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**Title:** The Experience of Impecuniousness in a Noble Family at the End of the Nineteenth Century

**Year:** 2017

**Version:**

**Please cite the original version:**

Ylönen, I. (2017). The Experience of Impecuniousness in a Noble Family at the End of the Nineteenth Century. *Journal of Finnish Studies*, 20(1), 167-196.  
<https://doi.org/10.5406/28315081.20.1.07>

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# THE EXPERIENCE OF IMPECUNIOUSNESS IN A NOBLE FAMILY AT THE END OF THE NINETEENTH CENTURY

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## ABSTRACT

Being a member of the elite imposed high demands on the livelihood of noble civil servant families in Finland at the end of the nineteenth century. Although the salaries of high-ranking officials were relatively substantial, they could not always ensure the standard of living which was demanded by the elite of the Grand Duchy of Finland. This article concerns the family of the governor, Baron Gustaf Aminoff, and their livelihood. The living of the Aminoff family was totally derived from Governor Aminoff's salaries and fees; they had no other sources of income, such as a manor or land. The Aminoff family constantly suffered a lack of money and its everyday consumption was rational and frugal. The family occasionally found its financial situation depressing. Many noble families lived constantly on credit, and so did the Aminoff family. When debt relationships were based on trust, a good reputation was crucial. At the end of the nineteenth century, Finnish society was still very hierarchical. Noble families struggled between the traditions of the noble way of life and the social pressure caused by the new wealthy industrial and commercial elite. The officials' system of rank also caused strain: the more senior the official, the more opulent of a lifestyle was required.

## INTRODUCTION

The nineteenth century was a good time to be an aristocrat, stated Dominic Lieven, when researching the history of the aristocracy in England, Germany, and Russia in that century. Compared to its ancestors, the European elite lived then a more secure, comfortable life, and they lived longer, with some more wealth. The significance of the aristocracy as a ruling class had declined, but this process took a long

time and happened at different rates in different countries (1992, 1). If the nineteenth century was in many respects a good time for the European aristocracy, was it as good for the Finnish noble elite?

Here I study the life of a Finnish noble civil servant family at the end of the nineteenth century. I will focus on the lives of Baron Gustaf Aminoff's family. The article deals in particular with wealth, property, and impecuniousness as a subjective experience. What kind of livelihood did an upper civil servant have at the end of the nineteenth century? I will attempt to answer these three questions: (1) How did the members of the family experience their socio-economic situation? (2) What kind of demands and expectations did they have concerning their standard of living? (3) Could they afford to maintain this standard of living? First, however, I will start with a specification of the backgrounds of the Cedercreutz and Aminoff families since noble families' financial situations were closely linked with kin and family, and their particular history.

In the nineteenth century, very few Finnish noblemen or women had such great economic, political, or social authority that they could be called aristocrats in the European sense. I, therefore, avoid the term "aristocracy" (on the concept of aristocracy, see, for example, Lieven 1992, xiii–xxi; Paaskoski 2006, 9–12; Powis 1984). Nevertheless, the Finnish elite had its own ruling class. The ruling class consisted partly of the families ennobled during the Swedish era. In consequence of the nature of the Finnish administrative apparatus, a great part of the elite were high officials who had connections to St. Petersburg. The nobility still played a crucial role among the higher office-holders in the Grand Duchy of Finland (see Snellman 2014, 77–95; Ylikangas 1996, 462–74). Official rank conferred status, but it did not automatically ensure affluence.

According to Alex Snellman, the prestige of the Finnish nobility reached its zenith in the Grand Duchy of Finland between the years 1820 and 1860. This position was based on high offices, political power, and the ownership of manors. Later in the nineteenth century, this high social standing started to decline. At the beginning of the twentieth century, the political and economic power of Finnish nobility had mostly vanished. The former ruling class had mostly integrated into the middle class (Snellman 2014, 89, 109, 273–88; for similar analyses in Sweden, see Norrby 2005; Elmroth 1981).

When studying the wealth of a Finnish noble, a good source is the probate inventory. The probate inventories of nobles are very well preserved in Finland. Until 1868, the inventories of the nobility were delivered to the Courts of Appeal,

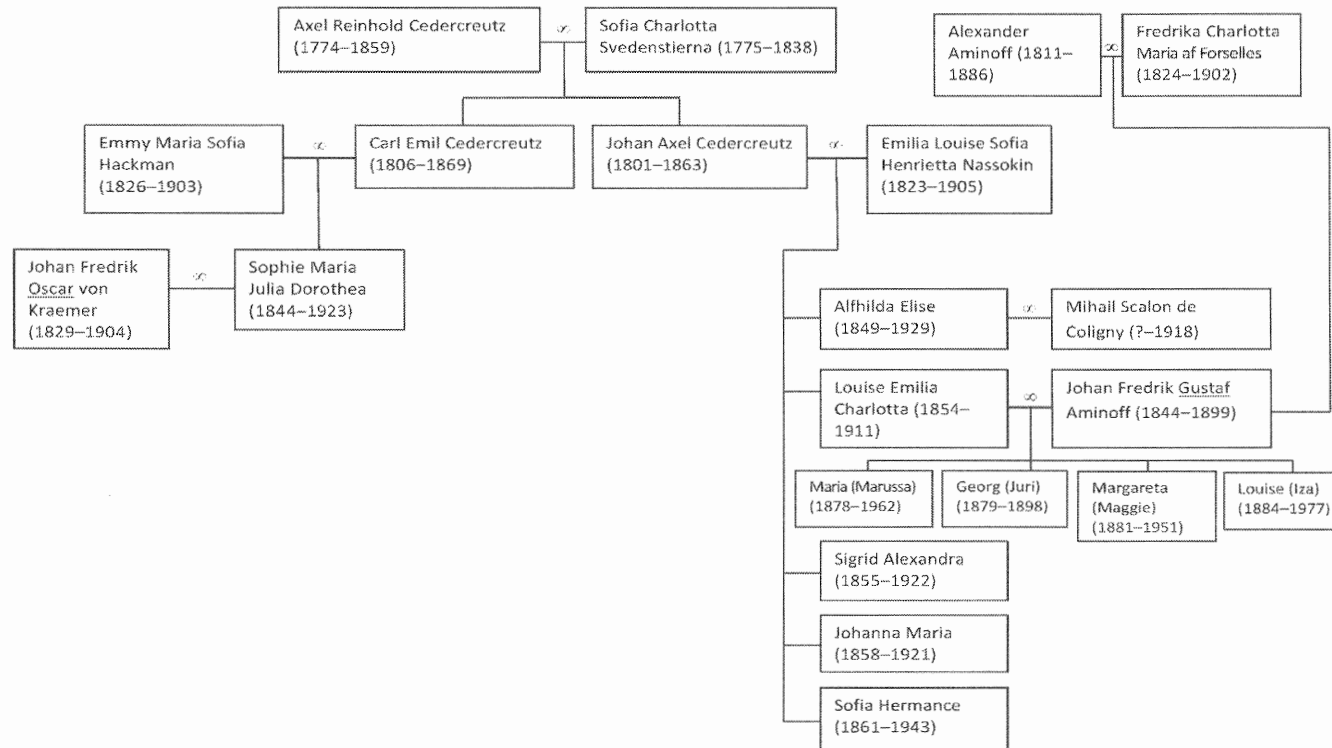
so they can be found in their own collections in the archives of the Turku, Vaasa, and Viipuri Courts of Appeal. After 1868, the probate inventories of the nobility—just like those of commoners—came under the jurisdiction of the area where the deceased person had lived at the time of death (e.g., Nummela 2013, 169; on the probate inventory procedure, see Markkanen 1988; Hemminki 2014, 261–72).

Probate inventories have been used as primary sources for ascertaining the wealth and property of a person or family at the end of the nineteenth century. The inventories record the assets of a deceased person. The assets comprise immovables and movables, including credits and debts. In addition, there are the minutely itemized claims and debts of the deceased. When studying the debt relationships, the probate inventories are very useful sources (Markkanen 1977, 24; 1988, 46–51; Aunola 1967, 34; Perlinge 2005, 40; Hemminki 2012, 385–86; 2014, 52–53, 261–65).

To access the probate inventory of a certain noble person, the individual's physical location at the time of death must be known. Because the Finnish nobility in the nineteenth century was very mobile, as they lived long periods away from their houses, visited relatives, and traveled abroad, identifying their permanent residence can be difficult. It seems certain that mobile nobles were not always registered in the parishes when they moved out or in. Without the knowledge of the last domicile, it is challenging to locate the right jurisdiction archive where the probate inventory of a certain deceased person is stored. In this work, I use the probate inventories of Gustaf and Louise Aminoff; Louise's father, Johan Axel Cedercreutz; and Louise's grandfather, Axel Reinhold Cedercreutz. So far I have not been able to locate the probate inventory of Emilia Cedercreutz, mother of Louise Aminoff. The probate inventories of Gustaf's parents, Alexander and Fredrika Aminoff, were destroyed in a fire in the archive of Vehmaa jurisdiction. All members of the Cedercreutz/Aminoff family presented in this article are shown in Figure 1.

In addition to the probate inventories, I use the Cedercreutz/Aminoff family correspondence and one surviving account book as sources in this article. When the idea is to research wealth as a subjective phenomenon, in other words, how a person experiences his or her wealth or impecuniousness, personal letters are an excellent source (on the methodology of correspondence and letter-writing, see, for example, Leskelä-Kärki, Lahtinen, and Vainio-Korhonen 2011; Dierks 2011; Nixon and Penner 2009; Nevalainen and Tanskanen 2007; Bland and Cross 2004; and Stanley 2004). In this family correspondence, the use of money is one of the most important and regular topics. Because the financial resources of the family were limited, they

Figure 1. THE CEDERCREUTZ/AMINOFF FAMILY



Sources: Carpelan 1954, Aminoff 1978

had to plan carefully together how disposable assets would be used as profitably as possible. The pages of letters reveal not just the everyday planning of expenditures but also the feelings, desires, and dreams connected to daily life.

### THE CEDERCREUTZ AND AMINOFF FAMILIES

The Cedercreutz and Aminoff families undoubtedly ranked among the higher Swedish-speaking gentry in Finland. Both families were ennobled during the Swedish Realm and were introduced to the Finnish House of Nobility right after it was established in the years 1816 to 1818. The Aminoff family is one of the oldest and largest noble families still living in Finland. The exact genealogical data can be traced to the beginning of the seventeenth century, when this Russian *boyar* family was introduced to the Swedish House of Nobility. The roots of the family go back to the thirteenth century (Aminoff 1978; Carpelan 1954). The background of the Cedercreutz family is in the iron industry of Central Sweden. Jonas Folkieri (1661–1727), who took the name Cedercreutz, was ennobled in 1711. He was the owner of the Ludvika ironworks (Carpelan 1954).

Louise Cedercreutz and Gustaf Aminoff were joined in marriage in Moisio manor in Elimäki (a parish in Southeast Finland) on May 3, 1874. The marriage ceremony brought together two families with baronage. Baron Gustaf Aminoff was born in Saari manor in Mynämäki (a parish in Southwest Finland) on August 21, 1844. He was the firstborn in a family with eight children. Gustaf's parents were Baron Alexander Aminoff and Fredrika af Forselles, whose father owned Moisio manor, where the marriage ceremony took place (Carpelan 1954).

Louise lived her first years in St. Petersburg and Turku. From time to time the Cedercreutz family also spent time in Köyliö (a parish in Southwest Finland), in Köyliö manor, which was owned by Louise's father, Governor Johan Axel Cedercreutz, until his death in 1863. If Gustaf Aminoff had numerous brothers, Louise instead grew up in a family with six daughters and not a single son. The oldest daughter died very young, but the rest of the sisters, Alfhilda, Louise, Sigrid, Johanna, and Sofia, lived long. Louise was born on September 27, 1854, in Alexandrevskoje in St. Petersburg, where her father held office. The family returned to Finland in 1858 when Johan Axel Cedercreutz was appointed acting governor of the province of Turku and Pori (Carpelan 1954).

The financial premises for Louise's and Gustaf's marriage were not good, certainly not on the bride's side. After their father's death in 1863, the Cedercreutz sisters were left with practically no assets. The death of Governor Johan Axel

Cedercreutz was a devastating piece of news. He committed suicide in Helsinki, where he had been delegated to attend the Diet in December 1863. According to the newspaper accounts, Governor Cedercreutz had cut himself thirty-two times with a knife in a bathhouse. He immediately received help, but despite all medical care he died a few days later (*Sanomia Turusta*, December 18, 1863).

When the father Johan Axel died, the oldest daughter, Alfhilda, was fourteen years old, Louise was nine, and the youngest, Sofie, only two years old. Governor Cedercreutz owned the Köyliö manor, but it was an entailed estate (*fideicommissum*) and could only be inherited by a male heir. Johan Axel and Emilia Cedercreutz had no sons, so the Köyliö manor passed to Johan Axel's younger brother, Senator Carl Emil Cedercreutz. The Cedercreutz family had huge financial difficulties. The daily life of the governor's family was funded entirely by loans. When Johan Axel died, the amount of his debts was equal to his assets, including his immovable properties. In practice, he was ruined (Aatelisten perukirjat: Probate inventory of J. A. Cedercreutz, Ecm:20, ATCA, PAT).

Bankruptcy was one of the greatest anxieties among the nobility. It was almost impossible to recover from personal bankruptcy and retain one's good name. Public humiliation, lost reputation, impaired living standards, and the possible loss of a career were too much for many noblemen to bear (on bankruptcies in the nineteenth century, see, for example, Gratzner and Stiefel 2008; Lester 1995; Riina Turunen's article in this volume). Alistair Owens has analyzed the upper middle class's wealth and inheritance strategies in early nineteenth century in Stockport, England. Owens observes that among nineteenth-century middle-class communities, it was a great shame for a man if he could not take care of his property and plan ahead, providing for his family after his death (2001, 303–4). There may have been similar feelings of shame in Governor Cedercreutz's mind when he struggled with his financial problems.

Because there was no inheritance, making a good marriage was, in practice, the lifeline for the five Cedercreutz daughters. Alongside inheritance (especially inherited land), a marriage strategy was the most important factor affecting financial resources among noble families in Europe. Even more important on the marriage market, however, could be the ancestry, social networks, and political and social authority of a family (Habakkuk 2003, 146–54; Ilmakunnas 2011, 53). The social status of the Cedercreutz family was obviously high, despite the governor's bankruptcy and the sensation it caused. Johan Axel's brother, Councillor of State (*statsråd*) Carl Emil Cedercreutz, held many significant state offices. During his

career, he was a member of the Committee for Finnish Affairs in St. Petersburg and a member of the Finnish Senate.

An important connection of the Cedercreutz family's social network was, however, Carl Emil Cedercreutz's daughter, Sophie Cedercreutz, who was married to Admiral Oscar von Kraemer (on von Kraemer, see Estlander and Ekman 1931). He was one of the most distinguished Finnish officers in the Russian army. He served, for example, as a chief of staff in the Russian Navy, as a Russian minister of the navy, and as adjutant general to His Imperial Majesty. In the public relations and personal affairs of the nineteenth-century elite, connections to St. Petersburg were crucial. Oscar von Kraemer was an important link to the imperial family and to the highest circles of St. Petersburg for all those who belonged to the family network. Gustaf Aminoff's family also ranked high among the gentry (*ståndspersoner*), the upper crust of Finnish society. The Aminoff family represented the old nobility and enjoyed great social prestige (see Tandefelt and Vainio-Kurtakko 2013, 187). The Russian origin of the family was surely more of a help than a hindrance in the Grand Duchy of Finland. Gustaf Aminoff's father, Alexander, and especially his grandfather, General Johan Fredrik Aminoff, owned several significant manors in Finland, including Sällvik, Saari, Rilax, and Sundholma.

Distribution of the estate was difficult in the Aminoff family. As Alexander and Fredrika Aminoff had eight children, it was obvious that the immovable property would not suffice for everyone. Their solution was that the Sundholma manor end up with the third son of the family, Björn. The two older sons, Gustaf and Adolf, had embarked upon military careers, whereas Björn was an engineer. For centuries, the military tradition had been very strong in the Aminoff family; it is probable that the family thought that the career of a military officer was still a lucrative and respectable choice for elder sons.

The number of children in a family was a concrete challenge for noble families, even those with quite large properties. The more children there were, the more their upbringing and education cost. When there was a conscious effort to keep land in the family, it was common for one or two of the sons to inherit the bulk of the land at the other children's expense. Inheritance strategies have always been essential among the upper classes and their welfare provision in Europe. Families tried to safeguard their possessions in the family and also to keep them in capable hands (Habakkuk 2003, 51–65; Nummela 2013, 164). However, there were differences between noble and middle-class strategies of inheritance. Many noblemen wanted to give the main part of their properties to the eldest child, preferably a son,



because he also inherited the title of the family. Among the middle class, the estate of a deceased person was usually divided and an attempt made to share the assets equally between all the children, both sons and daughters (Owens 2001, 313–16; Cannadine 1990, 12–13). So far in Finnish research, no such comparison has been made of inheritance and family provisions among different social classes in the nineteenth century.

### **THE RELATIONSHIP BETWEEN LIVELIHOOD AND GOOD REPUTATION**

Several studies have proved how important a good reputation and a trustworthy social network were, for example, for merchants in the nineteenth century (see, for example, Ojala 1999; Kallioinen 2002; Karonen 2004; Keskinen 2008). A good reputation was also absolutely crucial in achieving significant office.

Gustaf Aminoff's official career included both military and civil service. It was typical for governors and other high-ranking civil servants to be chosen from among the commissioned officers (Gluschkoff 2008, 59–60; Ylikangas 1996, 474–82). Lieutenant-General Aminoff's military career was remarkable. He served in almost all the wars that Russia waged in the Caucasus and Turkey in the 1860s and 1870s. He served, for example, as a military governor in Transcaspia, as a commander of the Novotorsk regiment in Courland, and as a commander of the Finnish Guard in Helsinki between 1884 and 1888. After his term in military service, Gustaf Aminoff was appointed governor of the Kuopio province (in Eastern Finland) in 1888 (Aminoff 1978).

Gustaf Aminoff had excellent prospects for achieving distinction as a civil servant in Finland, thanks to his social standing, his own and his ancestors' achievements, and his good reputation and connections. The office of governor was the first step in this career, but clearly the salary was not sufficient to support the way of life the Aminoff family wanted. The family constantly lived very frugally. One reason for the relative impecuniousness of the Aminoffs as compared with many other genteel families was lack of immovable property. In the nineteenth century, immovable property was significant to the degree of wealth (Nummela 2013, 178). People of every level of society with land and real estate prospered when the value of property rose at the end of the nineteenth century (Markkanen 1977, 60–61, 166). The productivity of manors increased at the end of the nineteenth century, and possessing a manor could be a lucrative business owing, for example, to forestry (see Gluschkoff 2008, 139–40; also Kalleinen 2014). Because the Aminoff family did not own a manor, farmhouse, or town residence, its wealth never increased to a very high level.

Very few members of the nobility owned a manor. During the nineteenth century, the Finnish nobility had moved increasingly to the cities, the location of the posts and social life of the officials. Numerous manors passed into the possession of untitled gentry (Snellman 2014, 102–9; Tandefelt and Vainio-Kurtakko 2013, 190; also Åström 2007). The total income of a landless noble family was usually made up of earnings from many different sources, and such was the situation in the Aminoff family. The main part of the family's income was Gustaf Aminoff's salaries and fees from his official career. Apart from these, there were various allowances and grants from the Tsar and loans from various pension and relief funds.

The salaries of all other officials in provincial administration were determined by statute, but a governor drew a salary based on fees (Keisarillisen Majesteetin Armollinen Julistus: Asetuskokoelma/The Code of Statutes 1894:50). The fees were evidently fixed separately with each governor. There are, however, some examples of the wage level of the governors. At the end of the nineteenth century, it was slightly lower than a senator's wage level. The annual salary of a senator in the 1890s was around 20,000 Finnish *markka* (marks) (introduced as a currency 1860), whereas the salary of a governor was about 18,000 marks (governor of Uusimaa province in 1877). By way of comparison, the salary of a rural police chief (*länsman*) in 1893 was 1,600 marks per year and the salary of the Governor-General 64,000 marks (Kulla 1987, 78–79; see also Ylikangas 1996, 433–34). The Aminoff family regarded the wage level of a governor as barely tolerable. In 1880, Gustaf Aminoff was interested in an official position within the authority of the Russian Ministry of War in St. Petersburg. The salary of this office was around 16,000 marks per year, almost the same wage level as a governor. Gustaf and Louise Aminoff regarded this salary as low but tolerable (Aminoff 1880a, 1880b).

In addition to salaries, the Tsar granted the senior officials extra allowances. These allowances were always gifts, which the Tsar graciously bestowed at his discretion. They were usually unofficial; for example in the accountancy of the Tsar's account books, there were no entries for these allowances (Kulla 1987, 74; Savolainen 1994, 149–54; Ylikangas 1996, 434). The discrete nature of most rewards and allowances causes problems in assessing the types of income in noble families. Because of these discrete methods, there is no source from which they can be extracted. This procedure ensured, however, that nobles were not denigrated to the same level as common people in need of financial assistance. They could maintain their dignity and honor.

Because these extra allowances were paid at the Tsar's personal discretion, it was crucial to try to make a favorable impression on the potentate and his representative in Finland, the Governor-General. Louise and Gustaf Aminoff's marriage was a certain kind of "joint venture" where both the husband and wife did their utmost to secure an adequate livelihood and a good reputation for their family. Together they tried to ensure offices and emoluments for Gustaf Aminoff so that the family could maintain the standard of living it desired.

According to the family's correspondence, Louise Aminoff played a significant role as a negotiator or enquirer in many situations concerning Gustaf Aminoff's duties, both in the military and in the civil service. Louise Aminoff's negotiations in Helsinki and St. Petersburg were well planned with her husband. Louise's virtues in such public relations included first-class expertise in etiquette, a calm and analytical personality, and good conversation and language skills. She spoke both French and Russian, so the negotiations, for example, in the highest circles of St. Petersburg, were easy. Louise, moreover, enjoyed a good social network. This helped her to become acquainted with the right people in high places. In the letters there are several examples of journeys to Helsinki or St. Petersburg where Louise traveled especially to make enquiries and elicit information for her husband.

The senior officials of the Grand Duchy were under constant surveillance. At the end of the nineteenth century, the press was very interested in the actions of the governors. The Finnish press published a great deal of information about the governors, some of it completely correct but also rumor and gossip, and on occasion with political purposes. Public knowledge naturally affected the officials' reputations, which they tried to protect as well as they could, for example, by correcting groundless rumors. Louise Aminoff was also adept at this tactful rehabilitation if needed. The same also concerned other population groups in nineteenth-century Finland. Mika Kallioinen talks about a specific entrepreneur culture when he describes the conditions of successful business life in the nineteenth century (2002, 118–20). Among officials there certainly pertained similar unwritten rules and norms.

The position in the bureaucracy was a concrete indicator of social standing. As Kaarlo Wirilander has stated, rank, estate, and office were the real objectives in life; money and education were only the means to this end (1974, 105; also Ilmakunnas 2011, 22). Even though wealth did not guarantee social status, it helped to achieve it. A position in the highest circles demanded appropriate settings: lifestyle, housing, and appearance should be in accordance with one's social standing. All this called for money. Traditionally the nobility did not accumulate great wealth through

productivity. Money was an instrument for manifesting social status, and this is what distinguished the nobility ideologically from the burghers, whose conceptions of wealth and capital were utterly different. The burghers wanted to maximize their profits but also to take bigger risks. Austerity and the prudent use of money were among their ideals (see Granqvist and Gustafsson 2013, 154; Englund 2012, 49–69; Norrby 2005, 77–78).

The blurring of the estate distinction became stronger throughout the nineteenth century. Many noblemen engaged in business, including military officers (Granqvist and Gustafsson 2013; Paju 2011; also Snellman 2014, 176). On the other hand, many wealthy burgher families gave up the ideal of modesty and austerity, and started to consume like the aristocrats and emulated the nobility's way of life (see Müller 1998, 15, 281; on the lives of the burghers of Turku, see Brunow-Ruola 2001; Rosengren 2003). Furthermore, the gradual weakening of the estate distinctions intensified because of the ennoblement of men who had made their marks in business or industry. The nineteenth century gave rise to a new elite, which incorporated different social groups. The senior civil servants of the Grand Duchy of Finland were one of the groups which had to keep up their high social prestige.

### **LIVING ON CREDIT**

When a nobleman took office, it was crucial to maintain a good reputation and position and to explore the possibilities of promotion. The official wages and grants were the only way to secure a sufficient and adequate standard of living for the family. When the salary was insufficient for this, many families had to resort to borrowing. In the issue of a noble individual's wealth, debts played a highly significant role. This was typical in Europe, despite the diversity among the nobilities of the European countries and within each country (Fontaine 2014, 70).

The wealth of the Finnish nobility has so far been little researched. Wealth issues surface naturally in many studies dealing with single noble families (see, for example, Lappalainen 2005; Lagerstam 2007; Lahtinen 2007; Lönnqvist 2007; Glushkoff 2008; Koskinen 2011; Vainio-Korhonen 2012; Kalleinen 2014). Johanna Ilmakunnas (2011, 2012) has researched the lifestyle, consumption, and indebtedness of the Swedish noble family von Fersen, but no comprehensive and systematic analysis has been presented in Finland. However, Ilkka Nummela opened the discussion in his article and researched the wealth of the Finnish nobility in the years 1820 to 1867. According to Nummela, there is no doubt about the wealth of the nobility when compared to that of many other social groups. Furthermore,

Nummela demonstrates that the wealth of the nobility increased in this era and the relative social standing of the nobility improved (2013, 171–73, 184; on the wealth of the Finnish nobility in Eastern Finland, see also Puntanen 2000). This is corroborated by Alex Snellman’s research findings (2014).

The Finnish nobility was highly heterogeneous in terms of wealth. However, these differences did not change throughout the nineteenth century. Nummela reports that the differences in wealth within the noble estate did not fundamentally differ from the differences in wealth of the population in general. The concentration of wealth and the polarization of people were generally obvious in nineteenth-century Finland. According to Nummela, there was no unitary “noble elite” in Finland. Great differences in wealth created inequality within the noble estate (2013, 175, 184; see also Snellman 2014, 284–88). The situation was the same in other European countries. The nobility was not equal, neither measured by wealth nor by social status. However, in many European countries, the nobility was divided into more distinct groups than in Finland. Especially in those countries where the most influential part of nobility was gathered around the court of a powerful ruler, the differences between the higher and lower nobility were much more obvious than in Finland. Good examples in the nineteenth century are Russia and especially the Austro-Hungarian Habsburg monarchy, where the nobility was divided explicitly into court society (*Hofgesellschaft*) and second society (*zweite Gesellschaft*) (Godsey 1999, 60–61).

The heterogeneity of the Finnish nobility’s wealth was concrete. Some of the nobility were among the wealthiest as they owned land, estates, and stocks. Others owned some property, but usually this consisted mainly of movable assets like furniture, clothing, and tableware. There were also noble persons of limited means. One part of the nobility was deeply in debt; those especially at risk of going into excessive debt were the ones with no estates but still some property. Many of these people were high-ranking officials. In many cases, personal property consisted largely of movable assets that had been purchased on credit.

Historians have argued about the reasons for going into debt and how deeply in debt nineteenth-century aristocrats really were. For example, historians have long debated how deeply in debt the aristocracy in England actually was, and why. They have speculated among other things that the nobility in general may have lived reckless and extravagant lives leading to indebtedness. Furthermore, they have deliberated on the influence of industrialization on the economic situation of the aristocracy

(see Spring and Spring 1996; Cannadine 1995; Habakkuk 2003; Fontaine 2014, 70–82; on indebtedness among the Swedish aristocracy, see Ilmakunnas 2012).

At the beginning of the nineteenth century, the Finnish nobility was already heavily indebted. In the mid-nineteenth century (1820–68), one-fifth of deceased nobles were deeply in debt. This is quite a lot as compared to other groups in society (Nummela 2013, 182–83). There is no exhaustive information after 1868, but it can be hypothesized that the situation continued much the same later in the nineteenth century. At least among the noble families I study, incurring debts seems to be more the rule than the exception (on a similar situation in the Nordenskiöld family, see Kalleinen 2014, 159–65, 231–33).

In the nineteenth century the economy was based on trust and social networks (see, for example, Hemminki 2014, 159–213; Keskinen 2008, 147; see also Fontaine 2014, 268–96; Müller 1998, 36–38, 276–83). Trust was also crucial for the households of the nobility, as their standard of living was in many cases based on credit. Land and estates clearly strengthened the creditworthiness of a nobleman (Ilmakunnas 2011, 69). Credits were also granted, however, to noblemen owning no immovable property. A nobleman with significant social standing and extensive networks was creditworthy. The credit market and banking business were undeveloped in Finland until the 1860s. People needing small loans were dependent on wealthy people who could lend money. The merchant houses and shopkeepers were also notable lenders in the nineteenth century (Rasila 1982, 105–10; also Hemminki 2012, 375, 380; 2014, 176–78; on shopkeeper lenders, see Kaarniranta 2001).

In the probate inventories of nobles there were usually various kinds of creditors. For example, at the time of Governor Johan Axel Cedercreutz's death in 1863, he had nearly eighty valid promissory notes, some of which were bills of exchange. The most important creditors were relief funds or the administration. The main creditor was the Pension Fund for the Military (*Finska militärens enke- och pupilkassa*), with receivables to the tune of 40,000 marks. The ecclesiastical Chapter of Turku (*Domkapitlet i Åbo*) had lent 20,000 marks, and the Pension Fund for the Ecclesiastical Authorities (*Finska eklesiatikstatens enke- och pupilkassa*) 4,000 marks (Aatelisten perukirjat: Probate inventory of J. A. Cedercreutz, Ecm:20, ATCA, PAT).

However, most of Governor Cedercreutz's loans had been arrangements with private persons, friends, and relatives. The mutual debt relations were based on trust, although there were existing promissory notes. The debts were usually agreed upon without any intermediary, and the lender trusted that the borrower would settle his affairs. The lists of creditors reveal the social networks of a deceased person.

J. A. Cedercreutz had borrowed money from the same people and families with whom the Cedercreutz family were otherwise acquainted. These were also the people with whom marriage alliances were formed. The Aminoffs, von Haartmans, and Björkenheims were such families. In the circle of acquaintances were also the factory owner P. C. Rettig and naturally *kommerseråd* (honorary title, conferred for merits in business) J. F. Hackman, whose daughter was married to Johan Axel's brother. Both had lent small sums to Governor Cedercreutz (Aatelisten perukirjat: Probate inventory of J. A. Cedercreutz, Ecm:20, ATCA, PAT).

The situation was not always so ideal that a debtor lived up to his obligations. This was the case with Johan Axel Cedercreutz. The financial situation of Governor Cedercreutz was fundamentally unsound. His father, Axel Reinhold Cedercreutz, was already in financial difficulties. His debts were processed by the Court of Appeal after his death in September 1859. The dire financial situation of the owners of Köyliö manor originated in Axel Reinhold's lifetime. The big loans from the funds had already been arranged by Axel Reinhold. He had fewer loans from private persons than his son, so Johan Axel had to try to rectify the lamentable situation by borrowing from friends and relatives (Aatelisten perukirjat: Probate inventories of A. R. Cedercreutz Ecm:18 and J.A. Cedercreutz, Ecm:20, ATCA, PAT)

Neither was the situation of Carl Emil Cedercreutz an easy one. He inherited the entailed Köyliö manor estate from his brother. Cedercreutz was compelled to find other collateral or find guarantors for their loans, since the entailed estate had to be kept intact and could not be mortgaged (on entailed estates, see Hemmer 1950, 54–55).

After his brother's death, Carl Emil Cedercreutz evidently resorted to one large loan with which he probably paid off the debts of the estate. Among the Cedercreutz letters, a draft of a promissory note between Carl Emil and J. F. Hackman survives. Carl Emil borrowed 16,000 roubles (64,000 marks) from his father-in-law. There is also a plan for amortization of the loan (Cedercreutz-suvun kokoelma: Draft of a promissory note, file 1, CFC, NAF). J. F. Hackman also secured loans for his son-in-law, for example, one worth 1,400 roubles from the Pension Fund for the Ecclesiastical Authorities (Suomen Kirkollisvirkakunnan leski- ja orpokassan arkisto: Register of Debtors and Creditors, Bb:1, APFEA, PAT). Probably with the financial aid from Hackman, it was possible to keep the Köyliö manor in the family despite the huge burden of debt. J. F. Hackman was a very wealthy man; at the time of his death, the estimated value of his estate was 2.5 million marks. Carl Emil's wife Emmy Cedercreutz also became a silent partner in the merchant house of Hackman and Co.

after her father's death (Enbom and Sandelin 1991, 49–50).

The person in need usually turned first to her or his family. The nobility often lent money to relatives. The same phenomenon occurs elsewhere in Europe, for example, in England (Cannadine 1995, 41–42; see also Fontaine 2014, 26–69, 49). Helping relatives was a duty hard to shirk. I have already referred here to the strong mutual trust among the nobility, and this was particularly strong in family networks. The decision on financial aid for a relative was a very emotional matter, which was not always based on cold financial logic (see Keskinen 2008, 149–50).

The Aminoff family also had a family member in financial straits. Louise Aminoff's sister, Alfhilda (Ally) encountered severe financial problems in Russia. She was married to a member of the Russian aristocracy, Mihail Scalon de Coligny. He owned the Lukianowka estate in *Kurskaja gubernija* (the administrative district of Kursk). At the end of the year 1888, the estate was insolvent. Ally started her attempt to save the property (Graf 1889; on the property rights of noble Russian women, see Marrese 2002; on women and property in Sweden, see Ågren 2009).

Ally Scalon fought for the property with all her strength. She negotiated with the Finance Minister of Russia and the Bank of Nobility in St. Petersburg, which was the principal creditor. According to the letters, Ally's efforts were apparently successful. However, she also needed cash to maintain the estate and its farms. For that she turned to her relatives in Finland. In 1889, there were lengthy meetings in Helsinki, where Louise Aminoff and several other relatives sought ways to help Ally. The relatives decided that they could not leave Ally without any financial help despite their own lack of money. They sent 2,700 marks, less than Ally had asked for. Louise's share was 500 marks. Probably they did not need to borrow the sum; Louise had saved it from her housekeeping money (Graf 1889; Aminoff 1889a, 1889b).

What was then the financial situation of Gustaf Aminoff when he died in 1899? He also had debts in excess of the total value of his assets. His property consisted of two Russian government bonds, one Finnish bank bond, some gold and silver, furniture, household articles, and a horse and carriage. He had also a 920 mark deposit. His total assets were some 14,000 marks. His debts amounted to some 24,600 marks. The principal creditors were the Life Annuity Assurance Institution in Turku (*Livränteanstalten i Åbo*), the Pension Fund for the Military, and the Pension Fund for the Civil Service (*Finska civilstatens enke- och pupilkassa*). Gustaf Aminoff also had several bank bills. The considerable number of open credits with retailers and service providers, such as goldsmiths, photographers, and tailors, reveals



the exigencies of the gubernatorial lifestyle (Kuopion raastuvanoikeuden arkisto: Probate inventory of Gustaf Aminoff, Eb:28, AKCC, PAJ).

By the end of the nineteenth century, a loan agreed with a bank was a neutral business transaction, but according to my sources, the banks were not significant sponsors of the noble lifestyle. The most important group of creditors seems to have been various funds. This may be due to relationships of trust. It is likely that the boards of pension funds were occupied by people who were part of a nobleman's social network. Loans were easier to obtain when they were based on mutual trust. Borrowing money was still a very sensitive business, to be kept highly confidential, especially if there were guarantors involved (see, for example, Kuusterä 1995, 65; on the creditors of European aristocracy, see Fontaine 2014, 70–87).

It is also obvious that the noble civil servant used his loans almost entirely to finance his daily life. They neither bought nor built houses, invested in business or agriculture; nor were loans taken when an estate was divided. Borrowed money was used for rents, health care, travel, clothing, furniture, vehicles, food, drink, and social life. This appears to explain the problematic indebtedness of the Aminoff family. The ideal situation would have been if the credits had in some way increased productivity. In the Aminoff family, they had no assets to lend. The borrowed money did not increase prosperity; the only gain was to maintain their social standing. It was very important but also impaired the affluence of the household. In the long term, the financial situation of the family was thrown off balance. Laurence Fontaine (2014, 16) has claimed that debt might be both a factor in impoverishment but also a protective element in a network of solidarities. Such was the situation in the Aminoff/Cedercreutz family.

The Aminoff family had two particularly heavy expenditures: health care and the children's education. The family wanted to invest in the children's education, including that of the girls. Three of the four children were secondary school graduates and two children studied in the Imperial Alexander University in Helsinki. Living in Helsinki was expensive; the family had to pay for the young students' rent, food, and social lives.

If the children's education took money, health care was even more expensive. Trips to the watering places and clinics of continental Europe could take months and did not come cheap. The members of the Aminoff family traveled to Germany several times in the 1890s; they especially favored Wiesbaden. They traveled in Europe for other purposes, too. Louise Aminoff spent the winter of 1899–1900

in Europe, mainly in Italy, recovering from her husband's death. Their youngest daughter, Iza, was broadening her horizons in England in 1907 and 1908.

The Aminoff family's lifestyle was far from extravagant. Naturally the clothing, food, and the furnishings had to be appropriate to the governor's family. Great parties or soirées were rarely held in Kuopio; these were mainly official soirées which were part of the governor's duties. The governor and his family, however, were sought-after guests at various public and private galas and soirées. For all these events, it was necessary to acquire suitable and fashionable clothing and accessories not only for the governor himself but also for the ladies of the family. The best circles of Kuopio were not very demanding in this respect, but in Helsinki, not to mention St. Petersburg, the situation was very different (on the life of a Finnish noble officer and civil servant in St. Petersburg, see Lönnqvist 2011, 126–69).

The Aminoff family considered their visits to Helsinki very carefully. For example, Louise Aminoff wrote to her son, Georg (Juri), in 1896:

Father has incidentally mentioned the Diet ball, but I'm afraid that when the time comes, there will be many obstacles. First of all, the financial situation is a problem. Such an excursion for Father and Marussa will cost enormously, and our current money situation is alarming.

Pappa har väl flykligt nämnt om landtdagsbalen, men jag fruktar att då det kommer till kritan det kommer att uppstå för många hinder. Främst den pekuniära sidan, ty en sådan resa för pappa med Marussa skulle bli enormt dyr, och vår nuvarande penningställning är verkligen mycket bekymmersam. (Aminoff 1896)<sup>1</sup>

The strain of peer-group pressure may have been the hardest for the nobility. The life of nobles had for centuries been very consumption-oriented. For example, in England the consumption habits of landed families changed radically at the end of the sixteenth century and the beginning of the seventeenth century, when luxury items became widely available because of imports and more developed light industry. At that time, the bellwether of luxury life was, however, the French aristocracy (Habakkuk 2003, 277–79; also Ilmakunnas 2011, 366–74; on the luxurious lifestyle of the French elite, see Forsström 2011). Many noble families could afford the required standard of living and also be models for those unfortunates who could not

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1 All English translations are by the author.

maintain their position with equal ease. Admitting to poverty was deemed shameful for a member of nobility (Wirilander 1974, 67).

The Aminoff family was economical and sensible when they purchased clothing and furniture. This did not mean that they compromised on the principles of elite consumption. On the contrary, the few garments that were tailored were of high quality and appropriate for a governor's family. At the end of the nineteenth century, dressing in accordance with social rank was still necessary. The means of distinction, however, were more subtle than before. When trade and the production of more expensive fabrics had increased and the wealth of the lower social classes had grown, the elite had to find different ways to distinguish themselves apart from luxury (on Finnish consumption in the nineteenth century, see Ikonen 1991). The women of the upper classes avoided flamboyance and cultivated the opposite. Restrained and high-quality clothing became a sign of social status. Gradually, splendor came to be seen as a sign of the parvenu nouveau-riche. With scant funds available, austerity was not a choice but a necessity. Yet there were certain matters of principle. Consumption, just like the demeanor as a whole, should be temperate, dignified, and less obtrusive (on consumption and status, see Bailey 2011).

In many families, the financial situation became more problematic after the death of the breadwinner. As the health of Gustaf Aminoff declined in the 1890s, Louise Aminoff tried to encourage her husband to take care of himself. She was naturally worried about her beloved husband's health, but also about the future: how would the family survive without Gustaf? Despite all care, Gustaf Aminoff died of a heart defect in 1899. After that, the livelihood of Louise and her daughters was dependent on Louise's personal income. The income consisted of widow's pensions from Finland and Russia. Iza, the youngest daughter, was still living with her mother. They moved to Pohja parish (in Southern Finland) in 1902, where they lived in a rented house. The daily living expenses had to be scraped together from different sources.

Noble widows, however, had some opportunities to take advantage of their social networks for applying for unofficial relief. For example, in 1900, Louise Aminoff badly needed money for Iza's education. After Gustaf Aminoff's death, she made a long journey to Italy with her two daughters, Maggie and Marussa. They traveled via St. Petersburg and Warsaw. In St. Petersburg, she also had a chance to arrange financial matters. Louise contacted Admiral Heyden, who was the chairman of Alexander's Committee for the Wounded (*Aleksanders Komitée för de sårade*). Louise was fortunate, because on the same day, the Grand Duke had a meeting with

the Committee. Heyden asked Louise to prepare an application quickly, which she did with the help of Oscar von Kraemer. The Grand Duke approved her application on the same day, so Iza received 180 roubles per year for her education until she was eighteen years old. (Aminoff 1900)

In addition to Louise's pensions, the family received extra money from Emilia Cedercreutz's widow's pensions. She stayed for long periods with her daughter, Louise, paying 77.50 marks per month for her board. Her whole pension was 150 marks per month according to her account book. Emilia's pension came from the Pension Fund for the Civil Service after Johan Axel Cedercreutz's death (Cedercreutz-suvun arkisto: Emilia Cedercreutz's account book 1905, file 1, CFC, NAF; *Helsingfors Dagbladet* June 17 1864). She had no other property except clothing and some personal items.

After moving to Pohja, Louise and Iza also earned extra money by keeping bees and chickens and selling honey and eggs on a small scale. However, this modest extra summertime income was not enough. Louise also had debts, and she was very anxious about them. In 1908, she wrote to Iza:

I'll make it clear to you that we have to pay off our debts. If you can get along with that extra pension of yours and interests, 850 marks, and spend all the holidays at home, I can pay at least 3,000 marks per year. Then it will take 4.5 years. Maybe I will live that long. I would be very happy, because the thought that you should sell everything from our home after my death to pay off our debts makes me very restless.

Jag ville blott göra dig klart att vi måste börja betala våra skulder. Om du hade nog af din extra pension och dina räntor således 850 m. och fritt alla ferier hemma borde jag kunna betala minst 3000 m. om året. Då blefve allt be: inom 4,5 år. Kanske får jag lefva så länge, jag vore lycklig däröfver, ty tänken att du skulle få lof att efter min bortgång sälja allt ur vårt hem för att betala skulderna, gör mig helt ängslig. (Aminoff 1908)

When Louise Aminoff died in 1911, she still had her burden of debts. However, she owed a great deal of money to her daughters: Marussa 3,400 marks; Maggie 2,500 marks; and Iza 4,600 marks. The sum total of her debts was over 16,000 marks. Louise Aminoff had some personal property, as noble widows usually had, even those widows who were in debt (see also Lönnqvist 2007, 226; Vainio-Korhonen 2012, 188–98). The house where she lived in Pohja was tastefully furnished. Louise

also owned clothing, linen, silverware, and some golden jewelry. At the time of her death, she had 330 marks in cash, over 800 marks as a pension, and one bond (Bank of Uusimaa) worth 300 marks. From her husband she had inherited two government bonds of the Russian state, worth altogether 600 marks (Pohjan kärjäkunnan perukirjat 1911: Probate inventory of Louise Aminoff, Ec1:22, ARj, PAH).

## CONCLUSION

Louise Aminoff spent the winter of 1891–92 in Wiesbaden, Germany, as a patient in the famous Professor Pagenstecher's eye clinic, where her iritis, the inflammation of the iris of her eye, was treated. The journey was not only for medical care; she also enjoyed the cosmopolitan atmosphere of the lively European spa, where she met new people and enjoyed a high-spirited social life. She wrote to her husband Gustaf:

Oh, darling, I really understand those people who can afford to travel abroad for two or three months every year. Not only to learn to know new places and circumstances but also new people. I would absolutely do so, if I were rich, and would enjoy it enormously. . . .

Ack, älskling, nog förstår jag de människor som då de ha råd därtill, resa ut årligt på par, tre månader. Ej blott får att se och lära känna olika orten och förhållanden men äfven människor. Jag skulle ovilkorligt göra det om jag vara rik; och njuta ofantligt däraf. . . . (Aminoff 1892)

Louise's words above tell a great deal about the life of a noble civil servant's family at the end of the nineteenth century in Finland. Persistent impecuniousness was typical in many noble families. Between the lines there are hidden memories from the good old days and the fulfilling way of life with travel, social engagements, and a cosmopolitan lifestyle. After all, Louise's words do not express bitterness but rather nostalgia.

As Snellman has proved, the Finnish nobility was a very heterogeneous group in the nineteenth century: the nobility was an estate, not a social class (2014, 284–88). Therefore the lifestyle or wealth of the Cedercreutz/Aminoff family is very hard to classify as typical or atypical. They represent the "typical" noble family as well or as poorly as any other family at the end of the nineteenth century. By observing the life of the Aminoffs, it is possible, however, to create a picture of the challenges that the noble civil servant family had to face in a modernizing society. At the end of the nineteenth century, the wages of high-ranking officials were insufficient to support the standard of living required of them.

The more senior the official, the greater the demands regarding lifestyle. Trying to meet these demands was challenging and frequently resulted in severe financial difficulties. Governor Gustaf Aminoff's family suffered from a lack of money, which at times they found depressing. The constant and frugal planning of housekeeping was hard for Louise Aminoff. There was always something on which they had to compromise. The hardest part was giving up dreams and hopes. The women of the Aminoff family dreamed a lot, especially about travel abroad. They could travel, but more new experiences from Europe were always desired. Despite all the disappointments, there is little bitterness or jealousy in their letters, although money was always an important topic. Instead, the financial situation of the family caused feelings of anxiety and dismay.

Why were the demands on the standard of living so high in upper civil servant families? First, the structure of the old-world estate society had not yet disintegrated, especially on the socio-cultural level. Society at the end of the nineteenth century was still very hierarchical. It was clear that members of the upper class should live like their peers, and the pressure from their own social group was strong. However, some changes had already occurred in Finnish society. The consumption standards of the upper class were still high, but more and more commoners could reach this level. The wealthy upper class grew and absorbed people other than members of the old estates. This development put pressure on those social groups that could be called the old elite. The effect on the nobility, once the yardstick of consumption, was dire. In the nineteenth century many noblemen persistently tried to reach the required level of consumption and maintain their social standing. Now the trend was in the hands of the new elite, which prospered rapidly in business and industry.

The second reason for the high demands was the culture of the senior officials in the Grand Duchy of Finland. Most senior officials had to live and behave in keeping with their rank. Clothing, furnishings, the decoration of public and private residences, and an imposing social life emphasized the prestige of senior officials in relation to the common people but also to one another. The hierarchy of officials was rigid and laid down officially in the rank orders issued by the Tsar. The most senior officials were closely linked to St. Petersburg. Partly this relationship could be called interdependence, including economically. The Tsar rewarded whom he wanted and when he wanted. The governor-general was surrounded by his own little local "court" in Helsinki. It was, of course, more modest than the real court in St. Petersburg but still significant in its own surroundings. If an official wanted to make an appearance and most of all to be a member of powerful networks, he had

to integrate into the most exclusive social circles of Helsinki. Social life cost a lot, but it was vital.

Reverting to Louise Aminoff's words at the beginning of this chapter, we find the third aspect of high demands on the noble way of life. It is the consumption-oriented and cosmopolitan tradition of nobilities everywhere in Europe. Many nobles had to change their lives radically, a phenomenon especially apparent in Finland where the nobility had never been extremely wealthy as compared to some other European countries. At the end of the nineteenth century, prosperity among the nobility was far from obvious. Many noble families hung on to their social and cultural capital, but materially their lives were less magnificent than before. An appropriate lifestyle was maintained in many cases by borrowing money. Loans were seen as the only way to survive, which in many cases was the reality—sacrificing the standard of living was not an option. Living on credit seemed to be relatively natural and generally accepted; at least it was a necessity. One could claim that living in debt was one source of livelihood. Despite this, many nobles felt great pressure under their burden of debt. The thought of leaving their children or other heirs crippled with debt was particularly daunting. Loans were never taken with a light heart.

The poor financial situation of the Aminoff family represents relative poverty. It did not mean a lack of food or basic commodities, poor housing, or general misery, but rather a compromising of the lifestyle that the social prestige, noble tradition, and culture of high-ranking officials required. The situation of the Aminoff family illustrates the gentrification of the nobility. From the economic point of view, their reference group was no longer the financial elite of society but rather the affluent middle-class. Ideologically the family did not, however, integrate easily into the middle-class. The noble tradition was still very strong, which was seen, for example, in attitudes toward work and livelihood. Being a civil servant was rather a lifestyle than a living, which is one main reason why maintaining proper standards was so important and required such efforts. It necessitated living on credit and constantly cherishing the prestige and good reputation of the family.

If the traditional noble way of life was partly a burden at the end of the nineteenth century, there were also aspects in which many noble families survived in the rapidly modernizing society. The meaning of social networks, cosmopolitanism, and extremely good social skills including language proficiency were remarkable in their assimilation into twentieth-century society. With these, the Finnish nobility had found new ways of making a living and gaining influence in the modern world.

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