



MISFORTUNE.

Open the prisoner's living tomb,
 And usher from its brooding gloom
 The victims of your savage code,
 To the free sun and air of *God!*

The Prisoner for Debt.—JOHN GREENLEAF WHITTIER.

SAYS William B. Wood in *Personal Recollections of The Stage*:

One side of the Prune street debtor's prison was neatly laid out as a garden, and well kept, affording an agreeable promenade for the luckless inhabitants of this Bastile, during a large portion of the day.

Mr. Morris appeared cheerful, returned my salutations in the politest manner but in silence, continuing his walk, and dropping from his hand, at a given spot, a pebble in each round, until a certain number which he had was exhausted.

Mr. Morris said he made fifty journeys daily and that he adopted this practice for exercise.

Mr. Wood further says:

While I offer this little picture of morning *walking* party, on one side the prison, I must not forget a *riding* party on the other, nearest to Fifth street, in this department, which I was occasionally permitted to overlook. Mr. James Greenleaf with Mr. Nicholson, for many years Controller of the finances of Pennsylvania, who had been the partner of Mr. Morris's enterprises, and with them of his misfortunes, had the privilege of forming a small circle, and indulging himself with a rapid ride, on a fine horse, each morning at the period alluded to. * * * It was quite amusing to observe with what skill habit had enabled him to make those swift evolutions, within so very limited a space.

What were the prison bounds and with what he improved the hours and overcame the weariness of restraint all I have is the equestrian exercise the actor-author relates other than he petitioned the National legislature for measures of mitigation.*

* American State Papers, Mis. Vol. I, p. 180.

I am anxious to touch upon every incident yet will not overstep the authentic for the dramatic. It is more than a conjecture that Greenleaf delved for the deep thought hidden in books of linguistic diversity, and that he relieved this mental recreation in devising plans to plague the two through whom he came to dwell in

The very mansion-house of misery.

Greenleaf's career was rapid; four years from courted millionaire to creditor's prisoner. Like a flight to the zenith and fall to the earth was his change of condition.

On the tolbooth or city jail of Edinburgh is the inscription:

A prison is a house of care,
A place where none can thrive,
A touchstone true to try a friend,
A grave for one alive;
Sometimes a place of right,
Sometimes a place of wrong,
Sometimes a place of rogues and thieves,
And honest men among.

Imprisonment for impoverishment is a rough remedy. It seems illogical and inconsistent to deprive the debtor opportunity of earning and paying. The other measures are sufficiently severe without this coercive. Athens permitted the creditor to consign the debtor to slavery and Rome not only allowed the creditor to sell the debtor but to brutally maltreat him. Modern progression has ameliorated the penalty of financial misfortune. In advance of England, the Empire State in 1831 abrogated imprisonment for debt except in cases of criminality, and the other states followed its legislative lead. The subjection to durance of Morris, Nicholson and Greenleaf, whose debts arose from too firm faith in the great growth of the new-born republic, illustrated the law's harshness and directed to repeal; more especially the loss of liberty to Morris to whom the nation was indebted for its liberty.

The distress of mind and the deprivation of liberty in the confines of prison walls for Greenleaf must have been for a limited period, perhaps a year. He was in debtors' prison, October 18, 1797, for that day, Morris informed Nicholson:

—— told me the other day that Greenleaf is held in jail only by one suit and was near getting out but something happened to prevent it.

Monday, the 26th of February, 1798, to Greenleaf was an eventful day. On that day he was on the outside of the walls; perhaps pending a judicial decision. On that day, Morris to Nicholson writes:

I fear Greenleaf will be remanded here and if so his room will not be given up. He thinks that a man who gives *nine millions* of property to his creditors ought to be liberated and you will probably think so too as I do, "But"

And, on the same day, Morris sent this note:

WILL^m CRANCH Esqr

DEAR SIR

I am sorry you happened to ask for me when it seems I was engaged, but as I shall be glad to see you, it is only knocking at my door, as you go to or from Mr Greenleafs room, and you will at one time or other find me disengaged and as usual your friend & hble Servt

The presence of Cranch in Philadelphia was in the capacity of adviser. A notification in Philadelphia and Washington papers had appeared:

The subscriber informs those whom it may interest or concern that the Judges of the Court of Common Pleas have appointed

Monday the 26th day of February next

to hear him and his creditors at the Court-house in this City on the subject of his petition for the benefit of the Insolvent Law, and that their attendance is desired.

JAMES GREENLEAF.

PHILA. January 15, 1798.

Although in prison Greenleaf did not desist from waging relentless war on his erstwhile associates as Morris testifies:

You and I are sued by him or somebody for him in every instance I believe where they could bring suits, he has injured the sale of all our property by cautioning the world against buying it, and he has pursued me in Europe and in short he has injured you and me in every way he could think of, are we to bear all this and show no resentment. Ought we not to bring suits against him for the balance that may be due to us, for damages &c &c so as at any rate to keep him where he now is. You are a great Lawyer and I expect your opinion without a fee Good Night

Greenleaf was liberated the 30th of August, 1798.

Mr. Parkinson, the English tourist, as to common disaster of American deals, has this to say:

To show this is true, I will give an example in the speculations of the well-known Messrs. Morris, Nicholson, and Greenleaf.—Mr. Morris had so much credit as a banker during the American war, that his notes were current when

those of the United-States would not be taken either in their country or abroad. When the war was over, Mr. Morris, not knowing what to do with his money, speculated largely in lands, and took these other two gentlemen as partners. They are broke, have all been in gaol, and Mr. Morris must die there.

James Greenleaf applied March 10, 1798, to the Supreme Court of Pennsylvania for the benefit of the insolvent laws. Upon direction of the Court, March 31, 1798, he assigned his estate, real and personal, legal and equitable, to Robert Smith, Mordecai Lewis and James Yard, and was discharged as an insolvent debtor. These assignees declined the execution of the trust. Subsequently, March, 1800, on the petition of creditors, Thomas M. Willing and Joseph S. Lewis were substituted as assignees and they also declined to act. In pursuance of an order of the Court, March term, 1804, constituting John Miller, junior, sole assignee, Robert Smith and James Yard, surviving Mordecai Lewis, March 16, 1804, conveyed to him Greenleaf's estate.

On February 9, 1799, Greenleaf petitioned the Chancellor of the State of Maryland for the benefit of the insolvent laws of that State, passed in 1798, and he was discharged August 30, year. That Court appointed William Cranch trustee and in conformity with legal requisite Greenleaf conveyed to him his property, real, personal and mixed. This was a formality as the insolvent had before transferred his estate and effects to the trustees in the proceeding in Pennsylvania.

Finally, Greenleaf applied for the benefit of the bankruptcy laws of the United States. The Judge of District Court of the United States for the District of Pennsylvania appointed January 11, 1803, a commission to take charge of Greenleaf's property of every description; and these commissioners, Mahlon Dickerson, Thomas Cumpston and Joseph Clay, March 12, 1803, conveyed the same to Edward Burd Shippen for benefit of the creditors. Afterwards at a meeting appointed by two of the commissioners and a major part of creditors in value of credits, removed, at his own request, Shippen and selected John Miller, junior, assignee in his stead, and, in consequence, two commissioners, Dickerson and Cumpston, and the assignee, Shippen, conveyed March 17, 1804, to Miller, junior.



JUSTICE.

WITHIN the prison walls, Morris writes:

James Greenleaf. This is an unsettled account, and I suppose ever will be. Here commenced that ruin which has killed poor Nicholson, and brought me to the necessity of giving an account of my affairs. But I will forbear to say more, lest I shall not know where or when to stop.

Morris is inconsistent in charging his financial disaster to Greenleaf as in his petition in bankruptcy he dates his troubles from the failure of two houses, John Warder and Co. of Dublin and Donald and Burton of London, in the spring of 1793, involving £124,000 sterling. This fact Morris frequently mentions in his letters. Here is one to Mrs. Greenleaf's uncle:

ANDREW ALLEN Esq^re

May 8, 1795.

DEAR SIR

Your polite & obliging Letter was delivered to me yesterday—I am sorry that you should participate in any part of my disappointments which owing to the failure in England in March 1793 have been heavy as well as expensive.—I am employed constantly in raising the means of taking up my Paper and you may rely that I will not suffer that which you possess to remain so long as to incommode your arrangements— I am Dr Sir Yrs

This financial misfortune was before he formed any alliance with Greenleaf. The biographer of Morris is constrained to say that the attribution of his ruin, wholly, to Greenleaf is unjust.*

Charles Henry Hart—*Mary White—Mrs. Robert Morris*:†

We now approach near to the period of her husband's great financial misfortunes, brought on by his striving after large possessions and his misplaced confidence in one of his associates. He purchased, at merely nominal prices,

*The Financier and the Finances of the American Revolution—*Sumner*.

†An address delivered by request at Sophia's Dairy, Harford Co., Maryland, June 7th, 1877, on the occasion of the Reinterment of the Remains of Colonel Thomas White, before a Reunion of His Descendants.

varying from a few cents to a dollar an acre, many millions of acres of unseated lands in the several States of the Union, some individually and others in conjunction with John Nicholson and James Greenleaf, with whom he subsequently organized the North American Land Company in February, 1795. Early the following year Morris and Nicholson found that they had joined their fortune with the wrong man, and endeavored to extricate themselves by purchasing his interest, but alas! too late; the evil planted by Greenleaf was too wide-spread, and had taken too deep root, to be killed out and eradicated, and thus by his dishonest and rascally conduct was Robert Morris dragged under and sacrificed.

C. H. H.—*Robert Morris*. *

On Mr. Morris's retirement from private life, he began to speculate in unimproved land in all sections of the country, and in February, 1795, organized, with John Nicholson and James Greenleaf, the North American Land Company, which, through the dishonesty and rascality of Greenleaf, finally caused his ruin, and burdened the closing year of his life with utter poverty.

Now, I am tempted to exclaim here is wild accusation. Morris himself laid the train to financial wreck; his connection with Nicholson made it doubly sure; his connection with Greenleaf may have accelerated it. Morris's bitterness towards Greenleaf is natural yet in a measure unwarranted. It already appears that Nicholson forced a newspaper controversy contrary to Morris's protest. Nicholson's long-drawn seven-times accusation to which Morris loaned his name drew from Greenleaf's pen the philippic which lastingly cut. It was either for Greenleaf to acknowledge or retort and he did that which only could be expected. For the injury to Greenleaf, Morris failed to ask forgiveness; the injury to himself he failed to attribute rightly.

Greenleaf's contra-criticism is more moderate. He says that

On the 26th of September, 1793, the net or clear value of his estate was considerably upwards of a million dollars. That in May, 1797, the principal part of his estates was pledged for the payment of his responsibilities or indorsements for Messrs. Morris and Nicholson. That at that time, the amount owing to him, exceeded two-fold, the amount owing by him; that the affairs of Morris and Nicholson were in May, 1797, considerably embarrassed, but though he was at that time their largest creditor, it was hoped by him and as he believes sanguinely expected by them, that their resources would enable them to extricate themselves from their embarrassments.

Greenleaf when he became interested with Morris, 1793, had a million dollars; September, 1796, he carried two millions of

* The Penna. Magazine of History and Biography.

Morris and Nicholson's obligations ; June, 1797, they executed an assignment to secure obligations to Greenleaf of nine hundred thousand dollars, and on other obligations Greenleaf instituted suit April, 1797, for four hundred and fifty thousand dollars. Greenleaf had a fortune to lose and lost it. It has been debated whether Morris was ever solvent.* Of the reciprocal justness of each member of the triad, I do not venture criticism; likely, they were all partly fair and partly unfair; misfortune wrought friction whereas with fortune all would have smoothly flown. It is a fair inference that with progressing time the differences diminished between the two disputants.

This from the *Washington in Embryo* is a sample criticism :

Among the experiments of some magnitude in 1793, the contract of the Commissioners with Robert Morris, James Greenleaf and John Nicholson may be noticed, for the sale of 6,000 city lots, at \$80 per lot, in seven annual installments without interest, upon the condition that the purchaser should erect in each of the six succeeding years twenty brick houses, but the said parties utterly failed to comply with any part of the contract, and the Commissioners found themselves very seriously embarrassed by their failure.

This is the general impression. The impression has slight truth for a basis.

From George Alfred Townsend's *Washington Outside and Inside* is taken the sales made by the several boards of Commissioners :

1st. Johnson, Carroll and Stuart	6227 lots	\$541,384
2d. Scott, Carroll and Thornton	83 "	50,217
3d. Scott, Thornton and White	101 "	41,081
	<u>6,411</u>	<u>632,682</u>
By Greenleaf	6000	480,000
By all others	411	<u>152,682</u>
The Morris-Greenleaf purchase was		\$480,000
Less credit of one thousand lots on the personal responsibility of Morris, Greenleaf and Nicholson- Agreement, April 24, 1794		<u>80,000</u>
		\$400,000
Due January 1, 1801		<u>115,241†</u>
Previously paid		<u>\$284,759</u>

* The Financier and the Finances of the American Revolution—*Sumner*.

† Report of Commissioners, January 28, 1801—*American State Papers*, Vol. I.

From what other source, or combination of sources, other than state and national, was realized resources, equal to this, for public buildings? For a verity, without Greenleaf's purchase, his and his coadjutors' efforts, the public buildings would have been in no condition of forwardness at the time set for the removal of the government to the Federal City. And, then, but for Greenleaf's residential improvements and for those of his grantees, the representatives of government would have had naught else than the earth for a couch and the heavens for a canopy.

This is the resumé. Until Greenleaf appeared the Commissioners' sales were slight; he purchased six thousand lots and concerned two capitalists in the enterprise; he undertook to procure for the Commissioners a loan in Holland; they expected from the sale and loan ample funds; from the sale they did receive two hundred and eighty-five thousand dollars; he had successfully financiered in Holland and would have consummated the loan had not war precluded; he made personally the only large sales—to Law and Duncanson; he and his assigns, especially Law, erected nearly all the residences in readiness for the removal from Philadelphia to Washington. But for Greenleaf, individually and instrumentally, in probability, would the transfer of the governmental seat have been made?

Law to Greenleaf, July 4, 1795, writes:

You gave a Spring to the City by your Contract & buildings.

And so he did. He stimulated purchasing and improving. He and his associates not only endeavored to carry out their building stipulation but engrafted the prescribed provision in their contracts with purchasers and insisted on performance. Nicholson to the Commissioners, February 3, 1797, writes on the subject and submits a schedule of all their sales and building contracts in Dr. and Cr. form and it reveals faithful adherence as in their power lie on original lines.

PHILA July 30 1797.

GUSTAVUS SCOTT }
 WM THORNTON } Esqres
 ALEX^r WHITE }
 Commifioners of the City of Washington—
 GENTLN

Two Considerations stimulate us however, to accomplish the Payments—the first is, that sense of Justice which induces us to wish punctuality in perform-

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ing our Engagements, and which has only been prevented by imperious necessity; the other is, a Knowledge that the Public Interest and our own is so combined that the former cannot suffer without Injury to the latter—Our ardent desire to furnish you with Payments that may enable you to carry on the Public Buildings at almost any Sacrifice is founded upon those two Considerations above mentioned, and does not arise from Apprehensions of the threatened sales.—

ROBT MORRIS.
JNO NICHOLSON.

Amongst those who by their wealth, talents, or industry have contributed to the formation of an infant Metropolis may be reckoned: JAMES GREENLEAF. *The Washington Guide*—William Elliot.

Justice standeth afar off; for truth is fallen in the street.

Let those who write of the pioneers and promoters of the primitive period deal justly and speak truly. Let them fairly measure the achievement of James Greenleaf and at least ascribe him—*prince*; as for me I shall ascribe him—KING.





DREAMS.

WHAT dreamers these!

A few months more and on the broad bosom of the Potowmack will be borne from Europe, Asia and Africa ships brimming with supplies for the multitudes to assemble hither from everywhere; and while the white wings dot the water-ways, the roadways to the City will be race courses for lumbering stage coaches packed with investors pitching on to the goal of fortune. It will be a merry race; a merrier race than the Bagman's uncle, the lovely lady and the mail-coach and the avenging pursuers. In a few moons armies of laborers will be levelling thoroughfares and mechanics will be building mansions and shops and counting-houses and warehouses and wharves. And in a quarter, will from tall chimneys volumes of smoke ascend, and will from the quays, vessels with anchors weighed and sails spread, depart with returning cargoes. *It is a dream, a dreamer's dream.* And peradventure, some dreamers dispensed with all wait and dreamed with the dawn of the morrow's sun would appear an opulent metropolis created by the genius of magic or the swirl of Aladdin's lamp.

Greenleaf had only been interested in the city two months and could count off on the digits of his hands the new houses when he vehemently protested to President Washington, and convinced him too, that there should be no hospital within its limits.*

And the enthusiastic Greenleaf foreseeing the overgrowth of the city, the requirement for suburban subdivision and large appropriations for land taken in street extensions straightway buys "on the meanders" of the east side of the Eastern Branch of the Potowmack, just beyond the ancient Anacostia Fort, two

→ * President Washington's letter to Daniel Carroll, December, 1793.

thousand acres or more. And the exuberant Morris to his son-in-law from the spot, September 17, 1796, writes :

I am doubting whether to accept 15^d p square foot now offered for a Lot & ask 25 cents for another, Gen^l Lee offers 300 D^{rs} p Lot for 150 lots but this is thought too low, I believe if it were practicable for me to keep my lots until the year 1800 the price will not be less than from \$1500 to \$3000 p Lot.

And with a clearer view he to Hetty's husband again, November 1, 1796, writes :

When I left Philad^a I would gladly have sold lots at 6^d p square foot, which we have sold here on the spot for 13, 18, 20, 25 & some at 50 cents p square foot. This rise has been effected by our exertions & operations and may be supported & indeed carried still higher could we stay here & pay that unceasing attention which the property merits, it is unquestionably the first object in America and will prove a glorious estate to all who hold on I am delighted with the place, nature has done for it all that could be desired & I see that *man* will soon do the rest.

And that charming chronicler, Oliver Wolcott, then Secretary of Treasury, on Independence Day, 1800, tells his wife :

There appears to be a confident expectation that this place will soon exceed any in the world. Mr. Thornton, one of the Commissioners, spoke of a population of 160,000 people, as a matter of course, in a few years. No stranger can be here a day and converse with the proprietors, without conceiving himself in the company of crazy people. Their ignorance of the rest of the world, and their delusions with respect to their own prospects, are without parallel.

The air-built castle, and the golden dream

vanished. Disappointment and disaster came to dreamers all. Ample time had they to discover and discuss their delusions, and some have preserved their ideas for posterity. And lookers-on have recorded their observations.

Oliver Wolcott, July 4, 1800, writes :

Immense sums have been squandered in buildings which are but partly finished, in situations which are not, and never will be the scenes of business ; while the parts near the public buildings are almost wholly unimproved. Greenleaf's point presents the appearance of a considerable town, which has been destroyed by some unusual calamity. I had no conception, till I came here, of the folly and infatuation of the people who have directed the settlements. Though five times as much money has been expended as was necessary, and though the private buildings are in number sufficient for all who will have occasion to reside here, yet there is nothing convenient, and nothing plenty but provisions ; there is no industry, society, or business. With great trouble and expense, much mischief has been done which it will be almost impossible to remedy.

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Thomas Law, 1804, writes :

It will be naturally asked, why the permanent seat of government advanced so slowly? In answer let it be remembered that at first doubts were suggested of the coming of Congress, and afterwards serious apprehensions were entertained, that they would not continue in Washington City. The greatest obstacles to advancement however were the counter-actions of Alexandria and Georgetown, which being previously established, supplied the city with building materials, goods, &c, whereby these two places have increased their population about five or six thousand.

Unfortunately, also, the public buildings, being placed at a distance from each other, created a division among the inhabitants; and the question has always been agitated, which end of the city would preponderate? If the Capitol and President's house and offices had been nearer, one common interest would have united the citizens, and a concentrated population would have appeared, advantageous and agreeable to all.

John Templeman, Georgetown, January 20, 1804, writes :

The operation of government will continue the growth of the city; but not in any proportion equal to what would take place when commercial operations were combined with those of government.

That Mr. Templeman was not alone in his view I call attention to young Stevenson* who forewent honors and abandoned investments at the Capital City; purchased at the confluence of the Alleghany and Monongahela and became a founder of Pittsburgh.

John Law, August 22, 1820; says:

No central point at which improvements might commence, and thence diverge, was established. Accordingly, much of the capital that was expended, in the infant state of the city, on buildings in remote situations, capriciously selected, was unprofitably lavished away; and the evil is apparent from the ruins of many, and the low rent of other houses, which were erected before the year 1799. A loose and disconnected population was thus scattered over the city, and, instead of a flourishing town, the stranger who visited us saw, for years, a number of detached villages, having no common interest, and furnishing little mutual support.

No matter what reasons were at that time assigned for slow growth, we, at this time can safely say, the expectations of the early enthusiasts were beyond the limits of probability. How-

*James S. Stevenson came to Washington from Adams County, Pennsylvania. Became a druggist succeeding by purchase Dr. John Bullus at the Navy Yard, Nov. 1806. Was a stockholder of the Commercial Co. May, 1808. Director of Bank of Washington, original board, 1809, and until 1812. Member of the Sixth Council, 1807, First Chamber; Eighth Council, 1809, Second Chamber; Tenth Council; Alderman, 1812. In Pittsburg he amassed wealth and acquired political preferment. Was a member of Congress, a gubernatorial candidate and coadjutor of Hon. James Buchanan. Died October 17, 1831.

ever, I can add that in 1795 and 1796 in England was a financial panic and in this country, coincident stringency, The price for money was 2% and 3% per month even to persons of good credit.

Morris to Cranch, November 13, 1795, writes:

Hard, very hard, is our Fate to be starving in the midst of plenty, for we have abundant property, Money however cannot be obtained for any part of it at present but it will come by & by.

This was a crucial period and nothing beside financial fright could possibly have been so detrimental to the development.

Mr. Greenleaf had accumulated a great fortune by speedy strokes. He had only crossed the threshold from youth to manhood and was rich. By his twenty-seventh year in land and specie had he a million dollars. Still he was without the experience that years and observation teach. He lived in a time of patriotic fervor and speculative enthusiasm. The leaders in the forum, and at the bar and in trade were carried on wings of venture; they all sowed the wind and reaped the whirlwind. He was imbued with the reigning spirit.

