, members of local immigrant communities who worked to funnel individual and family earnings back to Europe, as well as offering contacts with employers and successful immigrants in settled communities, effectively profited from stitching together the components of migration, ensuring that migration conditions and networks were amplified.[79]

Conclusion

The study of the passenger steamship business has led many maritime historians, as well as others who have looked closely at immigrant economies, to highlight the role of commercial intermediaries in stimulating emigration by intensifying migration chains. Issues of approach have prevented other historians from reaching agreement. Largely, this has been the result of studying European conditions, as well as the approach to managing migration by European states. However, studying the phenomenon of the passenger agent from the perspective of the migration network corroborates many of the conclusions of those historians who have argued that the steamship, far from being merely a functional feature of international mobility, was, alongside its ancillary connective technologies of rail and telegraph, a force of radical stimulation for migration. It provided the opportunity for more people to move not just because of the capacity of the hull and the neat configurations of ever more powerful engines and screws, but because in racing to the top of these technological developments, lines were inextricably bound to massive, intricate networks spanning the Atlantic that could stimulate as much custom as possible, and which would stimulate further migration in turn. The historiographical charge against the role of the steamship and agent in causing migration decisions is that such decisions were filial and community based. However, the physical vessels and the transnational activity that circulated the money that kept them afloat heavily determined accessibility to migration, and the liquidity needed to conduct it. In some states, where correspondence and tickets were intercepted, this was literally critical to migration achieving the volumes it did; across all states, the activity helped to underwrite the size and grandeur of many of the most prestigious shipping lines of the age. As has frequently proved the case when studying historical migration, focus on migration as a networked rather than inbound or outbound phenomenon helps to bring these points into focus. Not only were communities in Europe and America bridged by the "blue technology" of the Atlantic steam liner, they also honed a commerce of mobility that underwrote the most symbolic maritime technology of the nineteenth century.

Disclosures:

Research for this article was generously supported by the Botstiber Institute for Austrian-American Studies and the Society for Nautical Research.

Endnotes

1 Although drops in British ocean freight rates have been observed from the 1840s and 1850s, sustained falls in ocean transport costs from 1870 (down 50 percent between 1870 and 1913) occurred as steamships increasingly acquired the efficiencies to carry bulk cargo, and were accompanied by maturing overland rail networks and the opening of the Suez Canal—a crucial corridor only navigable by steam—in 1869. See Ronald Findlay and Kevin H. O'Rourke, *Power and Plenty: Trade, War, and the World Economy in the Second Millennium* (Princeton, NJ: Princeton University Press, 2007), 380–83.

2 Drew Keeling, "Transatlantic Shipping Cartels and Migration between Europe and America, 1880–1914," *Essays in Economic & Business History* 17, no. 1 (1999): 195–213; Torsten Feys, *The Battle for the Migrants: The Introduction of Steamshipping on the North Atlantic and Its Impact on the European Exodus* (St. John's, Newfoundland: International Maritime Economic History Association, 2013).

3 See John S. MacDonald and Leatrice D. MacDonald, "Chain Migration, Ethnic Neighborhood Formation and Social Networks," *Milbank Memorial Fund Quarterly* 42, no. 1 (January 1964): 82–97, and note 14 below.

4 On standardized models from historical Atlantic movements, see Sune Åkerman, "Theories and Methods of Migration Research," in *From Sweden to America: A History of the Migration*, ed. Harald Runblom and Hans Norman (Minneapolis: University of Minnesota Press, 1976), 19–75.

5 Francis Hyde, *Cunard and the North Atlantic, 1840–1973: A History of Shipping and Financial Management* (London: MacMillan, 1975), 23.

6 Feys, *Battle for the Migrants*, 71; Michael B. Miller, "Pilgrims' Progress: The Business of the Hajj," *Past & Present* 191, no. 1 (May 2006): 205; see also the strongly similar conclusions about steamship impact in Mark Wyman, *Round Trip to America: The Immigrants Return to Europe, 1880–1930* (Ithaca, NY: Cornell University Press, 1993), 22–32.

7 Feys, *Battle for the Migrants*, esp. 7–118.

8 The short contest for the viability of very early Atlantic paddle steamships and their competition for high-value mail subsidies has a lively historiography; see Hyde, *Cunard*, and more recently William M. Fowler Jr., *Steam Titans: Cunard, Collins, and the Epic Battle for Commerce on the North Atlantic* (New York: Bloomsbury, 2017).

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12 Torsten Feys, "Prepaid Tickets to the New World: The New York Continental Conference and Transatlantic Steerage Fares 1885–1895," *Journal of Iberian and Latin American Economic History* 26, no. 2 (Fall 2008): 179–80, 190–92.

13 Jared N. Day, "Credit, Capital and Community: Informal Banking in Immigrant Communities in the United States, 1880–1914," *Financial History Review* 9, no. 1 (April 2002): 65–78; Ivan Light, "The Migration Industry in the United States, 1882–1924," *Migration Studies* 1, no. 3 (2013): 258–75; Gunther Peck, *Reinventing Free Labor: Padrones and Immigrant Workers in the North American West, 1880–1930* (Cambridge: Cambridge University Press, 2000), 22–28, 78–98, 145.

14 Timothy J. Hatton and Jeffrey G. Williamson, "What Drove the Mass Migrations from Europe in the Late Nineteenth Century?," *Population and Development Review* 20, no. 3 (September 1994): 533–59.

15 Early approaches in *Migration in Sweden: A Symposium*, ed. David Hannerberg, Torsten Hägerstrand, and Bruno Odeving (Lund: Gleerup, 1957), followed by seminal essays from MacDonald and MacDonald, "Chain Migration," and Rudolph J. Vecoli, "Contadini in Chicago: A Critique of the Uprooted," *Journal of American History* 51, no. 3 (1964): 404–17; the wide-ranging study of network dynamics and reconstitutions in *From Sweden*, ed. Runblom and Norman, provided an in-depth exploration of the thesis from extensive data.

16 Pamela S. Nadell, "From Shtetl to Border: East European Jewish Emigrants and the Agents System, 1868–1914," in *Studies in the American Jewish Experience*, vol. 2, ed. Jacob R. Marcus and Abraham J. Peck (Lanham, NY: University Press of America, 1985); Tara Zahra, "Travel Agents on Trial: Policing Mobility in East Central Europe, 1889–1989, "*Past & Present* 223, no. 1 (May 2014): 161–93.

17 Gary B. Magee and Andrew S. Thompson, "The Global and Local: Explaining Migrant Remittance Flows in the English-Speaking World, 1880–1914," *Journal of Economic History* 66, no. 1 (March 2006): 177–202.

18 Dino Cinel, *The National Integration of Italian Return Migration, 1870–1929* (Cambridge: Cambridge University Press, 1991), 122–48. While the attempt to organize remittance flows through the bank attested to the importance assigned them by the Italian government, the profusion of smaller banks in Italy and America ensured that only 25 percent went through the bank—a prodigious sum, nonetheless. On passporting and citizenship, see Caroline Douki, "The 'Return Politics' of a Sending Country: The Italian Case, 1880s–1914," in *A Century of Transnationalism: Immigrants and Their Homeland Connections*, ed. Nancy L. Green and Roger Waldinger (Chicago: University of Illinois Press, 2016), 35–55.

19 On the perceived (and real) value of remittances to Italian economic development, see Mark I. Choate, *Emigrant Nation: The Making of Italy Abroad* (Cambridge, MA: Harvard University Press, 2008), 72–100.

20 Nadell, "From Shtetl to Border," 62.

21 Marjory Harper and Stephen Constantine, *Migration and Empire* (Oxford: Oxford University Press, 2010), 277–305; on social engineering and targeted recruitment, see Lisa Chilton, *Agents of Empire: British Female Migration to Canada and Australia,* 1860–1930 (Toronto: University of Toronto Press, 2007), 17–39.

22 Berit Brattne and Sune Åkerman are skeptical of the role of the industry in Sweden (though not Britain); see Brattne and Åkerman, "The Importance of the Transport Sector for Mass Migration," in *From Sweden*, ed. Runblom and Norman, 176–200. Kristian Hvidt assigns a greater influence in the Danish context; see Hvidt, "Emigration Agents: The Development of a Business and Its Methods," *Scandinavian Journal of History* 3, no. 2 (1978): 178–202.

23 The scandal saw thousands of migrants fraudulently redirected through the agencies of Simon Herz and Julius Löwenberg at the Austrian border. See Zahra, "Travel Agents on Trial," also Tara Zahra, *The Great Departure: Mass Migration from Eastern Europe and the Making of the Free World* (New York: W. W. Norton, 2016), 23–64.

24 See, particularly, Day, "Credit, Capital and Community," but also Feys, *Battle for the Migrants,* 97–106.

25 Robert Scally, *The End of Hidden Ireland: Rebellion, Famine, and Emigration* (New York: Oxford University Press, 1995), 189–91; Michael Just, "Schiffahrtsgesellschaften und Amerika-Auswanderung im 19. und frühen 20. Jahrhundert," in Michael Just, Agnes Bretting, and Hartmut Bickelmann, *Auswanderung und Schiffahrtsinteressen, "Little Germanies" in New York, Deutschamerikanische Gesellschaften* (Stuttgart: Steiner, 1992), 39.

26 Marianne S. Wokeck, *Trade in Strangers: The Beginnings of Mass Migration to North America* (University Park: Penn State University Press, 1999), 59–112.

27 The introduction of the first American Passenger Act in 1819, regulating onboard conditions, also arose from this crisis. On the climate-induced and postwar Atlantic refugee movement from German Europe, and subsequently its effects on the structures of passage, see Günter Moltmann, ed., *Aufbruch nach Amerika: Friedrich List und die Auswanderung aus Baden u. Württemberg 1816/17 – Dokumentation einer sozialen Bewegung* (Tübingen: Wunderlich, 1979); in the context of wider Atlantic trade, see Hans Jürgen Grabbe, *Vor der großen Flut: Die europäische Migration in die Vereinigten Staaten von Amerika 1783–1820* (Stuttgart: Steiner, 2001). Changes in British laws governing emigration in the same period were governed not by challenges to existing infrastructure, but desire to redirect labor from the newly independent United States to Canada—Acts in 1803 stipulated unprofitable space requirements for passengers on American-bound ships, with more minimal requirements for Canadian-bound vessels. This led to extensive Irish immigration to the US via Canada. The establishment of this principle early in the century had a significant effect on the worst abuses of shipping during the Irish famine, which were experienced on Canadian-bound vessels.

28 Scally, *Hidden Ireland*, 186–87, 199–204.

29 Oliver MacDonagh, *A Pattern of Government Growth, 1800–1860: The Passenger Acts and Their Enforcement* (London: MacGibbon & Kee, 1961).

30 Mack Walker, *Germany and the Emigration, 1816–1885* (Cambridge, MA: Harvard University Press, 1964), 168–69.

31 Walker, *Germany and the Emigration*, 89. The Liverpool "depot" was built on the Birkenhead side of the Mersey, to keep emigrants aways from the city docks.

32 MacDonagh, *A Pattern of Government Growth, 35–36*.

33 MacDonagh, *A Pattern of Government Growth*, 38–39. The stranding of migrants in Liverpool transiting from Hamburg was also caused by the selling of invalid tickets or refusal to honor tickets. In the opinion of the Hamburg consul in Liverpool, "the shipping parties in Hamburg cannot be too closely watched." Staatsarchiv Hamburg (STaH), 111-1_92247, "Hamburger Vizekonsul Willinck zu Liverpool berichtete Verfahrungsart der hiesigen Firma Sillem & Co. (Wilhelm Sillem) bei Beförderung von Auswanderern via England, 1850–1851."

34 HAPAG was founded in 1847, and the first sailing launched in 1848.

35 The *Helena Sloman* from Hamburg in 1850, and *City of Glasgow* from Liverpool in 1852. See Boyd, "Mechanising Migration," 14.

36 The Liverpool–Philadelphia Steam Navigation Company was created from the sailing line of the Richardson family, Irish Quakers whose linen and passenger business operated out of Liverpool. The line would eventually become the Inman Line (named for its managing agent). See Richard S. Harrison, *The Richardsons of Bessbrook: Ulster Quakers in the Linen Industry (1845–1921)* (Dublin: Original Writing, 2008), 34, 52.

37 Day, "Credit, Capital and Community," 66; Annemarie Steidl, *On Many Routes: Internal, European, and Transatlantic Migration in the Late Habsburg*

Empire (West Lafayette, IN: Purdue University Press, 2021), 103, 117.
38 This legislation was instated following the arrival of several ships from Hamburg carrying cholera victims. The incidents are described in Małgorzata Szejnert, *Ellis Island: A People's History* (London: Scribe, 2009) 40–42.
39 Such fraud was achieved systematically in the infamous Wadowice case. See note 22 above.
40 It was legal for migrants to depart from other ports—a point stringently made by the head agents of Northern European shipping lines to potential emigrants.
41 Detailed instructions on departure routes and shipping for Hungarian emigrants leaving the dual monarchy are given in intercepted letters held in the Haus, Hof und Staatsarchiv Wien, (HHStA) AT-OeStA/HHStA MdÄ AR F15-17-3-3, "Agenten I/3 – Ungarische Beschwerde gegen deutsche Auswanderungsagenten," and more generally in informal personal letters intercepted from Polish emigrants to families in Russian Polish territories, collected by Witold Kula, and included in Witold Kula, Nina Assorodobraj-Kula, and Marcin Kula, *Writing Home: Immigrants in Brazil and the United States 1890–1891*, ed. and trans. Josephine Wtulich (Boulder, CO: East European Monographs, 1986).
42 Agents, such as Louis Scharlach & Co., acting for Hamburg shippers, were just as keen for repeat business, impressing their trustworthiness upon customers that "Anyone who has ever contacted our company has never been scammed; if there is an honest firm in this field in the world, it is only the firm of Louis Scharlach & Comp." See (HHStA) AT-OeStA/HHStA MdÄ AR F15-17-3-3, "Agenten I/3 – Ungarische Beschwerde gegen deutsche Auswanderungsagenten – Uebersetzung eines Schreiens der Firma Louis Scharlach & Comp. in Hamburg an Andreas Loerincz."
43 Zahra, "Travel Agents on Trial," 173; Zahra, *The Great Departure*, 26, 42.
44 *A Report of the Commissioners of Immigration upon the Causes which Incite Immigration to the United States, Volume 1: Reports of the Commissioners* (Washington, 1892), 290, accessed via HathiTrust, https://babel.hathitrust.org/cgi/pt?id=uc1.c055157325&seq=7; Stanley C. Johnson, *A History of Emigration from the United Kingdom to North America, 1763–1912* (London: George Routledge & Sons,1913), 70–71.
45 *Report of the Commissioners*, 249; Feys, *Battle for the Migrants*, 80.
46 *Report of the Commissioners,* 249.
47 Day, "Credit, Capital and Community," 67.
48 As early as 1834, W. S. Fitzhugh, a leading Liverpool shipping agent, estimated that 45 percent of the 3,000 passages his firm booked every year were paid by remittance; see MacDonagh, *A Pattern of Government Growth*, 27.
49 Marcus Lee Hansen, *The Atlantic Migration, 1607–1860: A History of the Continuing Settlement of the United States*, ed. Arthur M. Schlesinger (Cambridge, MA: Harvard University Press, 1951), viii, 119.
50 John Killick, "Transatlantic Steerage Fares, British and Irish Migration, and Return Migration, 1815–60," *Economic History Review* 67, no. 1 (February 2014): 170–91.
51 Killick, "Transatlantic Steerage Fares," 178–79.
52 Marion R. Casey notes that two of the founders of ESB had organized 46,000 remittance payments through the Irish Emigration Society. See Casey, "Refractive History: Memory and the Founders of the Emigrant Savings Bank," in *Making the Irish American: History and Heritage of the Irish in the United States,* ed. J. J. Lee and Marion R. Casey (New York: New York University Press, 2006), 310.
53 Day, "Credit, Capital and Community," 65.
54 *Reports of the US Immigration Commission* (the Dillingham Commission), vol. 37, "Immigrant Banks" (Washington, DC: US Government Printing Office, 1911), 211, 213.
55 Feys, *Battle for the Migrants*, 99–100.
56 Feys, *Battle for the Migrants*, 67.
57 Feys, *Battle for the Migrants*, 66.
58 Day, "Credit, Capital and Community," 69–70.
59 Archivio di Banco di Napoli, Banco di Napoli Servizio Emigrati, 1902–29, S.5 B.12 fasc. 11, "Nomina di Spira Henry, Rizzo Giuseppe, Cleveland Trust Co. a corrispondenza di Cleveland, Ohio."
60 *Sunday Leader* (Wilkes-Barre), January 23, 1887; *Standard Sentinel* (Hazleton), May 9, 1893.
61 *Wilkes Barre Times,* February 20, 1895.
62 In 1897–98, Németh became a critical figure in prosecution proceedings against local police forces who had used fatal force to break a Hungarian miners' strike, heavily reported in the local press.
63 Austro-Hungarian authorities estimated that by 1912, the Banking House of Johann Nemeth, New York, received an annual profit of 400,000–500,000 Kroner. HHStA AT-OeStA/HHStA MdÄ AR, F15-20-1-1, "Missler – Auswanderungs- und Schiffsagent F. Missler."
64 Austrian authorities were assured by the State of New York banking department that they had investigated Németh, and that "his business is conducted along the lines followed by other private bankers [in New York]." HHStA, F15-20-1-1, "Missler – Auswanderungs- und Schiffsagent F. Missler."
65 Charlotte Erickson, ed., *Emigration from Europe, 1815–1914: Select Documents* (London: Adam & Charles Black, 1976), 231.
66 Erickson, *Emigration from Europe,* 231.
67 The principal work on return migration and cyclical patterns remains Mark Wyman, *Round-Trip to America: The Immigrants Return to Europe, 1880–1930* (Ithaca, NY: Cornell University Press, 1993; 2nd ed., 2018).
68 *A Souvenir of the Anchor Line of Agents – Excursion on the Steamer "California," August 14, 1872* (New York: D. Appleton, 1872), 10, accessed via HathiTrust, https://babel.hathitrust.org/cgi/pt?id=nnc2.ark:/13960/t0dv4976d&seq=7; a physical copy is also available at South Street Seaport Museum, New York.
69 *A Souvenir of the Anchor Line*, 12.
70 Eventually, the major lines settled on geographically fixing market shares of the passenger business, with the smaller lines such as HAL guaranteed 8 percent of the market, and the largest, NDL, 39.7 percent. See Feys, "Prepaid Tickets to the New World," 190.
71 Feys, "Prepaid Tickets to the New World," 184, 188.
72 W. H. Van den Toorn, HAL New York head agent, quoted in Feys, "Prepaid Tickets to the New World," 193.
73 Erikson, *Emigration from Europe*, 232.
74 Frederick M. Binder and David M. Reimers, *All the Nations Under Heaven: An Ethnic and Racial History of New York City* (New York: Columbia University Press, 1995), 156.
75 Day, "Credit, Capital and Community," 78.
76 Day, "Credit, Capital and Community," 69.
77 *Report of the Commissioners* lists Mulberry Street and Bleecker Street addresses of suspected immigrant banks engaged in contract arrangements, 251, 300; see also Feys, *Battle for the Migrants*, 103; and Rebecca Kobrin, "Jewish Immigrant Bankers, New York Real Estate, and American Finance, 1870–1914," in *Doing Business in America: A Jewish History*, ed. Hasia R. Diner (West Lafayette, IN: Purdue University Press, 2018), 53, 69.
78 Feys, *Battle for the Migrants*, 111–12.
79 Light, "The Migration Industry," 258.