

**COMMERCE AND CONNECTION:
JEWISH MERCHANTS, PHILADELPHIA,
AND THE ATLANTIC WORLD,
1736-1822**

by

Toni Pitock

A dissertation submitted to the Faculty of the
University of Delaware in partial fulfillment of the requirements
for the degree of Doctor of Philosophy in History

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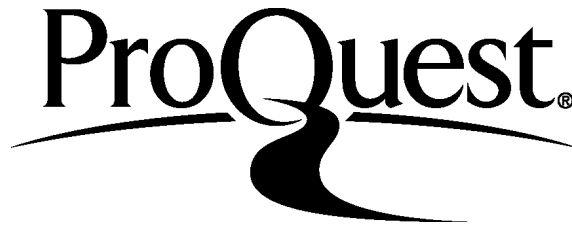
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ABSTRACT

This dissertation is a case study of Philadelphia's Jewish commercial community from its emergence in 1736 until the early 1820s. In Philadelphia, a burgeoning city on the western shore of the Atlantic Ocean, the earliest settlers in this community were well placed to connect London, other Atlantic colonies, and Pennsylvania's hinterlands through their commercial enterprises. Their presence in Philadelphia attracted other Jews to the area who gradually engaged in trade locally, in the greater region, others colonies, and in Europe. Over the course of two generations newcomers and their American-born sons participated in Atlantic and western trade, land speculation, army supply, and corporations aimed at internal development. Events such as the Seven Years' War, the Imperial Crisis, the American Revolution, and the international wars that followed sometimes facilitated and sometimes impeded their enterprises. These events also revealed Jews' complex insider-outsider status. Unlike the Sephardi Jews who first settled in the Atlantic world and established other early Jewish communities, it was almost exclusively Ashkenazim who trickled into Philadelphia and its surrounding region. This dissertation, then, adds to scholarship on so-called "Port Jews," the Jewish Atlantic World, and Jewish trade networks, which usually focuses on Sephardim. It adds portraits of the earliest wave of Ashkenazi migrants who were new to Atlantic world trade. Ashkenazim diligently learned the

skills they needed to participate in commerce, establish credit, and build up an expansive network that included both Jewish and non-Jewish colleagues in the Atlantic world.

Using correspondence and business accounts, this dissertation examines Jews' relationships with one another and with their non-Jewish colleagues, and it overturns two common assumptions about Jews' trade networks. First, while ethno-religious bonds and kinship relationships promoted trust, they did not ensure honesty, and merchants never allowed ethno-religious bonds to override their commercial judgment and interests. Inclusion in the region's Jewish network was not automatic, and it was ever pragmatic. Second, shared economic enterprises brought Jews and non-Jews together in ventures and partnerships that were often longlasting and could bring mutual economic success. Still, the overall picture of Jews in Philadelphia is that while they used their economic endeavors and cultural relationships to flourish in the city, most of them also were treated as "citizen others" on the periphery of all citizens. Representations of Jews as "others" influenced their non-Jewish contemporaries who conceived of them as different even while they accepted Jews' participation in economic, political, and social spheres.

INTRODUCTION

By the time Philadelphia merchant Nathan Levy died in 1753, he and his nephew David Franks owned several ships in which they transported their own cargoes of goods and rented freight to other merchants. They also owned properties in Philadelphia, Lancaster, and the colony's backcountry, and they were prominent in the frontier fur trade. The two men arrived in Philadelphia in 1736 and 1741 respectively, formed a partnership and quickly joined the upper echelons of Philadelphia's merchant class. Such a rapid rise would have been virtually impossible had it not been for Levy and Franks' family capital and credit, which gave them an easy entrée into the city's commercial milieu. Levy and Franks' fathers, brothers, uncles, and cousins who lived in New York and London benefited from their enterprises as well. They provided -- and made a profit from selling -- the merchandise that Levy and Franks sold in Philadelphia and the backcountry, and they received the local produce and furs and skins that Levy and Franks exported.¹

¹ *Pennsylvania Gazette*, July 27, Aug. 3, 10, Sept. 7, 14, 1738; Oct 2, 1740; March 26, 1745; July 19, 1750; Jan. 8, June 27, 1751; *American Weekly Mercury*, April 23, May 14, 1741; Abigail Franks to Naphtali Franks, Nov. 9, 1740 and Sept. 6, 1741; and David Franks to Naphtali Franks, March 14 and April 1, 1743, in Edith B. Gelles (ed.) *The Letters of Abigaill Levy Franks, 1733-1748* (New Haven, Yale University Press, 2004), 83, 96, 120-2.

The Levy/Franks network already had nodes in New York, London, and Madras, and they conducted extensive trade in the Caribbean when the two men settled in Philadelphia. Nathan Levy and David Franks brought the city and the surrounding region into the families' commercial ambit. They also integrated Philadelphia into an expanding Jewish Atlantic world. Levy and Franks – the first Jews to settle in Philadelphia – attracted other Jews to the region. Unlike Levy and Franks, however, the majority of Jews who made their way to Philadelphia arrived with little capital, no experience in the local market, and without a family network and the associated credit and connections to jump-start their careers. Without these it was extremely difficult to break into the commercial milieu. The bonds that Jews shared, including religious and cultural connections, impelled Levy and Franks to assist some newcomers, and they set in motion a system whereby Jews with established businesses gave newcomers a job or a consignment of goods to sell, and an entrée into the world of trade. They sowed the seeds of a new network of Jewish merchants and traders.

This dissertation is about the commercial connections of the Ashkenazi Jews – Jews of Central and Eastern European extraction -- in and around Philadelphia and their economic activities from about 1740 to 1820. In particular it examines the role that kinship and ethnic bonds played in commercial enterprise, and the ways Jews formed alliances with both fellow Jews and non-Jews as they tapped economic niches locally, on the frontier, and in the Atlantic basin. Like Jews everywhere, “bonds of

Jewish peoplehood,” rooted in faith and history, tied them together.² Their bonds facilitated their mutual dependency both in building their commercial interests and in establishing a community. While commonalities engendered trust, they did not ensure honesty, and merchants never allowed ethno-religious bonds to override their commercial judgment and interests. Jews’ communal and religious needs and their economic necessities overlapped – one sometimes facilitating the other, one sometimes complicating the other as well.

Ethnic bonds proved to be especially important for newcomers, yet, to a certain extent, their modes of conducting commerce followed along the lines of other city merchants making a transition from informal family and trust-based trading networks to legal and commercial practices that provided some of the safeguards that personal alliances had for centuries. Jews’ rising acceptance in the economic culture made collaborations among Jews and non-Jews feasible. Shared economic enterprises brought Jews and non-Jews together in ventures and partnerships that required a good deal of esteem and trust. They conducted business together, socialized and even intermarried, especially in economically elite circles.³ Acceptance into the dominant society facilitated intermarriage and, sometimes, conversion. At the same time, Jews had the legal freedom to observe their religious practices and maintain their distinct

² Jonathan Sarna, *American Judaism: A History* (New Haven, Yale University Press, 2004), 25.

³ Little is known about “ordinary” Jews during the colonial and early national periods.

culture openly, although their presence in the city as a separate and identifiable group left them open to prejudice and exclusion. These paradoxes consistently characterized the Jewish American experience.

This dissertation argues that Jews in Philadelphia used their economic endeavors and cultural relationships to flourish in the city but they also found themselves treated as “citizen others” on the periphery of all citizens – they were seen simultaneously as insiders and outsiders. This dissertation aims to answer questions about how they formed relationships, how their networks functioned, and how they fit into the broader system. The dissertation also asks what it meant to be Jews, both within a Jewish social context and in the broader society. It explores how Jews adapted to changing political and economic conditions, and cultural trends, and it looks at Jews’ participation in the dominant economic culture, which revealed their complex insider-outsider status.

The years from the late colonial period until the early 1820s saw much turmoil, including the Seven Years’ War, the Imperial Crisis and Revolution, the Critical Period, during which time the young republic faced troubled relationships with European empires, and the War of 1812, as well as ongoing hostility and intermittent skirmishes between Indians and settlers on the frontier. The constant tribulations of war – on oceans, in port cities, and on the frontier -- made trade extremely risky for all merchants, but they sometimes afforded enormous opportunities for profit. By the 1760s, Britain’s power in the western hemisphere was at its peak and Jews’ business and social interaction with non-Jews was also on the ascent. The Seven Years’ War

propelled David Franks, for example, into the forefront of prosperous city interests. He was well connected and his commercial enterprises were so efficiently organized that he was awarded lucrative government contracts. Not all Jewish business interests benefited from the war, but many did. Shortly afterward, the Imperial Crisis presented a new dilemma for Jews. The prospect of the colonial rebellion caused some anxiety for those Jewish merchants who had flourished under British rule, and for those who had family members in other colonies and in England. Their business depended on the connections that developed under the wing of a relatively tolerant and protective empire. There was, therefore, much to recommend continued ties with Britain. On the other hand, revolutionary ideology had its attractions and others saw opportunities with the newly independent North American states where they built their lives and where they hoped not only to continue enjoying relative economic opportunity but to gain permanent religious freedom and full civil rights too.

The post-revolutionary years reduced many merchants and traders in Philadelphia generally. Mired in debt to British and other foreign manufacturers, they spent much of their time trying to recoup what their own debtors owed. Entangled finances tested a great many alliances and undermined trust and destroyed relationships among fellow Jews and non-Jews alike. By the time the port city achieved some stability in the last years of the century, the first generation of Jews who had settled in the area gradually faded from the scene as their sons entered the commercial milieu. The turmoil of the previous decades ruined many merchants, but those who withstood the upheaval began to rehabilitate their families' enterprises

during the 1790s. Their networks shifted now that they were members of large families and as their marriages brought new alliances. At the same time, their families' access to the dominant economic culture afforded this second generation connections to the city's economic elite, and along with that, information and credit that were vital for trade. Moreover, second-generation Jewish merchants invested in civic improvement projects and featured among investors, directors, and administrators of a variety of institutions aimed at developing infrastructure.

Many of the key subjects in this dissertation are well known to scholars of Jewish North America through the works of William Vincent Byars, Sidney M. Fish, Jacob Rader Marcus, and Edwin Wolf and Maxwell Whiteman, among others.⁴ Historians have also incorporated many of the details about these men in their more general work on the history of Jews in America. These works either focus on the individuals or place them in the context of Jewish American history. None interrogate the reasons these men had for settling in Philadelphia, nor do they sufficiently

⁴ David Brener, *The Jews of Lancaster: A Story with Two Beginnings* (Lancaster, Pa., Lancaster County Historical Society, 1979); William Vincent Byars, *B. & M. Gratz: Merchants in Philadelphia, 1754-1798 Papers of Interest to Their Posterity and the Posterity of Their Associates* (Jefferson City, Hugh Stephens Printing Co., 1916); Sidney M. Fish, *Barnard and Michael Gratz: Their Lives and Times* (Lanham; University Press of America, 1994); Jacob Rader Marcus, *Early American Jewry* (Philadelphia, Jewish Publication Society, 1953) and *The Colonial American Jew: 1492-1776*, 3 Vols. (Detroit, Wayne State, 1970); Henry Samuel Morais, *The Jews of Philadelphia: Their History from the Earliest Settlements to the Present Time* (Philadelphia, Levytype Company, 1894); Mark Abbott Stern, *David Franks: Colonial Merchant* (University Park, Pa., Penn State University Press, 2010); Edwin Wolf and Maxwell Whiteman, *The History of the Jews of Philadelphia from Colonial Times to the Age of Jackson* (Philadelphia, Jewish Publication Society, 1957).

integrate the Atlantic world context and the role of trading networks. The 1654 arrival of twenty-three Jews to New Amsterdam is usually posited as the start of North American Jewish history: a new phase in Jewish history, a break from a past of prejudice, persecution, and limited opportunities in Europe and the prelude to Jews achieving civil rights.⁵ Conceiving of this event as a starting point masks the fact that colonial American Jews existed in a broader Atlantic world. This dissertation places Philadelphia's early Jews in the wider context of scholarship on the Atlantic world. It underscores the transnational aspect of their experiences, both as migrants and as merchants, and investigates the ways in which these merchants and traders crossed between Jewish and non-Jewish networks.

Another reason for exploring Philadelphia's merchants is that scholarship on American Jewry has primarily dealt with Jews' endeavors to become "rooted" in a Protestant environment while retaining their separate identity.⁶ While this theme is

⁵ Naomi W. Cohen, *Jews in Christian America: The Pursuit of Religious Equality* (New York, Oxford University Press, 1992); Eli Faber, *A Time for Planting: The First Migration 1654-1820* (Baltimore, Johns Hopkins University, 1992); Stanley Feldstein, *The Land that I Show You: Three Centuries of Jewish Life in America* (Garden City, Anchor Press, 1978); Abraham J. Karp, *Haven and Home: A History of the Jews in America* (New York, Schocken Books, 1985) and *The Jewish Experience in America* (Waltham, American Jewish Historical Society, 1969); Ira Rosenwiak, *On The Edge of Greatness: A Portrait of American Jewry in the Early National Period* (Cincinnati, American Jewish Archives, 1985); Sarna, *American Judaism*; Gerald Sorin, *Tradition Transformed: The Jewish Experience in America* (Baltimore, Johns Hopkins University, 1997).

⁶ See also Richard Brilliant, "Portraits as Silent Claimants: Jewish Class Aspirations and Representational Strategies in Colonial and Federal America" in Richard Brilliant (ed.) *Facing the New World: Jewish Portraits in Colonial and Federal America*

critical to an understanding of the Jewish experience in America, it does not explain motivations for migratory streams of Jews to many places along the Atlantic seaboard and the significance of Jews' economic pursuits in port cities and frontiers of the colonial British empire. For decades scholars pointedly avoided Jewish economic history because of the association of Jews with capitalism, moneylending, and usury, and the representation of the Jewish businessman as Shylock. Some, most notably the German sociologist Werner Sombart, identified Jews' role in initiating modern capitalism, arguing that their dispersal and outsider status promoted their adaptation to myriad environments and disconnected them from non-Jewish neighbors.⁷ The past decades have seen increased interest in Jews' economic enterprises. Most notably for this study, historians have begun looking at western European and Atlantic world Jews' participation in trade.⁸

Over the past two decades, scholars have paid close attention to "Port Jews," so called by Salo Baron in the 1930s to describe the western European acculturated Jews participating in Europe's rising commercial economies. These acculturated Jews,

(Munich, Prestel, 1997); William Pencak, *Jews and Gentiles in Early America: 1654-1800* (Ann Arbor, University of Michigan Press, 2005).

⁷ Werner Sombart, *Der Juden und das Wirtschaftsleben* (Leipzig, Duncker & Humblot, 1911) discussed in Natalie Zemon Davis, "Religion and Capitalism Once Again? Jewish Merchant Culture in the Seventeenth Century," *Representations*, No. 59 (Summer, 1997), 56-84.

⁸ Jonathan Karp, "It's the Economy Shmendrick!": An 'Economic Turn' in Jewish Studies?," *AJS Perspectives*, (Fall 2009), 8-11.

predominantly Sephardic Jews -- Jews of Iberian descent -- participated in Europe's imperial ambitions as "useful agents, purveyors, and facilitators of international maritime commerce." Several studies have brought to the fore the Jews who inhabited port cities in the Mediterranean and Atlantic basins and who spread out, crossing imperial boundaries and linking families and communities over vast distances, facilitating their commercial endeavors.⁹

Sephardic Jews and their Crypto-Jewish and New Christian kin took advantage of opportunities in the colonies belonging to the Spanish and Portuguese empires during the sixteenth and seventeenth centuries.¹⁰ These three sub-groups descended

⁹ Lois Dubin, "Introduction: Port Jews in the Atlantic World," *Jewish History*, 20 (2006), quote in 117. Baron's concept was modeled on "court Jews," identified in the 1850s by Heinrich Graetz. "Court Jews" served rulers as tax collectors, army suppliers, and bankers and were permitted to establish small communities of their own. Also see Miriam Bodian, *Hebrews of the Portuguese Nation: Conversos and Community in Early Modern Amsterdam* (Bloomington, Indiana University Press, 1997); David Cesarani (ed.), *Port Jews: Jewish Communities in Cosmopolitan Maritime Trading Centres, 1550-1950* (Portland, OR, Frank Cass, 2002) and David Cesarani and Gemma Romain. *Jews and Port Cities: 1590-1990 – Commerce, Community and Cosmopolitanism* (Portland, OR, Mitchell Valentine and Company, 2005); David Sorkin "The Port Jew: Notes Toward a Social Type," *Journal of Jewish Studies*, 50 (1) (1999). See also Jonathan Israel, *Diasporas Within a Diaspora: Jews, Crypto-Jews and the World Maritime Empires, 1540-1740* (Boston, Brill, 2002); Paolo Bernardini and Norman Fiering (eds), *The Jews and the Expansion of Europe to the West, 1450-1800* (New York, Berghahn, 2001); Richard L. Kagan & Philip D. Morgan, (eds.), *Atlantic Diasporas: Jews, Conversos, and Crypto-Jews in the Age of Mercantilism, 1500-1800* (Baltimore, Johns Hopkins University Press, 2009); Franklin Knight and Peggy Liss (eds.) *Atlantic Port Cities: Economy, Culture, and Society in the Atlantic World, 1650-1850* (Knoxville, University of Tennessee Press, 1991).

¹⁰ The destruction of the Second Temple marks the start of the Jewish Diaspora. Jews in exile from their biblical homeland retained their religion, but different groups developed different practices, customs, and traditions. Jewish migration continued, but

from Iberian Jews, victims of the Spanish Inquisition, who, at the end of the fifteenth century, were forced to choose between conversion and expulsion.¹¹ Some Jews fled to countries where they were tolerated, in North and West Africa, Ottoman lands, and Western Europe; others -- mainly New Christians or *conversos* — gave in to Spanish and Portuguese demands that they convert; and Crypto-Jews lived outwardly as Catholics in Spanish and Portuguese societies but practiced Judaism in secret. The two latter groups prolonged the exodus from the Iberian Peninsula to far-flung locations in Europe and Asia, and the New World, over the next two centuries. The three inter-related groups built up a web of commercial connections. Where they were unhindered by anti-Jewish constraints they developed language, business, diplomatic, and legal skills that enabled them to serve as commercial intermediaries. According to Jonathan Israel, these three strands of Sephardim — separate yet related diasporas — had the “capacity to link all the seaborne empires, to connect communities across oceans, and to span the Protestant/Catholic divide,” as well as the Christian-Islamic divide in Ottoman lands, where many settled. They became what Philip Curtin has called “cross-cultural brokers.”¹²

by the time of European expansion to the New World the two major Jewish groups were Sephardim (those of Iberian extraction) and Ashkenazim (those of central and Eastern European extraction.)

¹¹ A large proportion of Spanish Jews fled to Portugal only to be expelled in 1497.

¹² According to Jonathan Israel, what differentiated Jewish cross-cultural brokers from other groups with similar skills was the fact that Ottoman policies stimulated them to “develop [their] capacity to bridge religions and cultures...until [they were]

Port Jews did not segregate themselves from their Christian contemporaries, but rather participated in the dominant culture, and integrated Judaism and secular values. David Sorkin has pointed out that like “the modern Jew,” Port Jews reduced Judaism to a “synagogue-based religion,” emphasizing “faith as opposed to practice; immersion in the larger Christian culture; the emergence of various forms and degrees of assimilation; and, as a consequence of all of these, the development of a segmental Jewish life and identity.”¹³ These adaptations were necessary for Jews as port cities were the fulcrums for economic activity and, in the Atlantic world in particular, they promoted relations between diverse groups of people. Jews’ participation in the dominant economic culture notwithstanding, these acculturated traders still shared a strong ethnic identity and intense solidarity with one another. This was especially marked among former Crypto-Jews and *Conversos* who had spent time in Portugal

equipped to handle a much wider field of operations than other Diasporic groups and comprehensively penetrate the new world of trans-Atlantic and colonial trade.” See *Diasporas Within a Diaspora*, 3-4; Philip Curtin, *Cross-Cultural Trade in World History* (New York, Cambridge, 1984). In her study of trading families in Livorno, Francesca Trivellato emphasizes that it was prolonged business cooperation between merchants who belonged to distinct communities and who shared implicit and explicit agreements that characterized cross-cultural trade. Trivellato, *Familiarity of Strangers: The Sephardic Diaspora, Livorno, and Cross-Cultural Trade in the Early Modern Period* (New Haven, Yale University Press, 2009), 1-2, 10-20. See also Jonathan Israel, “Jews and Crypto-Jews in the Atlantic World Systems, 1500-1800,” in Kagan and Morgan, *Atlantic Diasporas*, 4-6.

¹³ Sorkin, “The Port Jew,” 96-97.

and continued to speak Portuguese.¹⁴

The westward expansion of the Dutch and British empires afforded Jews similar opportunities in their colonies during the seventeenth and eighteenth centuries. In the United Provinces, Iberian Jews and Crypto-Jews took advantage of the opportunity to openly practice their faith and to participate in commerce, in spite of social and cultural limitations that nevertheless applied to them. The ability of many of these Jews to communicate in Portuguese put them in an advantageous position. They could interact with Portuguese merchants and sugar planters, and they developed networks that enhanced the Dutch position in the sugar trade. When the Dutch West India Company aimed to invade Portuguese Brazil, it ruled that Jews in Brazil could conduct business and practice religion freely, luring a relatively large number who developed a vibrant community. When the Portuguese expelled the Dutch from Brazil, Jews dispersed to other colonies, most notably Curaçao and Suriname. Their skills as sugar producers and their trade networks enabled their participation in Atlantic commerce.¹⁵

¹⁴ Bodian, *Hebrews of the Portuguese Nation*; Sorkin, “The Port Jew”; Daviken Studnicki-Gizbert, “La Nacion among the Nations: Portuguese and Other Maritime Trading Diasporas in the Atlantic, Sixteenth to Eighteenth Centuries,” in Kagan and Morgan, *Atlantic Diasporas*, 79.

¹⁵ Jonathan Israel, *The Dutch Republic: Its Rise, Greatness, and Fall, 1477-1806* (Oxford, Clarendon, 1995), *Dutch Primacy in World Trade, 1585-1740* (Oxford, Clarendon, 1989), and “The Jews of Dutch America” in Bernardini and Fiering (eds.), *The Jews and the Expansion of Europe to the West*; Wim Klooster, “Communities of Port Jews and their Contacts in the Dutch Atlantic World,” *Jewish History*, No. 20 (2006), 129-145, and “The Jews in Suriname and Curaçao,” in Bernardini and Fiering

England reopened its doors to Jews in 1656, almost four hundred years after their expulsion, and encouraged migration not only to the metropole but the colonial centers as well. Although Jews did not achieve full civil and political rights, they were permitted to practice their religion freely and participate in commerce.¹⁶ The timing of this relative hospitality was not irrelevant. The mercantile skills that Jews had developed in the Atlantic world context and their efficient networks suited British imperial goals. At the same time, Britain's economic rise encouraged further Jewish migration to England, where a significant Jewish mercantile community manifested itself, and to British colonies in the New World.

Even if the government believed that opening its doors to Jews was in the interest of the British empire, Jews' security was tenuous. In 1696, English merchants who resented the increased competition of Jewish merchants in external markets sponsored a bill that sought to bar any persons not born in England, Ireland, or the British colonies from the occupation of merchant or factor in the colonies.¹⁷ The

(eds), *The Jews and the Expansion of Europe*; Johannes Postma and Victor Enthoven, eds *Riches from the Atlantic Commerce* (Leiden, Brill, 2003).

¹⁶ Todd M. Endelman, *Jews of Georgian England, England, 1714-1830* (Ann Arbor, University of Michigan Press, 1999), 16-17.

¹⁷ According to Holly Snyder, increasing competition between English merchants and Jewish immigrants led to anti-Jewish sentiment and the Navigation Acts became a way to challenge the right of Jews to freely engage in trade. See "English Markets, Jewish Merchants, and Atlantic Endeavors: Jews and the Making of British Transatlantic Commercial Culture, 1650-1800," in Kagan and Morgan, *Atlantic Diasporas*, 54.

xenophobic bill was a reminder to Jews that toleration was provisional and that their security was perpetually vulnerable. Still, the more tolerant environment allowed London's Jewish merchants, most of who were born elsewhere, to protest this bill in a petition to the House of Commons. They asserted that Sephardic networks had long been a force in Spanish, Portuguese, and Dutch Atlantic commerce and pointed out that while their commercial endeavors were beneficial to themselves, they also "encrease[d] His Majesties Customs both Inwards and Outwards and makes commodities, or rather necessities in the Plantations, more plentiful to the great Advantage of the said Plantations." They also pointed to the fact that their vibrant commercial activity connected Jamaica and the Spanish West-Indies, and produced "the great quantities of Silver Daily brought from Jamaica." They declared their loyalty in the petition, proclaiming their gratitude for the toleration and protection that the British government had extended. The bill that Parliament ultimately passed omitted the contentious clause that would have excluded many Jewish merchants from trading in England and its colonies.¹⁸

The victory in this case notwithstanding, foreign-born residents in England, both Jewish and gentile, continued to suffer a compromised legal status. Among other things, the merchants among them had to pay burdensome alien duties. The best

¹⁸ Petition to House of Commons in Max Kohler, "A Memorial of Jews to Parliament Concerning Jewish Participation in Colonial Trade, 1696," in *Publication of the American Jewish Historical Society (PAJHS)*, No. 18 (1909), 123-127. The bill was passed as 7 and 8 William III, c. 22, Sec. 4.

remedy was to become endenized, which was, by today's standards, the equivalent of permanent residence. As denizens they would pay the same duties as native-born merchants, they could own land and transmit it to natural-born heirs. But endenization applied only to the individual applicant. Children who were born outside England prior to their father's endenization remained aliens and therefore could not inherit his property. The monarch could also withdraw a denizen's privileges, even posthumously, and his heirs would lose their inheritance.¹⁹ For most Jews living in England at the time this was meaningless because they were poor and unlikely to leave any assets. But for merchants with significant wealth this was indeed an impediment. Naturalization was the only other remedy to the situation of limited commercial and citizen rights, and it was available to those who could pay the high price for a private naturalization act. Professing Jews, however, were excluded from this privilege because applicants were required to take the Sacrament. Thus Jews born outside the country were generally barred from British citizenship. Nevertheless, Britain's relative toleration together with its burgeoning mercantile economy continued to attract Jewish migrants into all parts of the British empire, particularly to port cities.

¹⁹ A. H. Carpenter, "Naturalization in England and the American Colonies," in *American Historical Review*, Vol. 9, No. 2. (Jan., 1904), 291-292; Todd Endelman, *The Jews of Britain, 1656 to 2000* (Berkeley, University of California Press, 2002), 36-7; Thomas W. Perry, *Public Opinion, Propaganda, and Politics in Eighteenth Century Britain: A Study of the Jew Bill of 1753* (Cambridge, Harvard University Press, 1962), 15-16.

Port cities in the Atlantic world represented the nodes in Jewish merchants' multi-layered webs of interaction. They enable us to see both local contexts and broader patterns.²⁰ Jonathan Israel's *Diasporas Within a Diaspora: Jews, Crypto-Jews and the World Maritime Empires, 1540-1740* and Paolo Bernardini and Norman Fiering's *The Jews and the Expansion of Europe to the West, 1450-1850* show that Atlantic Jews, and the Crypto-Jews and New Christians associated with them, were in the forefront of trade relations within empires and, moreover, traversed imperial and religious boundaries. Jews were a "factor in the colonization of the New World," the essays in Bernardini and Fiering's collection show, and they "participated in creating connections between the Old and New World." They contributed to the shaping of colonial societies, and as Bernardini puts it, the New World also "influenced the destiny, as well as the character, of the Jewish 'Nation.'"²¹ Richard L. Kagan and Philip D. Morgan's *Atlantic Diasporas: Jews, Conversos, and Crypto-Jews in the Age of Mercantilism, 1500-1800* shows that Jews who participated in Atlantic world commerce made a mark on every level of colonial life. In addition to conducting trade, some were landowners and some even achieved a measure of political power. They

²⁰ Bernardini and Fiering, *The Jews and the Expansion of Europe*; Israel, *Diasporas Within a Diaspora*; Kagan and Morgan, *Atlantic Diasporas*; Knight and Liss, *Atlantic Port Cities*; Cesarani, *Port Jews*; Cesarani and Romain, *Jews and Port Cities*.

²¹ Bernardini and Fiering, *The Jews and the Expansion of Europe*, 1, 2; Israel, *Diasporas Within a Diaspora*; Kagan and Morgan, *Atlantic Diasporas*; Knight and Liss, *Atlantic Port Cities*; Cesarani, *Port Jews*; Cesarani and Romain, *Jews and Port Cities*.

crossed social boundaries, usually via commercial ventures, and often integrated into the broader society. Jews did not do business solely with other Jews. They interacted with non-Jews, employing them, working for them, investing in partnerships, and hiring them as agents or acting as agents for them. But at the same time, there was not a simple process of integration. Jewish identity shifted according to circumstances in different domains, and Jews often compartmentalized life into personal religious and worldly secular domains.²²

The historiography on Atlantic Jews and Port Jews focuses on Sephardic Jews — Jews, Crypto-Jews, and New Christians of Spanish and Portuguese descent -- who moved to the New World, and founded the earliest Jewish communities, including in what would become the United States too. They dominated Jewish life in New York, Newport, Charleston, and Savannah. In these communities, most of the prominent merchants had migrated from other Atlantic ports and they came from families who had engaged in trade for generations and whose networks had long been in operation. The emphasis on the Sephardic diaspora, however, has veiled the fact that Ashkenazi Jews -- Jews of central- and eastern-European descent -- began moving westward toward the end of the seventeenth century to the more tolerant western European countries of Holland and England, and some of them migrated to Dutch and British colonies, where they, too, conducted trade, and formed connections with colleagues in

²² Paolo Bernardini, “Introduction” in Bernardini and Fiering, *The Jews and the Expansion of Europe to the West*, 1; Kagan and Morgan, *Atlantic Diasporas*, ix.

far-flung locations. They, too, encountered new environments and acted upon them. But they constituted a separate Diaspora from that of their Sephardi co-religionists.²³

Although Jews as a whole shared religious beliefs, Sephardim and Ashkenazim were culturally different from each other. They had separate regional and cultural histories; their religious customs varied; they spoke different languages; they had adapted to different environments, and they interacted to differing degrees in their host cultures. In spite of their shared religion, Sephardim did not welcome Ashkenazim into their commercial or social networks. In fact, relations between the two groups were strained. In London and Amsterdam, they formed their own separate communities. In the New World, their numbers were at first insufficient to support separate congregations and Ashkenazim joined the already-established Sephardi synagogues but they remained socially divided. For a period of time, Sephardim constituted the elite of the Jewish community, with Ashkenazim predominating in the lower ranks.²⁴ They hardly ever cooperated in business. In other words, even though Ashkenazim were grudgingly allowed to join Sephardic synagogues, they rarely integrated into Sephardi networks.

Ashkenazim began migrating to the Atlantic world in small numbers in the first decades of the eighteenth century, including the Franks and Levy families of New

²³ The scholarship on Port Jews reflects an effort to rectify the long-standing emphasis by historians before that on Ashkenazim. See Sorkin, "The Port Jew," 87.

²⁴ Sarna, *American Judaism*, 18; Faber, *A Time for Planting*, 57-65.

York and London. Ashkenazi migration to the New World, including – most notably for this study – to Pennsylvania, increased after 1740, the year Britain instituted a significant reform. Parliament passed the Plantation Act, which allowed settlers born outside the British realm to become naturalized after seven years' residence. In addition, it allowed Jews to take an oath on the Five Books of Moses and without the words "upon the true faith of a Christian."²⁵ This change mitigated the constraints that Jews who were drawn to the commercial opportunities in the British empire had until then been compelled to accept. London had been attracting Ashkenazi migrants fleeing adverse conditions in central and Eastern Europe since about the beginning of the century but now the Act offered Jews an opportunity to enjoy the same rights and privileges in their economic lives as any other naturalized subjects, as long as they settled in the colonies.²⁶

As was the case for Sephardim, it was the prospect of participating in trade that promoted Ashkenazi migration. The Franks and Levy families in New York *had* risen to elite ranks in the Atlantic trading community and their presence in the Atlantic was critical for some of the Ashkenazi migrants who would arrive starting in the 1740s,

²⁵ Morris U. Schappes, *Documentary History of the Jews in the United States, 1654-1875* (New York, Citadel, 1950); Faber, *A Time for Planting*, 17; Jacob Rader Marcus, *United States Jewry, 1776-1985*, Vol. 1 (Detroit, Wayne State University Press, 1989), 41.

²⁶ Ashkenazim from Central and Eastern Europe had begun to move westward since the mid-seventeenth century. See Jonathan Israel, *European Jewry in the Age of Mercantilism, 1550-1750*, 2nd ed. (New York, Oxford University Press, 1989), 104-5; Faber, *A Time for Planting*, 12-13.

especially in and around Philadelphia. Nathan Levy and David Franks – the men mentioned in the beginning of the chapter -- and some of their siblings were the first documented Jewish settlers in Philadelphia. Almost all of the Jews who followed were newcomers. They had no network of kin and colleagues in Atlantic port cities and they were strangers to local customs and norms. Levy and Franks were members of an early Ashkenazi Atlantic network, and they would assist some of their newly arriving coreligionists by giving some of them their first opportunities, thereby providing the foundation for Philadelphia's Jewish trading community. The Jews who settled in Philadelphia provide an opportunity to explore the early Ashkenazi migrants to the Atlantic world: their mutual dependency as they built their lives and community, and, additionally, the ways they integrated into the life of the city as they built networks of trade.

A growing literature on commercial networks in general and Jewish commercial networks in particular provides important context for this dissertation. Historians have shown that Jews' dispersal facilitated their commercial endeavors, especially during the early modern period when there were few legal and commercial safeguards and communication was slow. Cooperation within a network provided merchants with a modicum of control when they were at the mercy of world prices of commodities, shipping and insurance prices, scarce capital, unstable foreign exchange

markets, and overseas and local demand.²⁷ By tying their economic interests together they encouraged mutual dependency, which also reinforced their relationships.

Kinship and ethnic bonds engendered accountability and promoted honesty, and, consequently, a degree of trust. Jews represented one another's interests in far-flung locations and served as agents for one another in distant economic transactions.²⁸

Kinship networks, or even ethnic- or religious networks, made the process of gauging an associate's economic buoyancy as well as his dependability and honesty a little easier. In these networks, commercial relationships overlapped with social relationships, and the multiple channels of communication in a network permitted members to monitor one another more effectively. They particularly needed to monitor colleagues' economic behavior and their credit and to become informed about suspicious or untrustworthy behavior, which was a constant concern, even with kin. In

²⁷ Cathy Matson, "Thoughts on the Field of Economic History," in Cathy Matson, (ed.), *The Economy of Early America* (University Park, Pennsylvania State University, 2006), 13.

²⁸ On Jewish networks see Cornelia Aust, "Commercial Cosmopolitans: Networks of Jewish Merchants Between Warsaw and Amsterdam, 1750-1820," (PhD Diss., University of Pennsylvania, 2010); Noah Gelfand, "A People Within and Without: International Jewish Commerce and Community in the Seventeenth and Eighteenth Centuries Dutch Atlantic World" (PhD diss., New York University, 2008); Sarah Abrevaya Stein, *Plumes: Ostrich Feathers, Jews, and a Lost World of Global Commerce* (New Haven, Yale, 2008); Daviken Studnicki-Gizbert, "La Nación"; Francesca Trivellato, "Sephardic Merchants in the Early Modern Atlantic and Beyond: Toward a Comparative Historical Approach to Business Cooperation"; Francesca Trivellato, *Familiarity of Strangers*; Tijl Vanneste, *Global Trade and Commercial Networks: Eighteenth-Century Diamond Merchants* (London, Pickering & Chatto, 2011).

other words, networks enabled merchants to police both the increasing spread of deep credit connections and the potential for risks to turn sour unexpectedly. Networks, then, promoted trust, or trustworthiness, and guarded against the breakdown of that trust as well – and all trust was a basis for earning essential credit among all merchants, including fledgling or far-flung Jewish settlements.²⁹

In daily business, however, Jews confronted many of the same concerns that merchants in the dominant culture faced and a study of Jewish trade networks needs to be incorporated into the larger historiography on Atlantic World trade. David Hancock, Cathy Matson, and Sheryllynn Haggerty all investigate merchants' connections and modes of cooperation. They demonstrate that the term *merchant* referred to a variety of large- and small-scale traders, including factors, brokers, petty merchants, hucksters, and hagglers. They also show that producers, merchants, shippers, traders, and distributors were financially interdependent. They provided one another with capital and credit. They also spread risk by investing together in ships and business ventures. Families were an important feature of these networks too. Members often dispersed throughout the Atlantic to maximize their trade opportunities, learning the mechanisms of trade as agents for established merchants abroad or in a regional city, or as sailors and supercargoes. These practices enabled

²⁹ Craig Muldrew, *The Economy of Obligation: The Culture of Credit and Social Relations in Early Modern England* (New York, St. Martin's, 1998), 3-4, 100-101; Sheryllynn Haggerty, *"Merely for Money"? Business Culture in the British Atlantic, 1750-1815* (Liverpool, Liverpool University Press, 2012).

them to nurture connections and to extend their networks.³⁰

Conducting business in the Atlantic world was uncertain and precarious. While some joint ventures spread risk, too close an involvement with an untrustworthy or unlucky partner could undermine associates too; and businessmen had to be cautious about their partners' liquidity and honesty. There were large- and small- scale merchants among Philadelphia's Jewish traders too, and they exhibited the same features and methods of doing business that these scholars have demonstrated. Producers, distributors, merchants, tradesmen, brokers, and factors all cooperated. Jews' endeavors and obstacles in the world of mercantile trade were like those experienced by other social groups.

Philadelphia's Jewish merchants and their associates further afield exhibit other patterns that scholars have identified among the wider community of merchants,

³⁰ On trade networks see David Dickson, Jan Parmentier and Jane Ohlmeyer, (eds.), *Irish and Scottish Mercantile Networks in Europe and Overseas in the Seventeenth and Eighteenth Centuries* (Gent, Academia Press, 2007); Haggerty, "Merely for Money"? and *The British-Atlantic Trading Community, 1760–1810: Men, Women, and the Distribution of Goods* (Boston, Brill Academic Publishers, 2006); Marsha Hamilton, *Social and Economic Networks in Early Massachusetts Atlantic Connections* (University Park, Pennsylvania State University Press, 2009); David Hancock, *Oceans of Wine: Madeira and the Emergence of American Trade and Taste* (New Haven, Yale University Press, 2009) and *Citizens of the World: London Merchants and the integration of the British Atlantic Community, 1735-1785* (New York, Cambridge University Press, 1995); Cathy Matson, *Merchants and Empire: Trading in Colonial New York* (Baltimore, Johns Hopkins University Press, 1998); Sarah M.S. Pearsall. *Atlantic Families: Lives and Letters in the Later Eighteenth Century* (New York, Oxford, 2009); Diane E. Wenger, *A Country Storekeeper in Pennsylvania: Creating Economic Networks in Early America, 1790-1807* (University Park, Pennsylvania State University Press, 2008).

too. In the world of trade, credit was critical, as Craig Muldrew and other scholars argue. For those starting out, trade was only possible if one had reputable and generous connections. Trade could be profitable, but was also risky. In addition to the normal economic fluctuations associated with trade, external events such as shipwrecks, damage, and Indian attacks could ruin a person, as could a dishonest associate. Good business habits led to getting credit; and credit begot credit. When people monitored others and took pains to assure colleagues of their integrity, credit was their concern. They monitored one another, warning colleagues of people who had stepped over a line, because business associates, even family members, exercised unscrupulousness and bad judgment on occasion, too. Not remitting payment promptly could have a domino effect because the person who was owed money might owe money to someone else. Consequently, a person's diligence when it came to paying debts affected the regard in which he was held, and had bearing on future credit. Network connections did not protect reputations. And merchants did not rescue one another from bad debt because trade could be precarious and people had to safeguard their own businesses.³¹

There were other benefits to network ties. They enabled merchants to place their sons in the employ of a trusted colleague to undergo a period of training. A clerkship or apprenticeship was an essential step to learning the entrepreneurial and

³¹ Muldrew, *Credit, Market Relations and Debt Litigation*; Matson, *Merchants and Empire*.

technical skills necessary for conducting trade, including letter writing and bookkeeping, port and customs house procedure, and to gain knowledge of the commodities in which merchants traded.³² By spending some time working for an established merchant, an apprentice could also build up a reputation, which was critical for establishing credit. His employer could recommend him to colleagues who might provide him with a modest shipment of manufactured goods on credit. Most merchants and traders got their start this way, but the sons of wealthy merchants, “young men of fortune” as Thomas Doerflinger terms them, had access to the best opportunities for training. They could enter their fathers’ or other relatives’ firms, and then, with some experience they could enter into commerce on their own account with enough capital to buy a share in a vessel. In contrast, young men from middling families and without solid ties to an established merchant typically started on a lower rung of the ladder, working for an artisan or a shopkeeper, and investing small sums, sometimes for many years.³³

Merchants needed colleagues from whom they purchased and to whom they sold goods, and they needed agents in distant ports to oversee their interests. There were not yet banking systems to provide institutional support for capital investment in

³² Konstantin Dierks, *In my Power: Letter Writing and Communications in Early America*, (Philadelphia, University of Pennsylvania, 2009); Haggerty, “*Merely for Money*”?, 45-65.

³³ Doerflinger, *A Vigorous Spirit of Enterprise*, 47; Haggerty, “*Merely for Money*”?, 97.

trade, and rather than making payment for goods, merchants operated within a system in which they owed each other for goods valued in currencies and recorded as book credit. This was largely because of a scarcity of cash. Any commercial exchange involved credit, which was “the lynchpin of trade.” A chain of credit relationships tied one merchant to many others. Merchants had to assess whether a colleague was a good credit risk because they would be financially bound together when they engaged in a commercial venture, and one person’s loss could therefore prevent him from meeting his obligations to his colleagues and affect his colleagues’ credit, and their colleagues’ credit in turn.³⁴

Networks were also a source for marriages. Marriages allowed merchants to reinforce connections among those who had a similar economic and social status and they bound colleagues together more closely in business, promoting an even greater degree of trust. This was especially advantageous for Jews, for whom endogamy was often important, especially when numbers in any community were relatively small.³⁵

Even though networks engendered trust, it was not unequivocal. Trust did not flow automatically from Jewish- or any other ethnic networks, or even from kin relationships. Merchants had to be pragmatic, and they always analyzed the risks of dealing with someone, even a family member. They considered past conduct and

³⁴ Matson, “Thoughts on the Field of Economic History,” 13; Doerflinger, *Vigorous Spirit of Enterprise*, 135; Haggerty, “*Merely for Money*”?, 2.

³⁵ Studnicki-Gizbert, “La Nacion among the Nations,” 84-85; Trivellato, *Familiarity of Strangers*, 21-42, 152; Aust, “Commercial Cosmopolitans,” 94-109.

weighed up whether the candidate was likely to live up to expectations. For kin, then, the *prospect* of entry into the network may have been automatic, but inclusion was not. The same concerns about risk and colleagues' credit applied to family. If one merchant suffered a setback it could affect his peers. Consequently, any network member's economic interests were his colleagues' concerns too, and merchants had to be cautious about who they admitted to the network. If a merchant within the network suffered a setback in business, members carefully weighed up whether to assist that person in getting back on his feet. There was a fine line between bad luck, bad judgment, and incompetence. Their support was never unconditional and it almost always carried instructions about how to proceed in the future.³⁶ Nevertheless, close connections among members of diasporic networks promoted upstanding behavior and, therefore, increased trust.

Another motivation for Jews' close bonds across far-flung communities, in fact, had to do with maintaining their integrity as practicing Jews. Each community's diminutive numbers and the dominant Christian environment were obstacles to preserving their Jewish identity, but ties among Jews in dispersed communities – as collaborators in trade and as coreligionists – bolstered their religious customs and provided a level of cohesiveness. Connections with Jews in other colonies enabled Jews to find marriage partners; and ties among various communities also established a

³⁶ Trivellato, "Sephardic Merchants in the Early Modern Atlantic," 105-7; Haggerty, "*Merely for Money*"?, 67.

safeguard in case they were forced to flee. They would have a place to go and another community to join.³⁷

The existence of Jewish networks raises the question of whether theirs were any different from other trade networks. The Atlantic world was home to other diasporic trading communities who were, like Jews, linked via a combination of social ties and exchanges, and displayed a level of internal cohesion and natural solidarity – Huguenots, Quakers, Irish Catholics, and Scottish dissenters, for example.³⁸ A strong sense of community linked members of each diasporic group, transcending national or colonial boundaries. As Frederick B. Tolles explains with regard to Quakers, they were “a ‘peculiar people’ called to be different from ‘the world’s people.’” Their sense of community therefore “caused Philadelphia Friends often to feel that they had more in common with fellow Quakers” elsewhere than they had with adherents of other

³⁷ When the Dutch lost Brazil to the Portuguese, for example, the Jews who lived there fled. Some went to Holland while others sought opportunities in other colonies including Curaçao, Surinam, and Barbados, and New Holland. See Jonathan Israel, *The Dutch Republic: Its Rise, Greatness, and Fall, 1477-1806* (Oxford, Clarendon, 1995); Wim Klooster, “Networks of Colonial Entrepreneurs: The Founders of the Jewish Settlements in Dutch America, 1650s and 1660s,” in Kagan and Morgan, *Atlantic Diasporas*, 34.

³⁸ See Frederick B. Tolles, *Meeting House and Counting House: The Quaker Merchants of Colonial Philadelphia, 1682-1763* (Chapel Hill, University of North Carolina Press, 1948); Jon Butler, *The Huguenots in America: A Refugee People in New World Society* (Cambridge, Mass., Harvard University Press, 1983); David Dickson, et al, *Irish and Scottish Mercantile Networks*; Marsha Hamilton, *Social and Economic Networks*. There were also groups in other parts of the globe with similar patterns, for example Armenians and Hindus.

denominations closer to home.³⁹ Intra-group cohesion and solidarity related to cultural features specific to each group, including religious traditions and social arrangements. Jews' commonalities -- their shared heritage and history -- united them. What differentiated Jews from other groups was their religious practice and a specific history of "otherness." But it was not only Jews' religious customs and their sense of their separate identity that promoted their internal cohesion and solidarity; it was also the fact that their contemporaries had always marked them as outsiders. Christian dissenters in the British colonies were often outsiders too, but Jews' rejection of the New Testament removed them even further from the dominant culture and brought them closer to the threat of anti-Jewish prejudice and persecution, which was ubiquitous throughout Europe.⁴⁰

On the other hand, Jews' participation in commerce brought them into contact with non-Jewish trading partners. In addition to transacting business with one another, they formed partnerships and forged friendships, and, sometimes, merged their

³⁹ Frederick B. Tolles, *Meeting House and Counting House*, 89.

⁴⁰ Jews also differed because the Atlantic world created a "multivalent and decentralized" Protestantism. A variety of Protestant denominations were thrown together and achieved a degree of religious conformity. Huguenots, for example, came to colonial America and experienced "rapid social and religious disintegration." They failed to sustain any group cohesion beyond the first generation, merging with Anglican and Dutch Reformed churches, because they shared Protestantism and a racial background with the mainstream. See Jon Butler, *The Huguenots in American*, 2, 7, 9; Carla Gardina Pestana, "Religion," in David Armitage and M.J. Braddick, (eds.), *The British Atlantic World, 1500-1800*, (New York, Palgrave Macmillan, 2002), 90.

families. Their commercial transactions gave them access to the dominant economic culture and affected the ways that Jews saw themselves relative to their non-Jewish peers, and the ways that their non-Jewish contemporaries saw them.

This study is an attempt to explore the economic culture of the Jews who made Philadelphia their home in the middle of the eighteenth century and the subsequent generation, but also to investigate the ways in which economic enterprises shaped the social, cultural, and political aspects of Jewish lives where they chose to live. It is a case study of one community in one city but it maintains an awareness of the broader Atlantic world. The extensive records of Barnard and Michael Gratz and, later, their sons form the basis of this dissertation. Their accounts and correspondence shed light on their extensive economic endeavors and on their myriad relationship with a much wider number of Jews and non-Jews in the mid-Atlantic region and beyond. While the purpose of these records was to coordinate and track their economic interests, they also offer information about their social and cultural lives. In addition, to a certain extent, these records compensate for a scarcity of account books and letters pertaining to other Jewish merchants as they pertain to the Gratzes' colleagues who were scattered through the Atlantic world. Other smaller collections flesh out this core material, including letters and account books of other Jewish and non-Jewish merchants, and records of officials with whom they dealt in the Indian trade and army supply. I have also utilized contemporary newspapers. In addition to multitudes of advertisements that provide information about Jews' mercantile endeavors, articles that feature Jews as subjects also shed light on the attitudes of and influences on non-

Jewish contemporaries.

This dissertation is comprised of three chronological sections. Each section contains one chapter that deals with economic enterprises and the economic culture, and one chapter that considers what it meant to be Jewish at the time, from the perspective of both Jews and non-Jews. The first section deals with the period from 1736 until the end of the Seven Years' War in 1763. It highlights the significance of Nathan Levy, who died in 1753, and, especially, David Franks as they made Philadelphia a node in their kinship network and prompted the migration of Ashkenazim. It looks at Franks' extensive economic interests including import/export, shipping, the Indian trade, and army supply, and the roles his colleagues played in his enterprises. It also looks at the ways that Jewish newcomers got experience and started to develop their network. The second chapter juxtaposes the experience of American-born, acculturated David Franks who joined elite circles in Philadelphia, with his immigrant Jewish colleagues whose social circle was comprised of other Jewish immigrants. Their mutual dependency was based not only on commerce but also on their social and religious needs. This chapter also looks at non-Jews' perceptions of Jews and representations that circulated and may have influenced their non-Jewish colleagues.

The second section deals with the period beginning with Pontiac's Rebellion at the close of the Seven Years' War in 1763 and encompasses the Imperial Crisis and the Revolution. Chapter three details the ways in which Jewish immigrants continued to build their businesses and their networks. David Franks demonstrates the extent of

an efficient network. He was the middleman between his London family and the frontier, and he relied on his former clerks – his trusted associates – to conduct his complex operations. The chapter also examines the opportunities and the hurdles that the tensions with Britain posed. Franks secured the lucrative contract to supply the British troops brought to the continent to manage the hostilities on the frontier. This enabled him and his associates to dominate the Indian trade at Fort Pitt. At the same time, the embargoes on trade with Britain interfered with business at precisely the time when some of the immigrants were trying to expand. Their western connections and enterprises gave them access to western lands and they joined the rush for land, investing money and hope in profits. Chapter four explores Jews' continuing efforts to build their religious community – to assert their identity – and at the same time to demonstrate, through their commercial endeavors, that they were like their white American contemporaries. It also deals with the choice they were forced to make when the Revolution broke out. They benefited greatly from British toleration, and some, especially David Franks, were inextricably tied to London. At the same time, their interests, assets, and connections were in America.

The final section looks at the period following the revolution until the early 1820s. The fifth chapter highlights the ways in which this network changed as the first generation of immigrants aged and died and their acculturated, American-born sons took over. Although long-time associations between Jewish families endured, each family now relied less on Jewish colleagues because each one its own strong node comprised of brothers, cousins, and brothers-in-law. This rising generation benefited

from the same strategies that the Franks and Levy family had used to bring sons into business: they provided training and sent them further afield to expand the families' reach. But unlike Levy and Franks, who needed trustworthy agents locally, this generation, with plenty local family members to serve their interests, largely excluded the more recent newcomers who continued to trickle into the area. As the young republic stabilized, these men began to expand their families' much reduced businesses and to look to Europe and Asia as a lucrative prospect, while also expanding their western interests. A sojourn in Philadelphia during the Revolutionary War gave some who lived further afield access to Philadelphia's most prominent merchants, most notably Stephen Girard, who employed Jews with links to Philadelphia as agents in New York, Virginia, and London. The final chapter addresses the persistent paradox of Jews' separate identity and their inclusion and acceptance, an issue that became more prominent for this acculturated generation that saw itself as wholly American. The pull of the dominant culture intensified, and their outsider status seemed to become accentuated too. Their economic interests and their cultural and recreational activities demonstrated their attempts to overcome the potential impediments that resulted from their status as "other." They asserted their loyalty to the country and their worth as citizens by joining their non-Jewish peers in investing in corporations aimed at developing the country's infrastructure.

This dissertation seeks to contribute to a new understanding of Jewish life in early America. It raises questions about why Ashkenazi Jews settled in Philadelphia, and how they broke into the world of trade as they established themselves. It argues

that their perception of economic opportunity drew them to the rapidly growing city and its developing backcountry. Connections to other Jews, and a shared identity, were critical aspects of their experience but their inclusion in the economic culture of the city reveals a distinctive transnational network that this set of Jews formed. Further, a close look at this network sheds light on the fact that Jews' commonalities did not automatically translate to cooperation in business. Ineptitude, economic failures, dishonesty, and distrust divided Jews at important moments. And although Jews' economic enterprises gave them access to the dominant culture, vital differences sometimes undermined or limited those relationships and interfered with Jews' full inclusion.

SECTION ONE
BEGINNINGS, 1736-1763

Chapter 1

EMERGENT CONNECTIONS

“I am Very much pleased with the [proposal] you make of David’s [e]ntering into partnership with my brother [N]athan,” Abigaill Levy Franks of New York wrote in 1742 to her son Naphtali, a London-based merchant.⁴¹ David was another of Abigaill’s sons; he had recently settled in Philadelphia where he had opened a shop not far from his uncle Nathan Levy’s store. Nathan Levy and David Franks were sons of New York merchants who had business connections throughout the Atlantic world, and their partnership further entwined families that were already closely associated through marriage alliances that bolstered their commerce. This multigenerational kinship network connected the interests of fathers and sons, brothers, uncles and nephews, cousins, and in-laws. Within the network, port city traders acted as agents and partners for one another, mentored one another’s sons, and staked out new opportunities that might benefit everyone.

⁴¹ Abigail Levy Franks to Naphtali Franks, June 3, 1742, in Gelles, *Letters of Abigaill Levy Franks*, 107. Abigaill Levy Franks’ letters are held in Franks Family Papers, P-142, American Jewish Historical Society, New York (AJHS). They have also been published in Leo Hershkowitz & Isidore S. Meyer, (eds.), *The Lee Max Friedman Collection of American Jewish Colonial Correspondence: The Letters of the Franks Family, 1733-1748* (Waltham, American Jewish Historical Society, 1968).

The Levy and Franks families exemplified several strategies that merchants typically utilized. First, their interweaving of interests engendered trust within their circle and created reputations that might be marshaled outside the network. Having partners who were also closely related reduced one of the risks associated with trade, something that frequently preoccupied merchants. Second, Naphtali and David Franks and Nathan Levy had moved from their childhood homes to other ports, a step that sons of merchants often took so they could oversee the family's enterprises there. In an age when commercial transactions spanned long distances and travel and communications were slow, it was essential to have trustworthy associates on the spot to manage them. They sought out avenues for commerce in order to augment the family's interests and to create their own branch of business. Indeed, Levy and Franks' enterprises would bring Philadelphia and its hinterlands -- an area on the brink of rapid growth -- firmly into the families' commercial ambit. Their London kin sent manufactures to them to supply a burgeoning settler population and Indian goods for the booming fur trade. In turn, they shipped furs and skins -- items in high demand in Europe -- and Pennsylvania commodities to their London colleagues.

Thus Levy and Franks made Philadelphia an important node for their family network. They also helped to integrate Philadelphia and its environs into an expanding Jewish Atlantic world by enabling other Jews who settled to get a foothold in local trade. When Levy and Franks arrived, there were very few Jews living in Philadelphia

– if any at all – but others began trickling into the region starting in the 1740s.⁴²

Unlike Levy and Franks, however, they were predominantly new immigrants to North America. They arrived with little capital, no experience in the local market, and without a family network and the associated credit and connections to jump-start their businesses. Without these things it was almost impossible to break into the commercial milieu. The surest way to get a start was via someone who was already participating in trade, but no merchant would have simply trusted someone of whom they knew nothing.⁴³ Jews' bonds impelled Levy and Franks to assist some newcomers, and they set in motion a system whereby Jews with established businesses gave other newcomers an entrée into the world of trade.

Jews formed an imagined community. Their automatic bonds were based on a collective identity that was largely dependent on their religious commonalities and their shared experience as religious outsiders. Partly out of obligation to coreligionists and, sometimes, partly because of a tenuous connection, Levy and Franks gave some

⁴² Wolf and Whiteman, *History of the Jews of Philadelphia*, 24-25, 53; Marcus, *The Colonial American Jew*, Vol. 1, 323. Wolf and Whiteman, 18-20 and Faber, *Time for Planting*, 39, document a Jewish presence prior to this time – Jews from New Amsterdam traded along the Delaware River from the mid-seventeenth century. Wolf and Whiteman also maintain that in spite of the lack of records, there were probably Jews who had already settled in the area. The first documented evidence of a Jew in the area pertains to Isaac Miranda, a convert who immigrated to Pennsylvania. James Logan referred to him as “an apostate Jew or fashionable Christian.” See also Faber, *A Time for Planting*, 38-39; and Marcus, *Early American Jewry*, Vol. 2, 5.

⁴³ On ways in which young men started their careers in trade, see Doerflinger, *Vigorous Spirit of Enterprise*, 47; Haggerty, “*Merely for Money*”?, 97.

of the earliest settlers their start: they provided clerkships or consignments of goods to sell on commission. In turn, once newcomers achieved a modicum of commercial success, they sponsored others. Jewish settlers in Philadelphia and its environs formed connections with one another and cooperated with each other in business, reinforcing the place of Philadelphia in a Jewish Atlantic web of commercial interaction, and in the wider Atlantic of all traders.

The importance of Jews' bonds notwithstanding, business interests ultimately dictated Jews' interactions and relationships with one another. Religious commonalities seldom overrode pragmatism, and they spurned other Jews who were irresponsible or untrustworthy. They did not limit their business circles to Jews. Once they had established themselves, they came to enjoy associations with gentile partners, agents, customers, and patrons unhindered by any constraints. The purpose of trade networks – connections among merchants and traders – was to more effectively participate in commerce. It was often advantageous to nurture connections, but it was equally important to terminate economic ties when they threatened to undermine a merchant's livelihood. Business expedients could determine the depth of a relationship. In some cases trade brought merchants together, irrespective of religion, and in other cases their business concerns superseded religious bonds. Philadelphia's early Jewish merchants provide an opportunity to examine the complex dynamics among Jews and between Jews and non-Jews as they initiated contact with one another, maintained or severed ties, and constituted networks, keeping some individuals outside of them while embracing others.

When Levy and Franks settled in Philadelphia they were connected to one of the earliest Ashkenazi Atlantic kinship networks. Some background is necessary to underscore the magnitude of their collective commercial interests and the benefits Levy and Franks derived from these connections. Their fathers, Moses Levy and Jacob Franks, entered the Atlantic commercial milieu at the end of the seventeenth century. Both were in the first wave of Ashkenazi migration to London and New York. Nathan Levy's father Moses Levy moved to London from German territory when he was a child.⁴⁴ His family was well established in London by the end of the seventeenth century when Levy made his way to New York with his wife and oldest children.⁴⁵ He arrived with little capital but he had a solid foundation of family support from abroad, commercial connections in many ports, and the skills he needed to engage in commerce over long distances. Compared with London, New York was small and provincial in the late 1600s, but like Jewish merchants throughout the Atlantic world,

⁴⁴ Malcolm H. Stern, *Americans of Jewish Descent: A Compendium of Genealogy* (Cincinnati, Hebrew Union College Press, 1960), 109, lists Levy's place of birth as Germany. Both families were members of the Great Synagogue, London's first Ashkenazi congregation, which was founded in 1690 – see Cecil Roth, *The Great Synagogue: London 1690-1940* (London, Edward Goldston & Son, Ltd, 1950).

⁴⁵ According to Cathy Matson, Levy became a freeman of the city of New York in 1695 but according to Edith B. Gelles, he arrived in 1703 with his wife Richa Asher Levy and several young children. He likely came to New York to establish himself and then returned to London to accompany his family on their voyage to New York. See Matson, *Merchants and Empire*, 188; Gelles, *Letters of Abigail Levy Franks*, xviii.

Moses Levy's purpose was to put down roots in a new locale and to build his mercantile business. Levy was soon importing goods into New York on vessels owned by London exporters. He rapidly expanded, adding ports of call in Barbados, Jamaica, Rhode Island, Madeira, St. Thomas, Bermuda, South Carolina, Lisbon, Surinam, Newfoundland, Nevis, and Amsterdam to his accounts. Early on he participated in joint ventures with as many as twenty-two other merchants at one time. Levy's business steadily grew more stable and profitable, and by 1717, he was part owner of two ships, one with his son-in-law Jacob Franks.⁴⁶

Levy's daughter Abigaill — the author of the letter cited in the opening of the chapter — married her father's protégé, Jacob Franks. Franks came to New York from London in 1707 and upon his arrival went to live with the Levy family while serving as Moses Levy's clerk, acquiring the skills he needed to participate in mercantile commerce.⁴⁷ Jacob Franks built up a successful mercantile business conducting trade in London, the Caribbean and North American colonies, and he owned and co-owned several ships. From the time of the War of Jenkins' Ear in 1739, he and his London kin had a contract to provide supplies for British authorities in North America and in

⁴⁶ Moses Levy had built up a mercantile business shipping goods between the colonies and Europe. He left an estate of £8000-£8500 in New York currency at his death in 1728, a good deal more than most New York merchants at the time. See Matson, *Merchants and Empire*, 135, 188-190; Gelles, *Letters of Abigaill Levy Franks*, 60n.

⁴⁷ Gelles, *Letters of Abigaill Levy Franks*, xix-xx.

the Caribbean.⁴⁸ He traded all manner of goods but the fur trade was an especially important aspect of his business. He brought furs and hides from the New York backcountry and from as far away as the Carolinas and Georgia to New York for shipment to London.⁴⁹

Levy and Franks both enjoyed commercial associations with many other prominent merchants. Moses Levy and Jacob Franks were co-owners of the ship *Abigail* together with Adolphe Philipse and John Van Cortlandt, two of New York's other successful merchants of Dutch heritage, and they co-owned the ship *Charlotte* with John Van Cortlandt. Levy also partnered with David and Matthew Clarkson, Robert Livingstone, and Paul Richards in other ships, merchants who arrived in New York from England and rose quickly up the commercial ranks.⁵⁰

Franks' clerkship with Levy and his marriage to Levy's daughter Abigail benefited him greatly. Levy also benefited from their relationship as it connected him to the eminent Franks family in England. Jacob Franks' father, Abraham Franks, was one of only a few "Jew brokers" in London, and a man of significant wealth and

⁴⁸ See Jacob Franks' letter to Naphtali Franks, November 22, 1743, in which he advises Naphtali of several vessels bound for Jamaica loaded with goods valued at several thousand Pounds. See Gelles, *Letters of Abigail Levy Franks*, 133. See also Eli Faber, *Jews, Slaves, and the Slave Trade: Setting the Record Straight* (New York, New York University Press, 1998), 134, 179.

⁴⁹ Marcus, *The Colonial American Jew*, Vol. II, 580, 617, 712-3, 723-4.

⁵⁰ Matson, *Merchants and Empire*, 188-190.

reputation, as were his London-based sons. His son Aaron was one of London's most prominent gem merchants, a specialty he honed in Madras where he spent thirteen years. Aaron's brother/partner Isaac, winner of £20 000 in the notorious South Sea 1719 lottery, and stockholder in the Hudson Bay Company, left an estate estimated at £300 000 when he died in 1736.⁵¹ Isaac and Aaron married the daughters of the wealthy merchant Moses Hart, their mother's brother and a cousin of Abigaill Levy Franks, who was a government agent under Queen Anne.⁵² Jacob Franks' sister, also Abigail, married Benedictus Salomons, scion of another mercantile family connected with the Franks in the India diamond trade.⁵³

The tendrils of the Levy/Franks kinship network multiplied, and so did their benefits, as the next generation came of age. In addition to his daughter Abigaill and his son Nathan, Moses Levy had six other sons and Jacob and Abigaill Franks had five sons who entered the world of trade, starting with a period of training under the

⁵¹ Walter. J. Fischel, "The Jewish Merchant-Colony in Madras during the 17th and 18th Centuries: A Contribution to the Economic and Social History of the Jews in India (Concluded)," *Journal of the Economic and Social History of the Orient*, Vol. 3, No. 2 (Aug., 1960), 175-195; Gelles, *Letters of Abigaill Levy Franks*, xix-xx; Marcus, *The Colonial American Jew*, Vol I, 379; Roth, *The Great Synagogue*; Stern, *Americans of Jewish Descent*; Gedalia Yogev, *Diamonds and Coral: Anglo-Dutch Jews and Eighteenth-Century Trade* (Leicester, Leicester University Press, 1978), 65, 113, 152-4.

⁵² Rachel Daiches-Dubens, "Eighteenth Century Anglo-Jewry in and Around Richmond, Surrey," in *Transactions of the Jewish Historical Society of England*, Vol. 18 (1953-4), 146, 150; Endelman, *Jews of Georgian England*, 138, 251.

⁵³ Yogev, *Diamonds and Coral*.

watchful eyes of their fathers' trusted colleagues, just as Jacob Franks did when he served as Moses Levy's apprentice upon his arrival in New York and just as the sons of many other Atlantic world merchants did.⁵⁴ They then served as factors and supercargoes. During the 1720s, Isaac and Michael Levy handled the family's trade in Jamaica and Barbados.⁵⁵ Naphtali Franks went to England in 1733 to work for his uncles Isaac and Aaron Franks who assured Abigaill of their intentions to prepare him for his future in commerce and to promote his interest. Moses and David Franks also served as agents or supercargoes for a period. In 1735, David travelled to Boston to manage family business and Moses took a trip to London in 1738.⁵⁶

Having completed their training, Moses Levy and Jacob Franks' sons dispersed. Michael Levy settled in Jamaica; Nathan Levy went first to London and from there to Philadelphia where his brother Isaac joined him temporarily; Asher Levy, who had also been living in London, arrived in Philadelphia a few years later, as did the youngest brothers Samson and Benjamin; and his brother Joseph settled in

⁵⁴ Stern, *Americans of Jewish Descent*, 55, 109.

⁵⁵ Matson, *Merchants and Empire*, 139, 190. Abigaill Franks' letters indicate people's whereabouts. In 1734, Isaac Levy was in Philadelphia, while in 1737 he was in New York, and after that in London. See Abigaill Franks to Naphtali Franks, Dec 25, 1734, June 5, 1737, Oct 18, 1741, and Oct 30, 1748, in Gelles, *Letters of Abigaill Levy Franks*, 32, 60, 97, 154.

⁵⁶ Abigaill Franks to Naphtali Franks, December 12, 1735, November 20, 1738, Gelles, *Letters of Abigaill Levy Franks*, 50, 63.

London.⁵⁷ Jacob and Abigaill Franks' eldest son Abraham spent some time in Philadelphia and then settled in Montreal; Naphtali remained in London permanently; David and Moses Franks set up a store together in Philadelphia in 1741, but Moses soon returned to New York for several years and then moved to London.⁵⁸

Just as Jacob Franks and Abigaill Levy's marriage bound Franks and his

⁵⁷ Malcolm Stern records Michael Levy as living in Jamaica. See *Americans of Jewish Descent*, 109. There is no record that he was buried in Jamaica, see Richard D. Barnett and Philip Wright, *The Jews of Jamaica: Tombstone Inscriptions, 1663-1880* (Jerusalem, Ben Zvi Institute, 1997); Abigaill Franks to Naphtali Franks, Dec. 16, 1733, Dec 3, 1736, Aug. 29, 1742, in Gelles, *Letters of Abigaill Levy Franks*, 17, 56, 112; Herbert Friedenwald, "Isaac Levy's Claim to Property in Georgia," *PAJHS*, Vol. 9 (1901), 57-62; [Franks 1756 Ledger], Address Book, Gratz Family Papers, Mss.Ms.Coll. 72, Series I, American Philosophical Society, Philadelphia, PA, (APS); David Franks Account Book 1757-1762, Frank M. Etting Collection, Collection 0193, Accounts 1639, 1725-1847, Box B-28, Historical Society of Pennsylvania, Philadelphia, PA (HSP); Power of attorney from Jacob Franks and Moses Franks for David Franks and Nathan Levy to represent them, 26 March 1744 and power of attorney from Benjamin Levy late of New York merchant for David Franks and Nathan Levy to represent them, witnessed by Samson Levy and Matthias Bush, 19 October 1748, Coxe Family Papers, Collection 2049, Series 1, Box 1, Vol. 277, folder 36, HSP [copies in Franks, David Legal Documents and Correspondence, 1744-1778 SC 3643, American Jewish Archives, Cincinnati, OH (AJA)]. Virtually no evidence of Joseph survives, but in 1756 he was living in London and doing business with David Franks. See [Franks 1756 Ledger], Address Book, Gratz Family Papers, Mss.Ms.Coll. 72, Series I, APS.

⁵⁸ Most genealogies, probably all of them taken from Malcolm Stern's *Americans of Jewish Descent*, list Jacob Franks' brother Abraham, but Jacob and Abigaill Franks also had a son named Abraham. See David Franks to Tench Coxe and Andrew Hamilton, May 10, 1782, which states that Abraham Franks was David Franks' brother and that by then Montreal was Abraham Frank's home. See also Malcolm Stern's 1987 correspondence regarding Abraham Franks' genealogy, SC3644, AJA. The collection of letters from Abigaill Levy Franks, including two from Jacob Franks and one from David testify to Naphtali's involvement in the family's affairs. But beyond 1748, he almost entirely disappears from the records. In 1760 he was living in St James Street in London but also "took a house in Queens Square," Solomon Henry, London to Jacob Henry, Feb. 16 1760, SC 4925, AJA.

colleague Moses Levy closer together, other marriages intertwined the family even more densely. Jacob Franks' American children married the children of their most important business associates: Naphtali and Moses married the daughters of their uncles Isaac and Aaron Franks, adding a layer of allegiance among families whose fortunes were already intertwined.⁵⁹

The Levy/Franks kinship network tied together the business concerns of fathers, sons, uncles, and cousins over great distances. By dispersing, family members optimized prospects for the entire group. For example, Naphtali Franks and his cousin Simson Levy were awarded a government contract to supply food to the British naval forces stationed there. In 1741 they chartered a ship to sail from London to New York, then to Jamaica, and back to London. When the ship arrived in New York, Naphtali's factors there – his father and brother Moses – loaded it for its trip to Jamaica.⁶⁰

Their family network provided an extra measure of protection against persistent risks in all ventures. Tying economic interests together encouraged mutual dependency, which also reinforced their relationships. Having trained their nephew Naphtali Franks when he first arrived in London, for example, uncles Isaac and Aaron

⁵⁹ Francesca Trivellato also identifies this pattern among Jewish merchants in Livorno. See *Familiarity of Strangers*.

⁶⁰ Jacob Franks to Naphtali Franks, November 22, 1743, in Gelles, *Letters of Abigaill Levy Franks*, 132-139. The ship was lost at sea and was the subject of insurance claims, involving Naphtali Franks and Simson Levy and other colleagues inside and outside the kin network in legal suits. The venture nevertheless demonstrates the Franks/Levy connections and the ways that their network operated. See Gelles, *Letters of Abigaill Levy Franks*, 99n.

Franks were confident of his competence and sufficiently satisfied with his progress so that in 1737, Aaron Franks left Naphtali in charge of his affairs when he travelled.⁶¹ Support for a family member was never unconditional, however. Family members constantly reappraised colleagues, as they did when Abigaill Levy Franks's London-based brother Asher Levy suffered setbacks leading to his bankruptcy in 1732. His family assessed whether his loss was due to his own bad choices before deciding to help him out of his difficulties. In 1736, their brother Nathan, who was by then in Philadelphia, believed that Asher "Justifys himself," and reported that he "would be Very Glad if [Asher] would come over to Phil[adelphia]." ⁶² Although there is no surviving evidence of their collaboration in Philadelphia, Nathan Levy would not have endorsed someone who was untrustworthy. The risks were too high.

Membership in this expansive network had many benefits but support could be withdrawn. The extended family cut off Jacob Franks' nephew Coleman Salomons after he repeatedly disappointed them. Salomons' mother was Jacob Franks' sister. Her husband Benedictus Salomon's family, like her brothers Isaac and Aaron, were deeply involved in the Madras diamond trade and several of her other sons worked for

⁶¹ Abigaill Levy Franks to Naphtali Franks, July 9, 1733, and June 5, 1737 in Gelles (ed), *Letters of Abigail Levy Franks*, 6-7, 58-9. Naphtali was engaging in his own business by 1743: see Jacob Franks to Naphtali Franks, November 22, 1743 in Gelles, *Letters of Abigaill Levy Franks*, 132-139.

⁶² Abigaill Levy Franks to Naphtali Franks, December 3, 1736 in Gelles, *Letters of Abigaill Levy Franks*, 56. There was not much opportunity to test Asher's integrity and business acumen, however. He died only a few years later.

Isaac and Aaron Franks in Madras.⁶³ Coleman arrived in New York from London in 1732 and boarded with the Franks family.⁶⁴ Based on the family pattern of preparing sons and nephews for business when they came of age, we can assume that Salomons was sent to Jacob Franks to receive his mercantile training. Abigaill Franks suspected him of lying, complained of his violent temper and that he was a spendthrift, and she reported to Naphtali that “Judah’s maid Swore her Self with child by him.” In all, she believed he was a “help Less Unhappy Creature And Noe ways Capable of thinking right for himself.” In 1734, Salomons wound up in jail and by then Jacob Franks had concluded that “he can nor will doe noe more for Him.”⁶⁵

In contrast, Jacob Franks deemed Coleman Salomon’s brother Moses to be reliable in spite of his business failure. In 1741, Moses Salomons and Samuel Levy, a cousin of Abigaill Levy Franks, pursued an interest in South Carolina. The two were already indebted to a creditor when they purchased a large quantity of rice on credit, incurring an additional debt, which they could not pay. In this case, the family believed that Moses Salomons was a victim of circumstances and, perhaps, unscrupulous associates and not a wastrel like his brother. This time Jacob Franks

⁶³ Yogev, *Diamonds and Coral*, 156.

⁶⁴ Gelles, *Letters of Abigaill Levy Franks*, 6n.

⁶⁵ Abigaill Levy Franks to Naphtali Franks, October 10, 1733, June 9, 1734 and Dec. 25, 1734 in Gelles, *Letters of Abigaill Levy Franks*, 15, 19-21, 34.

helped his nephew by settling his debt.⁶⁶ In spite of his misfortune, Moses was evidently deemed to be reliable as he went to India soon after to manage his uncles Aaron and Isaac's business there.⁶⁷

Some risks were beyond merchants' control but they believed that imprudence and carelessness were unforgivable and could easily lead to personal loss and would inevitably affect colleagues' interests as well. Merchants therefore had to choose associates carefully. Aside from a colleague's ability to provide capital and commercial skills for a venture, his most important qualities were honesty and a good reputation. Honesty and reputation secured all-important credit and paved the way for future business. It was honesty and reputation that promoted trust.⁶⁸ Historians often stress that familial networks helped to ensure that one's colleagues were trustworthy because, they believe, implicit trust existed among family. This is only partially accurate. Family connections promoted trust. Family members could train the rising generation, as Isaac and Aaron Franks trained Naphtali, for example, and their close contact would allow a merchant to gauge his protégé's honesty and good judgment, and that he could take directions from his elders. In this way they encouraged honesty

⁶⁶ Abigail Levy Franks to Naphtali Franks, April 26, 1741, June 3, 1742, Aug. 29, 1742, Dec. 5, 1742, June 7, 1743, in Gelles, *Letters of Abigaill Levy Franks*, 87-88, 107 107n, 111, 116, 130, 130n.

⁶⁷ Yogeve, *Diamonds and Coral*, 156.

⁶⁸ Trivellato, *Familiarity of Strangers*, 13; Doerflinger, *Vigorous Spirit of Enterprise*, 19; Muldrew, *Economy of Obligation*, 2.

and a high level of responsibility and accountability. But there was no certainty that family members would live up to their relatives' hopes and expectations.⁶⁹ Merchants had to calculate the risk involved in taking on any colleague, including family. Coleman Salomons quickly used up any goodwill the Franks family had when he first arrived and Jacob Franks simply could not afford to include him in his business dealings. Nor could his colleagues.

In addition, family communication facilitated the transmission of information, which enabled merchants to "monitor the integrity of their overseas agents." As a woman, Abigaill Franks was not directly involved in commerce, but she quickly and efficiently passed on information about others' conduct, participating in what Craig Muldrew describes as "a public means of social communication and circulating judgment about the value of other members of communities."⁷⁰ It was important for merchants to know their associates and to have access to timely information about their propriety.

Access to an established network also came with obligation and responsibility. Nathan Levy therefore gave his brother Asher a second chance, but only after assessing his past endeavors. And Jacob Franks tolerated Coleman Salomons for a period of time until he had firm evidence that he was a liability. Abigaill reminded

⁶⁹ Haggerty, "Merely for Money'?", 66-96, Trivellato, "Sephardic Merchants in the Early Modern Atlantic"; Studnicki-Gizbert, "La Nacion Among the Nations," in Kagan and Morgan (eds.), *Atlantic Diasporas*, 99-122, 75-98.

⁷⁰ Muldrew, *Economy of Obligation*, 2.

Naphtali that having received his uncle Isaac Franks' guidance, he had a similar obligation to family members placed under his supervision. "Your brothers are Very much Obligated to You," she told him, "for the Care you take of there intrest." She urged Naphtali to continue to watch over David's interests and help him get started. She assured Naphtali that even though David did not possess the "Sprightly Genious that the rest have," he was "Indefatigable in business." Young men could not take family members' assistance for granted for long. It was also incumbent on them to prove their worth by showing good business sense and initiative. They had to learn the correct etiquette that such relationships required: they had to show respect to colleagues and patrons. When Moses Franks was sent to London, his mother reminded him of the importance of nurturing the relationships he had established, and advised that he "be Gratefull to his friends & himself, that is regulate his Conduct in Such Sort As to Deserve and keep wath is Soe well begun."⁷¹

Prior to David Franks' decision to settle in Philadelphia the family considered several alternatives. Abigaill told Naphtali that David had "a great Mind to Come to London," but she also mentioned a plan to send him to Jamaica.⁷² The network entanglements elucidate Abigaill and Naphtali's communication about David's plans including the proposed partnership with Nathan Levy highlighted in the beginning of

⁷¹ Abigaill Franks to Naphtali Franks, December 12, 1735 and November 20, 1738, in Gelles, *Letters of Abigaill Levy Franks*, 50, 63.

⁷² Abigaill Franks to Naphtali Franks, July 6, 1740, April 26, 1741 and June 21, 1741 in Gelles, *Letters of Abigaill Levy Franks*, 87, 91.

the chapter. The decision about where he would settle was consequential for the extended family. It was a benefit to have a trusted colleague in a new location where he could serve his associates and satisfy customers. The whole Franks family was involved in making a decision about his future. It is unclear how they settled on the final decision, but Philadelphia had a lot to recommend it.

William Penn granted the charter to incorporate Philadelphia in 1701 and within a few decades this city on the periphery of the British empire was on its way to becoming the largest port in America and the leading financial, political, and intellectual center. Proprietor William Penn founded a Quaker colony but he espoused toleration, partly because of his personal religious beliefs and partly because he hoped to attract a large number of settlers who would purchase land. English, Welsh, and Irish arrived, along with Dutch and Germans all of who joined the Swedes and Finns who had already settled there. Situated on the Delaware River, the town developed quickly as Philadelphians rapidly increased trade to the British Isles, elsewhere in Europe, and the Caribbean, exporting the region's flour, pork, beef, and lumber. Multiple wharves projected into the river to facilitate "[a] very Considerable Traffick, in Shipping and unshipping of Goods." Residents and visitors met at lively taverns and coffee houses, and on Tuesdays and Fridays at the bustling market, which was "allow'd by Foreigners to be the best of its bigness in the known World, and undoubtedly the largest in America," and where a shopper could purchase "every necessary for the support of life thro'ut the whole year, both extraordinary good and

reasonably cheap.”⁷³

Philadelphia’s growth attracted Moses Levy’s and Jacob Franks’ sons. Nathan Levy and his brother Isaac arrived in about 1736 and they opened a store on Front Street, where they sold:

All Sorts of London Nail from 3d. to 30d. Saddlery Ware, Brass, Copper and Tin Ware, striped & plain India Blankets, rose Blankets, Ruggs, blue and red Duffields, long and short Bays, broad-Cloths, Strouds, half-Ticks, Kerseys & Plains, Druggets, Frize, Plush, felt Hats, star Gartering, Shot, and bar Lead, best Powder, best Of Trunks, Copperass, Alum, London Glew, Shalloons, Calimancies, variety of Stuffs, Calicoes, Muslins, Iron Potts, and sundry Sorts of other Goods.

They also imported a “parcel of likely servants,” mostly tradesmen.⁷⁴ By November 1740, Isaac Levy had returned to New York and then moved to London in 1752. Their business association continued with Nathan handling business in Philadelphia until his death in 1753.⁷⁵

Less than a year after Isaac Levy departed, Moses and David Franks arrived in Philadelphia and, like their uncles, set up a shop where they sold imported goods such

⁷³ Alonzo Brock, “Journal of William Black, 1744 (cont.), *Pennsylvania Magazine of History and Biography (PMHB)*, Vol. 1, Nos. 3 and 4 (1877), 242, 244, 405; George Boudreau, *Independence: A Guide to Historic Philadelphia* (Yardley, PA, Westholme, 2012); Edwin B. Bronner, “Village into Town: 1701-1746,” in Russel F. Weigley (ed.), *Philadelphia: A 300-Year History* (W. W. Norton, New York, 1982); Doerflinger, *Vigorous Spirit of Enterprise*, 74.

⁷⁴ *Pennsylvania Gazette*, July 27, Aug. 3, 10, Sept. 7, 14, 1738; Oct 2, 1740.

⁷⁵ Abigaill Franks to Naphtali Franks, Nov 9, 1740 and Sept 6, 1741, and David Franks to Naphtali Franks, April 1, 1743 in Gelles (ed), *Letters of Abigaill Levy Franks*, 83, 96, 121-2; Freidenwald, “Isaac Levy’s Claim to Property in Georgia.”

as tea, fabrics, household goods “and other sorts of European goods cheap for ready Money or four Months credit.”⁷⁶ Moses did not stay long either; he soon returned to New York and moved to England a few years later. David continued selling the manufactured goods that his brother Naphtali sent from England and serving as his family agent.⁷⁷ Only scant sources pertaining to their commercial activities during these years survive but they show the family’s commercial entanglements. Jacob and Moses Franks sent David several bills of exchange, for example, one originating with uncle Aaron Franks in London. David told his brother Naphtali that their father had requested that he “dispose of” two other bills of exchange “for the highest Exchange for Jersey Money” and that he let Naphtali know when the task was completed.⁷⁸ David also handled matters for his uncle Isaac Levy, who told him that he would soon advise what to do “about purchaseing from the privateers.” In 1743 David informed Naphtali that ships captured by privateers were soon expected and that one of them had been “Ransom[e]d for 90,000 p[ie]ce[s] of 8/8.”⁷⁹ David Franks also traveled to

⁷⁶ *American Weekly Mercury*, April 23, May 14, 1741.

⁷⁷ There are few surviving sources to furnish specific information about the Franks family’s collaborations. Three surviving letters from the early 1740s offer some insight. Two are from David to Naphtali and one is from Jacob to Naphtali.

⁷⁸ David Franks to Naphtali Franks, March 14, 1743, in Gelles, *Letters of Abigaill Levy Franks*, 119-20.

⁷⁹ David Franks to Naphtali Franks, April 1, 1743, in Gelles, *Letters of Abigaill Levy Franks*, 121-2.

Georgia on his father's behalf in an attempt to negotiate payment on goods that General (soon, Governor) James Oglethorpe had purchased.⁸⁰ As merchants so often did in their letters to one another, David also updated Naphtali on local prices. And in addition to the tasks Franks attended to in commerce, the Levy and Franks' families -- including David Franks' father Jacob and his brother Moses, and including Nathan Levy's brother Benjamin -- employed Nathan Levy and David Franks to act on their behalf in legal matters.⁸¹

Benjamin and Samson Levy, who joined their brothers in Philadelphia in the 1740s, left a murky record of their commerce, but they relied on the credit and favors of members of the Franks and Levy families in New York, London, Jamaica, and Philadelphia. And they succeeded in joining Philadelphia's elite circles. Samson was a subscriber to the City Dancing Assembly, which was open only to the "elite and fashionable of the city."⁸²

⁸⁰ The vessel that carried the merchandize sank before Oglethorpe had made payment. Jacob Franks to Naphtali Franks, Nov. 22, 1743, in Gelles, *Letters of Abigaill Levy Franks*, 136. See also Stern, *David Franks*, 13.

⁸¹ Power of attorney from Jacob Franks and Moses Franks for David Franks and Nathan Levy to represent them, March 26, 1744; Power of attorney from Naphtaly Hart of NY for David Franks and Nathan Levy to represent him, April 12, 1744; Power of attorney from Benjamin Levy late of New York merchant for David Franks and Nathan Levy to represent him, Oct. 19, 1748, Coxe Family Papers, Collection 2049, Series 2, Box 5, HSP, copies in Franks, David Legal Documents and Correspondence, 1744-1778, SC 3643, AJA.

⁸² John F. Watson, *Annals of Philadelphia, and Pennsylvania, in the Olden Time: Being a Collection of Memoirs, Anecdotes, and incidents of the City and its*

David Franks had only been in Philadelphia for about a year when his brother Naphtali suggested that he and Nathan Levy form a partnership. Both knew that a partnership could be advantageous, but they also had to consider the other's prospects, rectitude, and reputation before tying their fortunes together. Clearly, each was satisfied and in 1743 the two men sealed the deal.⁸³ They sold European and East Indian goods including all kinds of fabrics and ribbons in an array of colors; household goods, spices and teas, and commodities from the Caribbean from their store situated close to the waterfront.⁸⁴ Recognizing that the region was growing and that there was an increasing need for artisans and mechanics who could service the needs of the inhabitants, they also brought in skilled indentured servants. Unlike a cargo of dry goods, which were generally sold on credit, servants could be sold for cash.⁸⁵

Most merchants had limited capital when they began their careers, and they concentrated on one area of business. Until credit and investment capital were

Inhabitants, and of the Earliest Settlements of the inland Part of Pennsylvania, Vol. 1 (Philadelphia: J.M. Stoddard and Co, 1877-1879), 284.

⁸³ See note 1 above. David Franks and Nathan Levy signed an agreement in 1743. See David Franks to Naphtali Franks, Mar. 14, 1743 in Gelles, *Letters of Abigaill Levy Franks*, 120.

⁸⁴ *Pennsylvania Gazette*, March 26, 1745, July 19, 1750, January 8, 1751, June 27, 1751; David Franks Account Book 1760-1767, (Phi) Am 0684, HSP.

⁸⁵ *Pennsylvania Gazette*, March 26, 1745, Nov. 14, 1751; Doerflinger, *Vigorous Spirit of Enterprise*, 104.

sufficiently stable and large, specializing helped many merchants remain afloat. But Nathan Levy and David Franks had extensive resources that enabled them to quickly diversify.⁸⁶ They invested in properties, another source of income, including a lot on the Delaware River, which Levy had bought in 1740, a snuff mill on Cobb's Creek and two properties in "Norris's Alley" in Philadelphia.⁸⁷ By 1744, they purchased a share in their first ship, the schooner *Drake*, which carried goods to and from London and provided passage and steerage. By 1751 they owned or had an interest in a fleet of vessels, including the sloop *Sea Flower*, the brigantine *Richa*, the ships *Myrtilla*, *Phila*, and *Union*, and Franks had an interest in another two vessels, the sloop *Lapwing*, and the ship *Parthenope*.⁸⁸ Their vessels sailed to Cape Breton, New Providence, Newfoundland and, most notably, to London. No surviving sources

⁸⁶ Doerflinger, *Vigorous Spirit of Enterprise*.

⁸⁷ In 1782, David Franks directed Tench Coxe to sell his properties, but said that he would need permission from Benjamin Levy because the properties were tied up in Nathan Levy's estate. David Franks to Tench Coxe and Andrew Hamilton, May 10 1782, Coxe Family Papers, Collection 2049, Series 2, Box 12, Folder 1, HSP [also in SC 3644, AJA]; Benjamin Levy, Baltimore, to Tench Coxe, Oct. 26, 1782, Coxe Family Papers, Collection 2049, Series 2, Box 12, Folder 2, HSP; Gelles, *Letters of Abigail Levy Franks*, 82n.

⁸⁸ Ship Registers, 1726-1746, HSP; also in "Ship Registers for the Port of Philadelphia, 1726-1775," *PMHB*, Vol. 24, No. 2 (1900), 221; *PMHB*, Vol. 24, No. 3 (1900), 351, 359; *PMHB*, Vol 24, No. 4 (1900), 507, 514; *PMHB*, Vol. 25, No. 1 (1901), 126, 130. See also *Pennsylvania Gazette*, March 26, 1748; and November 23, 1749; Byars, (ed.), *B. and M. Gratz*, 30; Gelles, *Letters of Abigaill Levy Franks*, 108n. For *Union* Gelles cites Sept 3 1748, NOL, CO 5/1226 [Naval Office lists, Public Records office, London CO].

inform us about Franks and Levy's import and export enterprises but they show that they rented freight to other Philadelphia importers, such as Samuel Neave and Mordecai Yarnall, who used the 100-ton *Myrtilla* during its frequent Atlantic crossings in the late 1740s and early 1750s.⁸⁹ Levy and Franks' investments in shipping, most notably the 105-ton ship *Phila*, the 100-ton *Myrtilla*, and the 95-ton *Parthenope*, put them in the upper echelons of Philadelphia's merchant class as the cost of purchasing ships and their upkeep put this line of business out of reach for most merchants. According to historian Thomas Doerflinger, only well-established partnerships could afford to operate the large, well-built vessels that were suitable for trans-Atlantic shipping because they carried extremely valuable and often perishable cargoes. Sloops and schooners cost about five hundred pounds, while ships cost a minimum of two thousand pounds sterling.⁹⁰

The partners built relationships with scores of merchants including Thomas Hyam, a Philadelphia merchant who was the Penn family's agent and Lynford Lardner, Receiver-General of Quit Rents.⁹¹ They invested in ships with local and overseas merchants. As early as 1745, they co-owned the Schooner *Drake* with Thomas Hopkinson, a prominent Philadelphia merchant, and Franks partnered with

⁸⁹ *Pennsylvania Gazette*, Nov. 7, 1745, Mar. 15, 1748, Sept. 1 1748, June 8, 1749, and Oct. 4, 1750, Aug. 9, 1753.

⁹⁰ Doerflinger, *Vigorous Spirit of Enterprise*, 88, 100.

⁹¹ David Franks to Naphtali Franks, March 14, 1743, in Gelles, *Letters of Abigaill Levy Franks*, 119, 119n.

Messrs Smith & Appleby of London in the sloop *Lapwing* and the ship *Parthenope*, and with James Woodropp of Maryland in the ship *Phila*.⁹²

How did Levy and Franks manage to cooperate with some of the city's elite merchants so quickly? For one thing, they were typical of the class of merchants who followed in their fathers' footsteps and who had access to sufficient capital to fund ambitious ventures. Because of the elder Jacob Franks' reputation and the strength of his network, New York's Governor Crosby approached Jacob Franks' London-based son Naphtali in the 1730s to serve as his agent in London.⁹³ For Nathan Levy and David Franks, then, being associated in trade networks that extended beyond their family, and sending their goods to a variety of Atlantic ports, strengthened their economic viability. Then, too, their own initial commercial success brought them into elite circles, which further promoted their reputations and access to colleagues. As "young men of fortune," Levy and Franks, the sons of rich merchants, started their careers with some capital and they quickly rose to the class of what Thomas Doerflinger called "merchant princes."⁹⁴

⁹² Ship Registers, 1726-1746, HSP; also in "Ship Registers for the Port of Philadelphia, 1726-1775," *PMHB*, Vol. 24, No. 2, 221, Vol. 24, No. 4, 514, Vol. 25, No. 1, 126, 130.

⁹³ Abigaill Franks to Naphtali Franks, June 9, 1734, Gelles, *Letters of Abigail Levy Franks*, 21-22.

⁹⁴ Doerflinger, *Vigorous Spirit of Enterprise*, 15, 47.

If Levy and Franks' aim was to extend their families' reach, they surely chose Philadelphia not only for the city's growth, but also for the opportunities in the western settlements and on the frontier. Abundant fertile land attracted a steady flow of immigrants to southeastern Pennsylvania and northern Delaware, and the region became the "breadbasket of the Atlantic community."⁹⁵ The town of Lancaster was established in 1730 after settlers began to demand a county seat that was more convenient for them and it quickly burgeoned into one of the largest inland settlements in North America. Lying seventy miles from Philadelphia it served as a marketplace for the region's agricultural produce and for goods that merchants brought from Philadelphia.⁹⁶ Like their Philadelphia counterparts, the colonists living in Lancaster and the surrounding area represented a market for goods. The population growth increased demand for all kinds of goods that Levy and Franks had the means to acquire in bulk and resell to the town's eager consumers and interior traders.

In the 1740s and early 1750s Levy and Franks acquired several plots in Lancaster as collateral for loans, probably in the form of goods, to resident businessmen there. Some of these plots were transferred to Nathan Levy and David

⁹⁵ Bernard Bailyn, *Voyagers to the West: A Passage in the Peopling of America on the Eve of the Revolution* (New York, Vintage, 1986); Doerflinger, *A Vigorous Spirit of Enterprise*, 15.

⁹⁶ Jerome H. Wood, Jr., *Conestoga Crossroads: Lancaster, Pennsylvania, 1730-1790* (Harrisburg, Pennsylvania Historical And Museum Commission, 1979), 93-94; Doerflinger, *Vigorous Spirit of Enterprise*, 76.

Franks when their debtors were unable to repay what they owed.⁹⁷ They included the “late Mr Gertie’s” three-hundred-acre plantation in Lancaster County and shares in mortgages on a plantation formerly owned by Thomas Mitchell in Lancaster County and a share in a tract formerly owned by Hugh Parker in Maryland.⁹⁸ On the Virginia frontier in Augusta County, they brought suit at least five times against debtors between 1749 and 1755 bringing them additional landholdings.⁹⁹

Situated between the Atlantic littoral and the hinterlands, Lancaster was also a hub for Pennsylvania’s booming fur trade, one of the commercial sectors tying the economic interests of merchants and traders on both sides of the ocean. Even though the market for beaver pelts was in decline there was enormous demand in Europe for deerskins, which were used to make clothing; and deerskins were available in abundance in Pennsylvania.¹⁰⁰ Levy and Franks were among a group of Philadelphia

⁹⁷ Lancaster County, Pennsylvania, Office of the Recorder of Deeds, 1849-50, SC 6574, SC 6576, AJA. See also Stern, *David Franks*, 17.

⁹⁸ The Lancaster County plantation may have come to them as a result of a debt. See “Real Estate of David Franks,” Coxe Family Papers, Collection 2049, Series 1, Vol. 277, Folder 36, HSP.

⁹⁹ Two Judgments, 1 March 1751, *Levy & Franks v. Joseph Love & Francis Fulton*, Augusta County, Virginia, Order Book, 2:542; Judgment, 1 September 1750, *Levy & Franks v. Erwin Patterson*, Augusta County, Virginia, Order Book, 2:123; Judgment 27 May, 1755, *Franks v. John Finlay*, Augusta County, Virginia, Order Book 4:458; Judgment, 18 May 1754, *Levy & Franks v. Adam Funk*, Augusta County, Virginia, Order Book 4:236, Library of Virginia (microfilm.) Thanks to Turk McCluskey for bringing this to my attention.

¹⁰⁰ Judith Ridner, “Relying of the ‘Saucy’ Men of the Backcountry: Middlemen and the Fur Trade in Pennsylvania,” *PMHB*, Vol. 129, No. 2 (Apr. 2005); A.T. Volwiler,

merchants who sent imported goods on credit to traders on the frontier who in turn exchanged imports for skins with Indian trappers. As ship owners with associates in London they were in a position to ship these valued goods across the Atlantic. The fur trade became a significant part of their business, bringing them closer to some noteworthy colleagues with whom their interests would be tied for many years.

To be successful in the fur trade merchants needed agents in Lancaster to oversee Lancaster storehouses where merchants kept goods for the Indian trade and to act as intermediaries with these western customers. Levy and Franks' agent in Lancaster was Joseph Simon, a Jewish immigrant from central Europe who arrived in the colonies in about 1742.¹⁰¹ It is unclear precisely how Levy and Franks became acquainted with Simon, and it is possible that he settled in Lancaster before meeting Levy and Franks and that they became associated through trade, as some scholars have suggested.¹⁰² But it is far more likely that Simon met Levy and Franks before settling in Lancaster and that Levy and Franks placed Simon in Lancaster. They knew that

"George Croghan and the Westward Movement, 1741-1782," *PMHB* Vol. 46, No. 4 (1922) 273-311.

¹⁰¹ The Plantation Act allowed immigrants to be naturalized after seven years' residence in the colonies. Simon was naturalized in 1749 and therefore had to have arrived no later than 1742. See Brener, *Jews of Lancaster*, 4, 11; J.H. Hollander, "The Naturalization of Jews in the American Colonies Under the Act of 1740," in *PAJHS*, No. 5 (1897), 103-117; Marcus, *Colonial American Jew*, 355-6.

¹⁰² Edwin Wolf and Mawell Whiteman assert that Levy and Franks met him after he had settled in Lancaster and was "the leading merchant of that town." See *History of the Jews of Philadelphia*, 29. Jacob Rader Marcus presents their economic interactions but does not interrogate their relationship, See *Colonial American Jew*, 3 Vols.

having an agent in Lancaster would facilitate their ambitions to profit from the growing population in the hinterland and the booming fur trade. In an environment fraught with risk, it was important to have dependable associates: Levy and Franks had access to the Atlantic Jewish community from which they could recruit trustworthy young men. This arrangement suited newcomers who needed mentors, too. With no experience and no connections it was difficult to find an employer. Newly arriving Jews often approached other Jews hoping that a sympathetic coreligionist would give them an opportunity. We shall soon see firm evidence of this system as work.

As early as 1744, Simon was supplying fur trader Alexander Lowrey (sometimes spelled Lowery) and his brothers with goods for the Indian trade. The Lowreys, Scotch-Irish immigrants, settled in what became Donegal Township in 1729, approximately 200 miles west of Lancaster.¹⁰³ In order to procure merchandize for the Lowreys, Simon had to have been associated with Philadelphia merchants. As a relative newcomer, however, he would have had few associates and little credit. Later sources show that Franks financed other start-ups. This was critical for these newcomers who needed a period of training to learn the technical skills necessary for

¹⁰³ William H. Egle, "The Constitutional Convention of 1776," *PMHB*, Vol. 4, No. 1 (1881), 90-91; Wood, *Conestoga Crossroads*, 115; Brener, *Jews of Lancaster*, 10; Henry Bouquet, *The Papers of Henry Bouquet*, vol. III (Harrisburg, Pennsylvania Historical and Museum Commission, 1984), 160n. There are no documents confirming their earliest interactions. Several secondary sources assert that their association began in 1744.

conducting trade – especially letter-writing and accounting -- and to build up a reputation in order to accrue credit. If a newcomer proved his reliability his association with his initial employer often deepened and, indeed, by 1751 Simon was running a store in Lancaster that Levy and Franks owned.¹⁰⁴ In 1754, a few months after Nathan Levy died, Franks and Joseph Simon were in a partnership.¹⁰⁵

These details do not verify that Simon went to Lancaster to serve Levy and Franks, since they do not explain how the two parties met. But a few other details suggest how they may have connected. Later sources show that many of the early Ashkenazi Jews in the Atlantic had connections to members of London's Great Synagogue where the Levy and Franks families were members. Joseph Simon's sister lived in London and was likely associated with the synagogue, and Simon spent time there before progressing to the colonies. In addition, Simon married Rosa Bunn soon after his arrival and her family had spent time in New York, a crossroads of the Franks and Levy families' businesses and a closely networked Jewish trading community. It is likely that members of the London or New York community introduced them at a time when Levy and Franks were looking for an agent to oversee their Lancaster interests, and Simon, a new arrival, was on the lookout for an opportunity.¹⁰⁶

¹⁰⁴ Brener, *Jews of Lancaster*, 8, 12; Wood, *Conestoga Crossroads*, 99.

¹⁰⁵ July 6, 1754, in Byars, *B & M Gratz*, 31-2.

¹⁰⁶ Brener, *Jews of Lancaster*, 4; Byars, *B & M Gratz*, 33, Marcus, *Colonial American Jew*, 355-6.

Once settled in Lancaster, Simon, obviously adept at managing business, diversified his own interests. In about 1747, his wife's uncle Haim Solomon Bunn transferred ownership of a lot and a house on the corner of West King Street and South Queen Street in Lancaster. In 1749, he purchased 288 acres in Donegal Township from Lazarus Lowrey for £250 Pennsylvania currency and sold it a year later for £400.¹⁰⁷ In 1751 he purchased ground in Manheim Township, and in 1752 he purchased 20 King Street from Nathan Levy and David Franks for £371.¹⁰⁸ In 1753, together with Nathan Levy and David Franks, he purchased land from Daniel Lowrey in Donegal Township.¹⁰⁹

Soon after Levy died in 1753, Simon and Franks signed a document as the “surviving partners in the partnership of Levy and Franks.” The document also points to their involvement in the fur trade. It was a contract in which they agreed not to charge interest for a period of two years on the £569 mortgage that they held on Daniel and Alexander Lowrey's land in Donegal township, a mortgage that was likely security for goods that they provided to the Lowreys for the Indian trade.¹¹⁰ The Lowreys, like so many other Indian traders, were the victims of French and Indian

¹⁰⁷ Indenture March 8, 1750, Lancaster County Records, SC 6574, AJA.

¹⁰⁸ Indentures, June 3, 1751, and Feb. 14, 1752, Lancaster County Records, SC 6574, AJA.

¹⁰⁹ Indenture, August 10, 1753, Lancaster County Records, SC 6574, AJA.

¹¹⁰ July 6, 1754, in Byars, *B & M Gratz*, 31-2.

predations and their finances were in ruins. Having provided goods to Indian traders on commission, Franks and Simon, who was his partner in the Indian trade, suffered enormous losses themselves.¹¹¹

The political dynamics that provoked the attacks and the subsequent events underscore the significance of the fur trade and they show the ways that merchants' interests could be affected by geopolitics. The attacks were in fact part of an inter-imperial conflict that was rapidly reaching its boiling point. Until the mid-1740s the French monopolized the Indian trade in the Ohio and Mississippi Valleys. But Anglo-American Indian traders from New York, Virginia, Maryland, and Pennsylvania in particular, pushed further and further west, beyond "the periphery of the English sphere of influence ...increase[ing] English influence west of the mountains," as they offered English manufactures to the Iroquois at prices that the French in the area could not match.¹¹² This, together with the fact that Anglo-American settlers were pushing further and further west toward the Appalachians, heightened tensions between the British and the French, who wanted to preserve their access to the Mississippi River, the conduit that connected the French dominion in Canada and Louisiana. Animosity

¹¹¹ They would become members of a group of about two-dozen traders, the "Sufferers of 1754," whose goods were destroyed in a series of attacks by the French and their Indian allies. This group valued their combined losses at £48,000. Stern, *David Franks*, 30. Volwiler, "George Croghan"; Fish, *Barnard and Michael Gratz*, 45, 81-84.

¹¹² Volwiler, "George Croghan" 288-290; Nicholas Wainwright, "An Indian Trade Failure: The Story of the Hockley, Trent and Croghan Company, 1748-1752," *PMHB*, Vol. 72, No. 4 (Oct., 1948), 345.

between the French and British escalated and soon erupted in the Seven Years' War. In 1753, the French ordered troops to begin construction of four forts in order to establish a permanent and imposing military presence in the Ohio Valley, and together with their Indian allies, they launched a campaign against Anglo settlers and traders on the frontier, attacking them and robbing them of their goods.

In addition to the association with the Lowreys, Franks and Simon were likely associated with other traders who lost quantities of goods in the attacks, including George Croghan and his business partner William Trent, the most prominent Indian traders in the region. Trent had been an Ohio Company factor responsible for building forts and storehouses on the frontier, and Croghan, an Irish immigrant who settled in Harris' Ferry (now Harrisburg, Pennsylvania) in 1741, quickly came to dominate the Indian trade in Pennsylvania.¹¹³ By about 1745, he had set up a succession of trading posts in the Ohio country, and learned the Delaware and Iroquois languages. Croghan was so adept in dealing with his Indian allies that he negotiated several land purchases for himself, most notably a 100,000 acres tract, which he purchased in 1749 from the chiefs of the Six Nations in the heart of the Ohio River valley.¹¹⁴ More importantly, he became the de facto intermediary between the indigenous residents of the frontier and

¹¹³ Fred Anderson, *Crucible of War: The Seven Years' War and the Fate of Empire in British North America, 1754-1766* (New York, Alfred A. Knopf, 2000) 45-47; Wainwright, "An Indian Trade Failure," 346-7.

¹¹⁴ Report to the house of representatives of PA on the memorial of Gratz and others [looks like a draft of a memorial] and BG to Edmund Milne, memorial to House of Reps, Gratz-Sulzberger Papers, SC 4292, AJA.

the colony of Pennsylvania. In fact, when the Indians who were allied with the British became targets of French attacks they expressed their concerns directly to Croghan.¹¹⁵

Croghan and Trent lost heavily due to Indian attacks and theft in 1754; they “had trusted out great quantities of Goods to the traders[;] the chief of them were ruined by Robberies committed on them by the French and their Indians.” To make matters even worse, “Col[one]l Washington [im]pressed our Horses,” Croghan reported, and consequently their other trade goods and some other horses “fell into the Enemy[']s hands[. O]ur whole losses amounts to between five and six Thousand Pounds.” The amount represented their debt to their suppliers, who likely included Franks and Simon.¹¹⁶ Once again, a dearth of sources makes it difficult to trace the beginnings of their relationship. At the very least, they were in the same social circles prior to 1754. In 1749, William Trent accompanied a cargo of goods on Levy and Franks’ ship *Myrtilla* from Gravesend, goods that were bought by order of Pennsylvania’s proprietor Thomas Penn for the Hockley, Trent and Croghan

¹¹⁵ Anderson, *Crucible of War*, 25-30; Walter S. Dunn, Jr., *Frontier Profit and Loss: The British Army and the Fur Traders, 1760-1764*, (Westport, CT, Greenwood Press, 1998); Eric Hinderaker, *Elusive Empires: Constructing Colonialism in the Ohio Valley, 1673-1800* (New York, Cambridge University Press, 1997), 40-41; Volwiler, “George Croghan”; Nicholas Wainwright, *George Croghan: Wilderness Diplomat* (Chapel Hill, University of North Carolina Press, 1959).

¹¹⁶ George Croghan, Fort Cumberland, to William Johnson, May 15, 1755, *The Papers of Sir William Johnson*, Vol.1 (Albany, University of the State of New York, 1965), 496.

Company.¹¹⁷ Trent was also well connected in elite circles in Philadelphia. As a merchant, Trent's father had been a business associate of William Penn and James Logan; he had also held political positions and was a member of Christ Church, the church where Franks' wife Margaret Evans and her family belonged.¹¹⁸ In 1755 Joseph Simon negotiated an agreement for Croghan, in which the latter's creditors agreed to give him a few years to repay his debts. Soon afterwards, Croghan purchased "silver truck" worth £50 from Joseph Simon to give as gifts to the Indians when he was ordered to build fortresses in the Ohio Valley and to recruit garrisons.¹¹⁹ It is likely, however, that the Levy/Franks/Simon partnership was doing business with Croghan and Trent earlier and that they supplied some of the goods that Indians destroyed. An association with them had enormous economic potential given Croghan and Trent's influence on the frontier.

Franks and Croghan continued to strengthen their ties through their mutual connections to several notable attendees at a 1754 congress with Indians, including acting Governor of New York, James DeLancey, who presided over the conference. The DeLanceys were long-time business associates of David Franks' father Jacob Franks and, more significantly, Governor DeLancey's brother Oliver was married to

¹¹⁷ Wainwright, "An Indian Trade Failure," 355n.

¹¹⁸ Stern, *David Franks*, 28.

¹¹⁹ Wainwright, *George Croghan*, 83n, 102-3.

David Franks' sister Phila.¹²⁰ Also in attendance at what became known as the Albany Congress was William Johnson, a powerful Indian trader in the Mohawk Valley, and nephew of the DeLancey's sister Susanna. Susanna was married to Sir Peter Warren, the British Naval Officer who led the attack on the French fortress of Louisbourg, Nova Scotia in 1745. Warren owned thousands of acres of land in western New York in the Mohawk homelands. He had brought William Johnson, his nephew, from Ireland to oversee his land and, like George Croghan, Johnson had cultivated an excellent relationship with the Indians. He learned to speak the Mohawk language and traded widely with Indians in New York. The DeLancey/Franks connection had already brought the Franks family and Johnson into one another's orbit, evidenced by the fact that in 1752, one of Johnson's correspondents informed him of reports in the Philadelphia post of the death of Sir Peter Warren, Johnson's uncle and patron. "[I]t is reported that Mr. Franks has an Acc[oun]t of it," Richard Shuckburgh told Johnson, without any further explanation of who Franks was.¹²¹

James DeLancey and Johnson formed an alliance at the Congress and together they nurtured a relationship with Thomas Pownall, the brother of Lord Halifax, the Secretary of the Board of Trade and who was attending the conference as an observer. Following the Congress, Pownall reported to his brother about DeLancey's and

¹²⁰ See Chapter 2.

¹²¹ Richard Shuckburgh, New York, to William Johnson, Oct. 14, 1752, *The Papers of Sir William Johnson*, Vol.1, 382.

Johnson's significant contributions, and suggested that British interests would be served by appointing an experienced individual to oversee Indian affairs. Not surprisingly, in 1755 Johnson was appointed as the Crown's representative to the Iroquois, and Johnson appointed Croghan as his deputy.¹²² This relationship would be an advantage for Franks and his associates when the Indian trade resumed toward the end of the Seven Years' War.

Joseph Simon's arrival represents the beginning of a significant, if small, stream of Jewish migration into the region. By the onset of the Seven Years' War, one to two dozen Jewish men had settled in the region. They were all participating in trade in some capacity, and their economic endeavors connected them to one another.¹²³ They also represent a transition in the Jewish diaspora in the New World. The Jews in the Atlantic world had mostly been Sephardim and during the course of the eighteenth century, Ashkenazim would dominate their numbers. They arrived with few connections and they were without the advantages that Levy and Franks had when

¹²² Anderson, *Crucible of War*, 79-85.

¹²³ [Franks 1756 Ledger] Address Book, Gratz Family Papers, Mss.Ms.Coll. 72, Series I, APS. Approximately thirty Jewish men settled in Philadelphia and its environs by the end of 1750s. This number comes from merchants and traders' accounts and ledgers. Some of them were single but many of them had families. Historians' estimates of the number of Jews for the colonial period are speculative. Edwin Wolf and Maxwell Whiteman number Philadelphia's community at one hundred people during the 1760s, see *History of the Jews of Philadelphia*, 53, and Pencak, *Jews and Gentiles*, 1.

they launched their careers but they would slowly build their own Ashkenazi diasporic trading community.

Newcomers did not have the kinship network that Nathan Levy and David Franks had that facilitated their entry into the commercial world, but Nathan Levy and David Franks' presence in Philadelphia was likely the primary attraction for the earliest among them. Just as Joseph Simon and David Franks came together to participate in trade, other Jews sought out one another too. Sources for most of them are scarce and the fabric of their lives is faded, but extant records reveal information about the endeavors of some of them and about the threads that connected them to one another.

David Franks did not actually sign the 1754 contract mentioned above in which he agreed not to charge interest on the Lowreys' mortgage. Rather, his clerk Jacob Henry signed it on his behalf. Henry (formerly Jacob Bloch) and his brother Solomon left their home in Langendorf, Silesia in the 1740s. Solomon settled in London and Jacob made his way to Philadelphia where he found employment with David Franks and Nathan Levy. Solomon Henry, a member of the Great Synagogue, knew David Franks' kin in London and it is likely that they coordinated the clerkship.¹²⁴ It is unclear when Henry arrived, but by 1754 he was already preparing to leave Franks' employ. He had saved sufficient money to set himself up in business

¹²⁴ See Solomon Henry's letters, Dec. 6, 1757, Dec. 20, 1759, Feb. 16, 1760, Gratz-Franks-Simon Papers, (McA MSS 011), McAllister Collection, Box 1, Folder 23, LCP; Fish, *Barnard and Michael Gratz*, 9.

and he had nurtured relationships with other merchants and traders.¹²⁵ He planned to visit his family in Langendorf – an unusual decision for his peers who generally never visited their former home -- and then to stop in London to purchase a cargo of goods before returning to Philadelphia as a merchant. In the meantime, Henry arranged a position with David Franks for his cousin Barnard Gratz. This arrangement was beneficial for Franks who would need a reliable new clerk, and it was a boon for Gratz who, following in the footsteps of his cousins, departed his home in Silesia in 1748, spent time in Holland and London, both home to significant Ashkenazi immigrant communities, before arriving in Philadelphia in 1754.¹²⁶

Gratz worked for David Franks from February 1754 until July 1759, earning £21 salary per year plus board and lodging.¹²⁷ In spite of the meager pay, a clerkship

¹²⁵ Henry planned to return to Langendorf for a visit, and then to stop in London to purchase a cargo of goods to bring back to Philadelphia. Solomon Henry, London, to his parents, Shebat 14, 5523 [Feb. 14, 1763], Gratz-Sulzberger Papers, SC 4292, AJA.

¹²⁶ Fish, *Barnard and Michael Gratz*, 6, 9-13; Barnard Gratz account with David Franks, Gratz-Franks-Simon Papers, (McA MSS 011), McAllister Collection, Box 2, Folder 61, LCP. Later letters indicate relationships with members of the Franks, Adolphus, Hart, Levy, Pollack, and Samuel families. All of them belonged to London's Great synagogue that served the Ashkenazi community. See Solomon Henry's letters, Dec. 6, 1757, Dec. 20, 1759, Feb. 16, 1760, Gratz-Franks-Simon Papers, (McA MSS 011), McAllister Collection, Box 1, Folder 23, LCP; Fish, *Barnard and Michael Gratz*, 9; Roth, *Great Synagogue*.

¹²⁷ See Barnard Gratz account with David Franks, Gratz-Franks-Simon Papers, (McA MSS 011), McAllister Collection, Box 2, Folder 61, LCP; David Franks Account Book 1757-1762, Frank M. Etting Collection, Collection 0193, Box 1a, HSP. [This item is mislabeled. It was Barnard Gratz's Day Book]. Byars assert that Gratz worked

was a valuable opportunity to learn the technical skills he needed to participate in trade. He had a hand in all aspects of Franks' business as he saved some money, gained experience and the trust of Franks and some of his colleagues, and occasionally invested in a few ventures of his own. In 1757, for example, he acquired small consignments of goods and sold them at a profit. He sold 5 and then 11 gallons of rum that Franks had given to him on credit. He sold "6 pr Pistols" to one Thomas Groves.¹²⁸ Following his term of employment, Franks owed Gratz £146/12/6 in wages through July, 1758, an additional amount for the remainder of his clerkship, and other sums totaling approximately £500 which, by 1769, had not yet been settled. Evidently, Gratz arrived with some capital or found other sources of income, and his longstanding credit with Franks does not appear to have caused undue hardship; indeed, keeping their account open may have been mutually suitable given that their association would be ongoing.

After four years as Franks' clerk, like his cousin Jacob Henry before him, Gratz was ready to start his own business. He ordered a cargo of goods from David Franks' brother Moses, who had by then moved to London and was operating his own mercantile business. This cargo was Gratz's starting inventory for a shop in Water

for Franks until July 1758 but Gratz's account with Franks shows an additional period of time.

¹²⁸ [Barnard Gratz's Day Book], David Franks Account Book 1757-1762, Frank M. Etting Collection, Collection 0193, Box 1a, HSP. Barnard Gratz sent regards to Clava in 1769, see Barnard Gratz, London, to Michael Gratz, Philadelphia, 10 August, 1769, Gratz Family Papers, Mss.Ms.Coll. 72, Series I, APS.

Street that he opened in August 1759. He advertised a large variety of textiles, household goods that he intended to sell “at the very Lowest Rates, for Ready Money, or Three Months Credit.” By June 1760 he was selling a large assortment of jewelry, buckles, buttons, and fabrics imported from London. By November that year he had moved to Chestnut Street and he was selling a new shipment of goods.¹²⁹ Gratz and Franks, having developed a trusting and mutually beneficial relationship, also immediately invested together in some ventures. By 1760 Gratz was earning one sixth of the profits on a joint venture in the Indian trade and he earned commission on goods that he sold for Franks and other associates. For example, he sold rum that he had obtained from Franks to Jonathan Stonemetz; and he sold goods belonging to two other local Jewish merchants, Jacobs and Levy, to one Joseph Baker.¹³⁰

At the time when Gratz was thinking about leaving Franks’ employ, he received news that his younger brother Michael, who had been in the East Indies, was heading to London. Michael had left Langendorf in about 1750, more or less when Barnard arrived in London from Holland. When he left home, Michael first went to Berlin where he worked briefly in a prominent Jewish commercial house but he soon

¹²⁹ Barnard Gratz to Solomon Henry, November 20, 1758, Frank M. Etting Collection, Collection 0193, Gratz Correspondence 1695-1780, Box 67, HSP; *Pennsylvania Gazette*, Aug. 2 1759, June 26, 1760, Aug. 21, 1760, Nov 6, 1760. See also Byars, *B & M Gratz*, 44, 48.

¹³⁰ See Barnard Gratz account with David Franks, Gratz-Franks-Simon Papers, (McA MSS 011), McAllister Collection, Box 2, Folder 61, LCP; [Barnard Gratz’s Day Book], David Franks Account Book 1757-1762, Frank M. Etting Collection, Collection 0193, Box 1a, HSP.

moved on to Amsterdam, then to London in 1753, and from there to India. The fact that Michael was in India is one of the details pointing to Gratz/Henry/Franks ties in London. There are no known surviving documents from this period but it is probable that Michael Gratz went to Madras as an employee of the Franks family or one of their Jewish colleagues. Jewish London diamond merchants typically sent young men to Madras to act as commission agents.¹³¹

With some evident reservations, Barnard suggested that Michael join him in Philadelphia. Without information about why Michael had given up on the East, Barnard assumed his endeavors there had failed. “I don’t know what advice to give him that would be for the best of his interest as I do not know his Disposition,” Barnard wrote to cousin Solomon Henry, but “[i]f he could content himself with living in the Country or else living here at Mr David Franks’s in my place...He could learn the business of this country by staying with [Franks] 2 or 3 years,” and, he added, “he might do a little business for himself as he has some money of his own.” Barnard’s letter had a cautionary note: “This place requires Honesty, Industry & Good nature & no pride, for he must do every thing pertaining to the business.”¹³² Barnard knew that

¹³¹ Michael Gratz, London, to Hyman and Jonathan [Gratz], Langendorf, ca. 1758, Gratz-Sulzberger Papers, SC 4292, AJA; Sydney Fish, *Barnard and Michael Gratz*, 10-13; Yogev, *Diamonds and Coral*, 164, 167-8.

¹³² Barnard Gratz, Philadelphia, to Solomon Henry, November 20, 1758, Frank M. Etting Collection, Collection 0193, Gratz Correspondence 1695-1780, Box 67, HSP. Also in Byars, (ed.) *B & M Gratz*, 36-7. The letter is translated from the original, which is written in Yiddish, and endorsed “A true copy Frank M. Etting July 2 1834.

for the scores of traders who achieved some success in Philadelphia, there were many who failed in business.¹³³ Not quite on his own feet, Barnard Gratz was reluctant to involve himself with someone who had not yet proved his “honesty, industry and good nature,” including his brother. If Michael turned out to be lazy or imprudent the consequences could be devastating for both brothers. He cautioned that he “would assist as far as is in my power as a brother. That is not a great deal, as I am poor myself.” Barnard wanted Michael to know that serving Franks patiently as he learned the ropes was the most prudent and sensible route to take. It would be up to Michael to apply himself and to prove his aptitude for commerce.

Michael had evidently already met with some success. Before leaving London, he wrote a will leaving approximately £150 to relatives in London, Philadelphia, and Silesia in the event of his death.¹³⁴ He left goods in London in the care of his cousin Solomon Henry and brought merchandize from London -- carter hats, worsted hose,

¹³³ Doerflinger, *Vigorous Spirit of Enterprise*, 57.

¹³⁴ Will of Michael Gratz, April 2, 1759, Frank M. Etting Collection, Collection 0193, Misc. Documents 1785-1805 (Box 75), HSP; also in William Vincent Byars, *B & M Gratz*, 41. Michael Gratz may already have had a relationship with the Frankses before arriving in Philadelphia. During the few years in the East Indies he spent time in India and may have been employed by members of the Franks family. David Franks' uncle, also David Franks, was appointed a Burgess of the Madras Corporation and Aaron Franks, the gem merchant, lived in Fort St. George (Madras) a center for the coral and diamond trade, from 1715 until 1728. See also, Walter J. Fischel, “The Jewish Merchant-Colony in Madras (Fort St. George) During the 17th and 18th Centuries: A contribution to the Economic and social History of the Jews in India,” *Journal of the Economic and Social History of the Orient*, Vol. 3, No. 2 (Aug., 1960), 192-195.

muslin aprons, muslin neck cloths, razors, gold rings, cards of locket buttons, and silver watches – in spite of Barnard’s warning to first “learn the business of this country.” He continued to ship goods from London, which his cousin Solomon Henry sent on board the *Myrtilla*, David Franks’ ship.¹³⁵

The Franks/Henry/Gratz family connections exemplify an aspect of the process of immigration. Pre-existing ties – even if they were tenuous --- facilitated information flow about the burgeoning region and stimulated kin to move. The Gratzes’ cousins Levy and Henry Marks also settled in Philadelphia. They were tradesmen but they had economic interactions with the Gratzes and with others Jews in their cohort.¹³⁶ In a similar vein, Joseph Simon’s nephew Levy Andrew Levy joined his uncle in the late 1740s and became his partner. Likewise, Joseph Solomon, the uncle of Simon’s wife Rosa Bunn, settled in Lancaster in 1744, as did Haim Solomon Bunn and his daughter Rosa Bunn in 1746, each having first spent time in New York. Neither were Jacob Henry and the Gratzes the only newcomers to earn David Franks’ support. Franks also

¹³⁵ Solomon Henry, London, to Michael Gratz, Philadelphia, Feb. 16, 1760, Gratz-Sulzberger Papers, SC 4292, AJA; Solomon Henry, London to Michael Gratz, Philadelphia, Nov. 17, 1760, in Byars, *B & M Gratz*, 45, 51; Gratz Ledger, Frank M. Etting Collection, Collection 0193, HSP.

¹³⁶ Myer Josephson, Reading, to Barnard Gratz, Oct. 11, 1764 sends congratulations to “your relative Lipman whose wedding...will be in one week.” See also Myer Josephson to Barnard and Michael Gratz, Iyar 29 [May 16], 1768, Henry Joseph Collection, MS 451, Barnard and Michael Gratz Correspondence, Box 2, MS 451, AJA; Michael Gratz Will, June 15, 1765, Byars, *B & M Gratz*, 74-75.

funded Michael Moses' tallow chandlery and soap boiling business.¹³⁷

Those who settled in small towns highlight another pattern that Barnard Gratz hinted at when he invited his brother to take over his position as Franks' clerk. If Michael chose not to serve Franks, another option was to "content himself with living in the Country."¹³⁸ This was a relatively common route that newcomers took. They opened stores in the little towns around Philadelphia selling merchandize suitable for the rapidly growing country market, supplied by David Franks and other Jewish colleagues as they settled in and made some headway. In addition to Simon, Solomon, Bunn, a few Sephardi Jews tried their luck in Lancaster, including Isaac Nunes Henriques and Abraham Delyon, who originally settled in Savannah in 1733, spent a few years in Lancaster, and then moved away during the 1750s. In 1744, Daniel Mendez da Castro mortgaged his lot in Lancaster to Levy and Franks for £102 and a year later they gave da Castro another mortgage for £50. In 1746, da Castro

¹³⁷ Articles of Agreement, Jan. 1, 1757, Gratz-Franks-Simon Papers, (McA MSS 011), McAllister Collection, Series III, Box 3, Folder 133, LCP; see also Mark Abbott Stern, *David Franks*, 32. Like the Franks family, the Moses family of London was another multi-branched family involved in the Madras diamond trade. It is possible that Michael Moses belonged to this family and he, like Jacob Franks half a century before, was sent to America to put down roots and to create a new node for the family. This would explain David Franks' connection to him. See Yogev, *Diamonds and Coral*, 145, 156-9.

¹³⁸ Barnard Gratz, Philadelphia, to Solomon Henry, November 20, 1758, Frank M. Etting Collection, Collection 0193, Gratz Correspondence 1695-1780, Box 67, HSP (also in Byars, ed. *B & M Gratz*, 36-7.)

announced that he was moving to Curaçao and called in all debts.¹³⁹ But the majority of Jews who settled in the region were Ashkenazim, including Sampson Lazarus, who was in Lancaster at least as early as 1751. He kept an account as “Samson Lazarus & Co.” with David Franks in 1756. In 1757, he moved to Frederick, Maryland.¹⁴⁰ Israel Jacobs had a shop in Hickorytown; Myer Josephson had a shop in Reading; Myer Hart was a shopkeeper in Easton; Jacob Levi and Barnett Jacob had a shop in Heidelberg, and David Levi had a shop in New-Goshenhoppen.¹⁴¹

Just as David Franks employed the Gratzes, other newcomers did the same although usually on a smaller scale as most Jewish employers in the region were relative newcomers themselves and the proprietors of much smaller concerns – predominantly country stores. Myer Josephson, for example, arrived in about 1756 and lived in Moses Heyman’s store in Reading for a period of time working for him as a clerk. In 1758 he announced that he was opening his own store. A year later, another

¹³⁹ Brener, *Jews of Lancaster*, 4; Henriques, Delyon, and de Castro’s names indicate their Sephardic heritage. This was relatively uncommon for the Philadelphia area. Their itinerancy suggests that they probably never made a good enough living and kept moving in order to try put down roots elsewhere.

¹⁴⁰ Brener, *Jews of Lancaster*, 4.

¹⁴¹ *Pennsylvanische Berichte*, July 8 1758; May 25, 1759; July 6, 1759. Myer Josephson tells Michael Gratz on Feb. 10, 1763 that he would be going to Philadelphia soon to be naturalized. This is the earliest mention of Moses Heyman and there is consequently no other information about his origins or his move to Philadelphia.

of Moses Heyman's clerks, David Levi, opened a store in New-Goshenhoppen.¹⁴² As they learned the tools of the trade, Josephson, Levi, and their country associates saved money for small orders of goods from colleagues – likely Franks and Simon – and they sent back goods that they managed to procure locally, “what the country folk produce,” such as flaxseed, rye, wheat, corn, fruit, wax, tallow, calfskin and lard, and any skins that they were able to procure.¹⁴³

Migration to inland towns distinguished this set of Jewish settlers from most Atlantic world Jews, who lived in ports.¹⁴⁴ Many of them had come from German territories.¹⁴⁵ They were native Yiddish speakers, but they would have been able to

¹⁴² Myer Josephson told Michael Gratz on Feb. 10, 1763 that he would be going to Philadelphia soon to be naturalized, in Gratz-Sulzberger Papers, SC 4292, AJA; *Pennsylvanische Berichte*, July 8, 1758 and July 6, 1759.

¹⁴³ [Barnard Gratz's Day Book], David Franks Account Book 1757-1762, Frank M. Etting Collection, Collection 0193, Box 1a, HSP; Myer Josephson to Barnard and Michael Gratz, Nov. 2, 1761, Gratz Family Papers, P-8, Box 1, Folder 6, AJHS (copy in Gratz-Sulzberger Papers, SC 4292, AJA); Myer Josephson to Barnard Gratz, Dec. 9, 1761, Feb. 21 and 28, 1762, Henry Joseph Collection, MS 451, Barnard and Michael Gratz Correspondence, Box 1 AJA; advertisement in *Pennsylvanische Berichte*, May 25, 1759; July 6, 1759.

¹⁴⁴ Dubin, “Introduction: Port Jews in the Atlantic World,” 117. Twenty-nine of the thirty-four Jews whose names appear in naturalization records were merchants, thus ports attracted them. See Leo Huhner, “Naturalization of Jews in New York Under the Act of 1740,” *PAJHS*, No. 13 (1905), 1-6.

¹⁴⁵ See Brener, *The Jews of Lancaster*, 4, 11; Marcus, *Colonial American Jew*, 355-6. In a letter to the Society for the Propagation of the Gospel in Foreign Parts, Richard Locke noted that there were ten Jewish families in Lancaster. See Benjamin Owen, “Letters of Rev. Richard Locke and Rev. George Craig, Missionaries in Pennsylvania of the ‘Society for the Propagation of the Gospel in Foreign Parts’ London 1746-

communicate with their German-speaking neighbors with ease. In addition, in central Europe the majority of Jews lived scattered in small towns and villages. Even though legal restrictions and prejudices hindered Jews' full participation in German society, Jews and Christians lived and worked in close proximity, and in some regions they interacted and cooperated regularly. According to Mark Haberlein and Michaela Schmolz-Haberlein, most of the German speakers who migrated to North America in the eighteenth century came from small towns and villages of southwestern Germany, "a politically and confessionally fragmented area without a dominating cultural center." Germans in Pennsylvania would have been familiar with this pattern of cooperation, and they would have been accustomed to dealing with Jewish traders.¹⁴⁶ Still, most important were the links they forged to urban merchants -- especially Franks at first -- through whom they could obtain imported goods and the all-essential credit.

Economic interactions knit together the slowly growing cohort of Jews in

1752." *PMHB*, No 24 (Jan., 1901), 475; and Henry Necarsulmer, "The Early Jewish Settlement in Lancaster, Pennsylvania," *PAJHS*, No. 9, 29-44; Hollander, "Naturalization of Jews," 103-117.

¹⁴⁶ Mark Haberlein and Michaela Schmolz-Haberlein, "Competition and Cooperation: The Ambivalent Relationship Between Jews and Christians in Early Modern Germany and Pennsylvania," *PMHB*, Vol. 126, No. 3 (2002), 409-436. Haberlein and Schmolz-Haberlein make a strong case for a precedent of cooperative relationships in parts of Germany. This mutually respectful and successful interaction was reproduced in Lancaster.

Philadelphia and the surrounding area. There were twenty to thirty Jewish men settled in the region by the 1750s.¹⁴⁷ A dearth of sources makes it impossible to flesh out the lives of most of them but surviving sources offer a window into their relationships. Many Jewish newcomers interacted almost exclusively with other Jews when they first arrived; many made contact with David Franks, hoping to get help from a sympathetic coreligionist. They included Myer Josephson, Moses Heyman's former clerk who settled in Reading, Pennsylvania, in the 1750s; Myer Hart, who was one of eleven original founding families of Easton, Pennsylvania where he was a shopkeeper; Israel Joseph; Michael Moses and Moses Moses; Moses Mordecai who was born in Bonn, Germany, and made his way to Philadelphia via England; and Benjamin Moses Clava.¹⁴⁸ Barnard and Michael Gratz's early papers replicate these names and add others including Samuel Judah; Barnett Jacobs, a shopkeeper in Heidelberg; the Etting family of York, Pennsylvania; Matthias Bush, who settled in Philadelphia in the 1740s.¹⁴⁹ Michael Gratz's ledger itemizing the goods he sold during his first three

¹⁴⁷ This number includes Nathan Levy and his brothers, and David Franks, all of whom were American-born, acculturated and connected to established mercantile families. But the majority were immigrants.

¹⁴⁸ [Franks 1756 Ledger] Address Book, Gratz Family Papers, Mss.Ms.Coll. 72, Series I, APS; Gustavus N. Hart, "Notes on Myer Hart and Other Jews of Easton, Pennsylvania," *PAJHS*, No. 8 (1900), 127-133; Gratz Mordecai, "Notice of Jacob Mordecai, Founder, Proprietor from 1809 to 1818, of the Warrenton (N.C.) Female Seminary," *PAJHS*, No. 6 (1898), 39-48.

¹⁴⁹ [Barnard Gratz's Day Book], David Franks Account Book 1757-1762, Frank M. Etting Collection, Collection 0193, Box 1a, HSP; Gratz Ledger, Frank M. Etting

years in Philadelphia illustrates that newcomers relied almost exclusively on their local Jewish peers. Almost all of his earliest customers were Jews living in Philadelphia and the surrounding region. What the ledger does not reveal is whether Gratz approached non-Jews at all, and what his initial negotiations with his Jewish customers were like. In any case, Jews' religious commonalities united them, making it possible for newcomers to get a foot in the door.

As they made headway they also developed relationships with Jews living further afield to whom they had tenuous connections. The Gratzes, for example, cooperated with Hyam David, Isaac Adolphus, Jonas Phillips, and Myer Myers, all of New York, and Moses and Lazarus Jacobs, and Joseph Levy of London. A letter from Solomon Henry sheds light on the layers of trans-Atlantic links when he sent his regards "to all friends over there, all the coffee-house particularly Mr Adolphus, also Wishmatzky" and sent greetings from Mr. and Mrs. Simons, Gittel Jached and Mme Levy.¹⁵⁰ When the Gratzes visited New York, which they likely did in their capacity as David Franks' clerks, they spent time with members of the Jewish community,

Collection, Collection 0193, HSP; Matthias Bush witnessed powers of attorney in 1744 and 1748 from Naphtaly Hart of New York and from Benjamin Levy respectively for David Franks and Nathan Levy to represent them. See Coxe Family Papers, Collection 2049, Series 2, Box 5, HSP and copies in Franks, David Legal Documents and Correspondence, 1744-1778, SC 3643, AJA; Barnard Gratz account with David Franks, 1757-1760, Gratz-Franks-Simon Papers, (McA MSS 011), McAllister Collection, Box 2, Folder 64, LCP; Jonas Phillips, New York, to Barnard Gratz, October 20, 1763, Gratz-Franks-Simon Papers, (McA MSS 011), McAllister Collection, Box 1, Folder 42, LCP; Brener, *Jews of Lancaster*.

¹⁵⁰ Solomon Henry, London, to Jacob Henry, Dec 6 1757, Gratz-Sulzberger Papers, SC 4292, AJA.

most notably Isaac Adolphus, but also Mr and Mrs Hays and the Myers family.¹⁵¹ Their set of Jewish associates also expanded as some individuals moved to other port cities or even further in the hinterlands of another colony. Sampson Lazarus, for example, spent a few years in Lancaster until he moved to Frederick, Maryland in 1757, and Moses Mordecai moved to Virginia.

Relationships with coreligionists enabled newcomers to build credit and to expand their set of associates, as Myer Josephson of Reading did once he gained experience as Moses Heyman's clerk. When he opened his own country store he ordered goods from Franks, Simon, the Gratzes, or Mathias Bush, another Philadelphia merchant – leather, blankets, buttons, sugar, glue, and a variety of fabrics.¹⁵² Likewise, Joseph Simon employed Mordecai Moses Mordecai in a distillery.¹⁵³ Within a couple of years Mordecai began to purchase trade goods from

¹⁵¹ Barnard Gratz to Michael Gratz, New York, Sept. 20, 1760, Henry Joseph Collection, MS 451, Barnard and Michael Gratz Correspondence, Box 3, AJA.

¹⁵² [Barnard Gratz's Day Book] David Franks Account Book 1757-1762, Frank M. Etting Collection, Collection 0193, Box 1a, HSP; Myer Josephson to Barnard and Michael Gratz, Nov. 2, 1761, Gratz Family Papers, P-8, Box 1, Folder 6, AJHS (copy in Gratz-Sulzberger Papers, SC 4292, AJA); Myer Josephson to Barnard Gratz, Dec. 9, 1761 and Feb. 28, 1762, Henry Joseph Collection, MS 451, Barnard and Michael Gratz Correspondence, Box 1, AJA; advertisement in *Pennsylvanische Berichte*, May 25, 1759; July 6, 1759.

¹⁵³ Brener, *Jews of Lancaster*, 12. There is some confusion due to the fact that there was both Moses Mordecai and Mordecai Moses Mordecai. The former, from Bonn, Germany, died in 1781 and was buried in Philadelphia. Mordecai Moses Mordecai, from Tels, Lithuania, died in 1809 and was buried in Baltimore. While some documents were specific, others refer to "Mr. Mordecai," making it difficult to

Philadelphia colleagues to sell in the rural regions.

But Mordecai ran into trouble when he tried his luck in trade. He purchased some leather and found that he was unable to sell it. His friend and colleague Myer Josephson informed Barnard Gratz that “Mr Mordecai bought too much leather... The leather is too light – I have known for a long time that light leather sells poorly.” Josephson saw Mordecai’s mistake as a rite of passage. “Mordecai has to be patient,” he told the Gratzes, “he is a new merchant and has to pay his tuition – he will learn.”¹⁵⁴ As Mordecai discovered, honesty was not enough to succeed. Mistakes often had repercussions. Jacob Henry also made an honest, if careless mistake. As David Franks’ employee, he failed to send skins “to Town” in time to be loaded on a departing ship. Luckily for him, however, he only had to face David Franks’ ire, and he, no doubt, learned an important lesson about the importance of efficiency.¹⁵⁵

Episodes like these help to explain Barnard Gratz’s cautionary 1758 note regarding Michael’s two choices – either to work for Franks or “content himself with living in the Country.” If Michael “thinks himself wise enough,” he warned, “& refuses to take advice of Cousin Jacob & myself then let him do what he pleases -- I

differentiate. See Malcolm Stern, in “Two Jewish Functionaries in Colonial Pennsylvania,” *PAJHS*, Vol. 57, No. 1 (Sept. 1967).

¹⁵⁴ Myer Josephson to Barnard and Michael Gratz, Dec. 9, 1761, MS 451, Collection, Barnard and Michael Gratz Correspondence, Box 1, AJA .

¹⁵⁵ Barnard Gratz drafts of letter to Jacob Henry, no date, Gratz-Franks-Simon Papers, (McA MSS 011), McAllister Collection, Box 1, Folder 22, LCP.

would not advise him to come here, as it would give my much pain & uneasiness.”¹⁵⁶

In spite of this warning, and in spite of Michael’s tenacity upon his arrival in Philadelphia, he blundered twice. New York merchant Manuel Josephson told him, “I rec[eive]d yours [in which] you are pleased to say you have understood by advice of Mr. Hyam David, that you are to apply to me for payment.” Josephson then chastised him.

I should be glad to know by what means you understood such advice, or how you cou[l]d Imagine that I should pay Mr. David[’]s Debts, I make no manner of Doubt that you would be glad if I was to pay your demand against sd David, but on the other hand can as[s]ure you, that I would not be less so, was you or any other Person to pay and my due, upon the whole, I can only inform you that your understood advice is badly founded, & that there is no money nor Effects in my hands, to secure my own, much less other Debts.¹⁵⁷

It is unclear what Michael’s second indiscretion was, but a contrite letter survives in which he begged for Joseph Simon’s forgiveness “for all the wrongs I have committed against you.” He pleaded with Simon to “bear in mind that I am an orphan and in a strange country,” and promised to “comply with all [Simon’s] wishes.”¹⁵⁸ Michael overcame the two episodes and they likely taught him to be careful in his business

¹⁵⁶ Barnard Gratz, Philadelphia, to Solomon Henry, London, November 20, 1758, Frank M. Etting Collection, Collection 0193, Gratz Correspondence 1695-1780, Box 67, HSP. Also in Byars, *B & M Gratz*, 36-7.

¹⁵⁷ Manuel Josephson to Michael Gratz, Nov. 16, 1761, Gratz Family Papers, Mss.Ms.Coll. 72, Series I, APS.

¹⁵⁸ Michael Gratz to Joseph Simon, undated, Gratz-Franks-Simon Papers, (McA MSS 011), McAllister Collection, Box 1, Folder 48, LCP. The letter is written in Yiddish. Sydney Fish translated the letter in *Barnard and Michael Gratz*, 30-31.

transactions and in his communications with colleagues.

At the heart of Barnard's cautionary message to his brother and his concerns about commercial indiscretion was his solid training as a clerk with Franks and his experience constantly balancing trust and obligation, accountability and honesty. Trust was by no means automatic. Merchants and traders had to develop and nurture trust, and it frequently failed them.¹⁵⁹ As Jews settled into their new environment, relationships came to be shaped more by business necessities and less by tribal obligation and cultural commonalities.

A common religion and shared commercial experiences were not enough to sustain relationships. Some joint ventures collapsed, and support was sometimes withdrawn. Uncharitable Jewish commercial partners did not hesitate to use legal institutions at their disposal when risks turned sour. David Franks brought suit against Lyon Lipman on behalf of his father and brother for nonpayment of debts.¹⁶⁰ In another case, Barnett Jacobs owed David Franks £355, Mathias Bush £249, Benjamin Levy £74, and Barnard Gratz £254. The creditors obtained a judgment against him.¹⁶¹

¹⁵⁹ Trivellato, "Sephardic Merchants in the Early Modern Atlantic," 102.

¹⁶⁰ Power of attorney from Jacob Franks and Moses Franks for David Franks and Nathan Levy to represent them against Lyon Lipman, March 26, 1744, Coxe Family Papers, Collection 2049, Series 2, Box 5, HSP, Series 2, Box 5, HSP, copies in Franks, David Legal Documents and Correspondence, 1744-1778, SC 3643, AJA.

¹⁶¹ Jacobs owed David Franks £355, Mathias Bush £249, Benjamin Levy £74 and Barnard Gratz £254. See [Barnard Gratz's Day Book] David Franks Account Book

And David Franks, Barnard Gratz, and Moses Heyman, joined forces with a group of non-Jewish merchants placing an advertisement in the *Pennsylvania Gazette* offering a reward for the apprehension of Myer Levy, who had absconded with their goods.¹⁶² These episodes underscore that trust was no more secure within Jewish circles than anywhere else in the Atlantic world, and that the veil of intimate commercial settlement of disputes was lifting as commercial networks became denser and more elongated over geographies.

A number of the region's Jews experienced some success as they slowly built their business. In spite of the Seven Years' War raging in the Ohio Valley -- the region to the west of the Pennsylvania - the backcountry was burgeoning. This growth, combined with Joseph Simon's credit and access to goods, put him in an advantageous position. He continued to expand his interests. In addition to a store that he opened in partnership with fellow Jew Benjamin Nathan in Heidelberg and his distillery with Mordecai Moses Mordecai he also collaborated with non-Jews in a series of businesses, including the blacksmith John Miller, who was his partner in the distillery in 1759. He had an interest in a building and equipment for manufacturing potash with one Dr. Samuel Boude in 1757. And he formed a partnership with inventor and

1757-1762, Frank M. Etting Collection, Collection 0193, Box 1a, HSP; Wood, *Conestoga Crossroads*, 101.

¹⁶² *Pennsylvania Gazette*, December 4, 1760.

gunsmith William Henry in a hardware store in about 1762.¹⁶³

When Jacob Henry left David Franks' employ his prospect looked good. His cousin Barnard Gratz was in training in David Franks' counting house, his brother was a merchant in London, and he had saved money and intended to invest in goods in London to import to Philadelphia. It seemed that he and his kin could initiate their own kinship network. In spite of having been robbed of his savings in the mid to late 1750s, an event that almost derailed Jacob Henry's plans and hopes, colleagues in London offered him £3000 credit on merchandize to take back to Philadelphia.¹⁶⁴ Henry had received solid training and had, no doubt, earned a respectable reputation. His London creditors recognized that his setbacks were not due to dishonesty or negligence on his part and agreed to give him credit "by reason of his honest disposition and the regard entertained for him by Christian merchants who know his skill in goods for the American market." Initially, Henry's creditors wanted him to pay insurance of about £200, and they wanted his brother Solomon to sign surety for the value of the goods. Fearful of compromising his brother he refused the deal but his colleagues agreed to give him the goods without security and Solomon lent him money for insurance. After a slow start, things began to look up again as Henry made

¹⁶³ Indenture, Sept 23, 1758, Lancaster County Records, SC 6575, AJA; *Pennsylvania Gazette*, Feb 11, 1762; Brener, *Jews of Lancaster*, 12; Byars, *B & M Gratz*, 55; Wood, *Conestoga Crossroads*, 99.

¹⁶⁴ Solomon Henry to his parents, 14th Shebat 5523 [Feb. 14, 1763], Gratz Sulzberger Papers, SC 4292, AJA.

a profit and ordered more goods from his creditors.¹⁶⁵ Henry and his non-Jewish partner, one Mr. Woodham, were among Michael Gratz's earliest customers in 1759, while Solomon Henry served as London agent for his brother and cousins in Pennsylvania.¹⁶⁶ In 1757 he advised Jacob that he had sent him "bales of Mr. Buck to Mr. Neat who send them with pleasure and insures them for your account." He shipped small cargoes of manufactured goods to the Gratzes and imported their American goods to London, and they had an interest in his venture to St Helena and Fort St. George.¹⁶⁷

Just as fortune seemed to be smiling on them, Solomon Henry was "crippled by insolent debtors" in about 1759, and Jacob Henry took ill and died soon after.¹⁶⁸ On top of this series of events, the Seven Years' War had impaired Solomon Henry's mercantile interests and by 1762, he apologetically told Barnard, "it is not in my Power to oblige your Brother Michael in taking his orders for any goods, having determined to a fixt Resolution not to involve myself with any business beyond

¹⁶⁵ Solomon Henry, London, to Barnard Gratz, Philadelphia, July 18, 1766, Gratz Family Papers, Mss.Ms.Coll. 72, Series I, APS.

¹⁶⁶ Gratz Ledger, Frank M. Etting Collection, Collection 0193, HSP.

¹⁶⁷ Translations from Yiddish: Solomon Henry to Jacob Henry, Feb. 16, 1760, SC 4925, AJA; Solomon Henry, London, to Jacob Henry, Aug. 19, 1757, and Solomon Henry to Michael Gratz, Feb 16, 1760, , Gratz Sulzberger Papers, SC 4292, AJA.

¹⁶⁸ Solomon Henry to Jacob Henry, Feb. 16, 1760, SC 4925, AJA.

seas.”¹⁶⁹

Luckily for the Gratzes, however, the loss of Jacob Henry and Solomon Henry’s withdrawal did not hamper their rising fortunes. They continued to oversee some transactions for David Franks and for Joseph Simon and his nephew Levy Andrew Levy. By 1760, Barnard collected monies owed to them, communicated with David Franks and other colleagues to outfit exporting ships, distributed peltry that Simon forwarded to him, and kept accounts of the business Simon conducted in Philadelphia with dozens of local tradesmen and merchants. As a result, they built relationships with Franks’ and Simon’s colleagues, which gave them access to credit.¹⁷⁰

The Gratzes also invested in some of their own small ventures. They supplied their Reading colleague Myer Josephson with goods for his store and purchased country produce from him.¹⁷¹ They slowly expanded beyond their small circle of local

¹⁶⁹ Solomon Henry, London, to his parents, 14th Shebat 5523 (1763), Gratz-Sulzberger Papers, SC 4292, AJA; Solomon Henry to Barnard Gratz, Nov. 11, 1762, Frank M. Etting Collection, Collection 0193, Gratz Correspondence 1695-1780, Box 67, HSP.

¹⁷⁰ See for example Joseph Simon, Lancaster to Barnard Gratz, March 15, 1761, Barnard Gratz, Philadelphia, to Joseph Simon, Lancaster, April 3, Joseph Simon to Barnard Gratz, August 29, 1762, Gratz-Franks-Simon Papers, (McA MSS 011), McAllister Collection, Box 1, Folder 47, LCP.

¹⁷¹ Myer Josephson, Reading to Michael and Barnard Gratz, 23 Kislev 5521 [Dec. 1, 1760], Henry Joseph Collection, MS 451, Barnard and Michael Gratz Correspondence, Box 2, AJA; 5 Cheshvan 5522 [Nov 2, 1761], Gratz Sulzberger

Jewish associates to include Jewish and non-Jewish merchants and traders further afield. In 1760, Barnard and Captain Isaac Martin were handling goods for one another. For example, Martin sold two Hogsheads of tobacco in their joint interest, in Savannah as well of some of Barnard's hats, and he shipped three bundles of beaver skins and seventy barrels of rice for the Gratzes to sell in Philadelphia. Martin offered the two brothers a partnership "in a small vassal that will carr[y] about 250 lb of flour" bound for Georgia.¹⁷² In another alliance, Thomas Bruce wrote to Barnard Gratz with news of his arrival in Savannah with goods that he planned to sell on their joint account, while William Nesbitt, also of Savannah, had left kegs of indigo with Barnard for him to sell on Nesbitt's behalf and wrote to him with payment instructions.¹⁷³ Isaac Delyon of Savannah shipped goods to Barnard, including deerskins and ordered a supply of apples, cranberries, chocolate, mackerel, and

Papers, SC 4292, AJA; 5 Adar 5522 [28 Feb., 1762), Henry Joseph Collection, MS 451, Barnard and Michael Gratz Correspondence, Box 1, AJA.

¹⁷² [Barnard Gratz's Day Book] David Franks Account Book 1757-1762, Frank M. Etting Collection, Collection 0193, Box 1a, HSP; Isaac Martin, Savannah, to Barnard Gratz, Philadelphia, Mar. 20, 1760, and Isaac Martin, New York, to Barnard Gratz, Oct 17, 1760, Isaac Martin to Barnard Gratz, Oct. 19, 1760, Gratz-Franks-Simon Papers, (McA MSS 011), McAllister Collection, Box 1, Folder 35, LCP.

¹⁷³ Thomas Bruce, Savannah, to Barnard Gratz, May 25, 1760, and William Nesbitt, Savannah, to Barnard Gratz, Aug. 16, 1760, Frank M. Etting Collection, Collection 0193, Gratz Correspondence 1695-1780, Box 67, HSP.

gingerbread from Gratz.¹⁷⁴ Barnard also had colleagues in Virginia: William McKee sent goods and placed orders, and Myer Levy of Spotswood requested that Barnard send him some goods. Barnard shipped gin and leather goods northwards to Preston Payne (or Pain) in Quebec.¹⁷⁵ Michael consigned his imported goods on “voyages” to Georgia, New York, and Guadalupe.¹⁷⁶ Barnard insured a shipment of goods on the sloop *Hester*, with Thomas Bruce as master, bound to the coast of Africa, and Michael sent a shipment of rice to London.¹⁷⁷ It is unclear how the Gratzes became acquainted with these colleagues. Their association with Capt. Isaac Martin might have developed through their relationship with Franks as David Franks and his son Jacob also had dealings with Martin. It was Martin who introduced Thomas Bruce, “a Gentleman of a

¹⁷⁴ Isaac Delyon, Savannah, to Barnard Gratz, Philadelphia, Sept. 24, 1760, Gratz-Franks-Simon Papers, (McA MSS 011), McAllister Collection, Box 1, Folder 12, LCP.

¹⁷⁵ Bill of Lading, Sept. 9, 1760, Gratz-Franks-Simon Papers, (McA MSS 011), McAllister Collection, Box 2, Folder 76, LCP; Myer Levy, Spotswood, to Barnard Gratz, July 16, 1760, Gratz-Franks-Simon Papers, (McA MSS 011), McAllister Collection, Box 1, Folder 30, LCP; Preston Pain, Quebec, to Barnard Gratz, Feb. 23, 1761, Frank M. Etting Collection, Collection 0193, Gratz Correspondence 1695-1780, Box 67, HSP.

¹⁷⁶ Gratz Ledger, Frank M. Etting Collection, Collection 0193, HSP.

¹⁷⁷ Policy of Marine Insurance, May 16, 1761, Gratz Family Papers, P-8, Box 1, folder 4, AJHS; copy in Gratz-Sulzberger Papers, SC 4292, AJA; Gratz Ledger, Frank M. Etting Collection, Collection 0193, HSP

particular acquaintance of mine.”¹⁷⁸ None of these transactions was as large or as lucrative as the ones in which Franks or Simon regularly participated.

For lesser merchants such as the Gratzes, the coastal trade, in which small vessels conveyed loads of goods from one southern port to another, offered distinct opportunities. They could make a profit importing Southern agricultural staples such as indigo, tobacco, and rice and exporting European manufactures and Pennsylvania wheat to the South.¹⁷⁹ Their still limited network prevented them from participating in the West Indies trade, which offered good opportunities during the Seven Years’ War to merchants who could afford to purchase large quantities of flour and bread and who owned ships on which to send these provisions and then to purchase West Indian products and ship them to Europe. For the Gratzes, the coastal trade required smaller investments, and they sent the goods to places where too large a shipment could flood the market and depress prices.¹⁸⁰

Although the Seven Years’ War had interfered with Franks’ direct Indian trade, the wartime economy offered other opportunities. He continued to import a great variety of European and East-India goods and colonial commodities such as

¹⁷⁸ B. Gratz account with D. Franks, Jan 1757 – 1760, Gratz-Franks-Simon Papers, (McA MSS 011), McAllister Collection, Box 2, Folder 64, LCP; Isaac Martin, Savannah, to Barnard Gratz, March 20 1760, Gratz-Franks-Simon Papers, (McA MSS 011), McAllister Collection, Box 1, Folder 35, LCP.

¹⁷⁹ Doerflinger, *Vigorous Spirit of Enterprise*, 107.

¹⁸⁰ Doerflinger, *Vigorous Spirit of Enterprise*, 108, 115-6.

“best Rice, Soal leather, [and] Beaver.” He also sold freight and passage on his ships, to which he added the *New-Myrtilla*, which had “extraordinary Accomodations for passengers.” Together with Thomas Riche and Daniel Rundle he imported “A Cargoe of Likely Negroes...directly fromm...Guiney.” He sent cargoes of goods to Halifax and Jamaica and sponsored a voyage of the scow *Two Brothers* to Charlestown, South Carolina in 1756.¹⁸¹ He was conducting trade with an array of colleagues locally and further afield, including Robert Bulley of St. Johns, Mores and Hooper of Savannah, Joseph Wood of Georgia, Moses and Lazarus Jacobs of London, and Joseph Levy – possibly his uncle -- of London.¹⁸² Always on the lookout for opportunities, he employed Barnard Gratz’s colleague Thomas Bruce to look into prospects “to y[ou]r

¹⁸¹ Address Book, Gratz Family Papers, Mss.Ms.Coll. 72, Series I, APS; *Pennsylvania Gazette*, May 2, 1754, Aug. 1, 1754, Nov. 21, 1754, March 4, 1755, April 17, 1755, Oct. 23, 1755, August 18, 1756, Nov. 18, 1756, July 17, 1760, Sept. 9, 1760, Aug. 6, 1761; see also James McCullough’s advertisement for sale of goods he imported on the ship *Myrtilla*, *Pennsylvania Gazette*, May 9, 1754.

¹⁸² Robert Bulley, St John, to David Franks, June 27, 1758, and Robert Bulley, St John, to David Franks and Benjamin Levy, Nov. 3 1759, Coxe Family Papers, Collection 2049, Series 2, Box 5, HSP (copies in Franks, David Legal Documents and Correspondence, 1744-1778, SC 3643, AJA); Mores and Hooper, Savannah, to David Franks, Dec. 24, 1760, Coxe Family Papers, Collection 2049, Series 2, Box 5, HSP (copies in Franks, David Legal Documents and Correspondence, 1744-1778, SC 3643, AJA); Joseph Wood in account with David Franks, Coxe Family Papers, Collection 2049, Series 2, Box 5, HSP, (copies in Franks, David Legal Documents and Correspondence, 1744-1778, SC 3643, AJA); Address Book, Gratz Family Papers, Mss.Ms.Coll. 72, Series I, APS.

So[uth]ward” and Bruce promised to “bring him the whole state of the Trade.”¹⁸³

Franks had developed many relationships with merchants everywhere he did business. Even though family and religious community diminished as the most important element of pursuing economic opportunities after 1750, his kinship connections remained important. He continued receiving imported goods from his family in London, most notably his one-time Philadelphia partner, his brother Moses, who was by that time living in London and was active in the diamond and coral trade together with his uncles and brother Naphtali.¹⁸⁴ Isaac Levy, the brother with whom Nathan Levy began his endeavors in Philadelphia, moved his trade to London in 1752 and cooperated with the Franks family.¹⁸⁵ Not long after, he purchased a share in the Sea Islands of Georgia and departed London for Georgia with the intention of developing his property, but was diverted by the Seven Years’ War to Philadelphia and entered into business with his nephew Franks.¹⁸⁶ Benjamin Levy, Nathan Levy’s half brother who lived in Philadelphia, partnered with Franks in his St. Johns

¹⁸³ Thomas Bruce, Savannah to Barnard Gratz, May 25, 1760, Frank M. Etting Collection, Collection 0193, Gratz Correspondence 1695-1780, Box 67, HSP.

¹⁸⁴ Yogev, *Diamonds and Coral*, 153-4.

¹⁸⁵ Yogev, *Diamonds and Coral*, 283n.

¹⁸⁶ Herbert Friedenwald, “Isaac Levy’s Claim,” 57-62.

venture.¹⁸⁷ The Franks/Levy network now began making opportunities available to David Franks' sons Jacob (commonly called "John") and Moses who were preparing for mercantile careers. David Franks began consigning goods to Jacob in about 1756 and by August 1760, he had expanded beyond the family, having acquired a half-share in a sloop together with Thomas Hardwell of Halifax. By 1761 he was traveling to Quebec to sell goods.¹⁸⁸ Having been schooled and having gotten his feet wet in commerce, he had not yet had formal mercantile training and his well-connected family afforded him enormous advantages including employment with the colleague of his uncle Moses Franks and his grandfather (and namesake) Jacob Franks, the wealthy and well-connected New York merchant John Watts whose partner was Oliver DeLancey, Jacob Franks' aunt Phila's husband.¹⁸⁹ This opportunity would prepare him to join his uncle Moses in his London counting house.

¹⁸⁷ Robert Bulley, St Johns, to David Franks and Benjamin Levy, Nov. 3, 1759, Coxe Family Papers, Collection 2049, Series 2, Box 5, HSP.

¹⁸⁸ Address Book, Gratz Family Papers, Mss.Ms.Coll. 72, Series I, APS; Trent and Croghan account with Jeremiah Warder, 1762, and Account of goods sold at publick Vendue, Quebec, Nov. 11, 1762, Frank M. Etting Collection, Collection 0193, Accounts 1639, 1725-1847, Box B-28, HSP; Joseph Simon, Lancaster, to Barnard Gratz, March 15, 1761, Gratz-Franks-Simon Papers, (McA MSS 011), McAllister Collection, Box 1, Folder 47, LCP; "Ship Registers for the Port of Philadelphia, 1726-1775," in *PMHB*, Vol. 27, No. 1, 96.

¹⁸⁹ See John Watts, New York, to Moses Franks, Nov. 24, 1763, John Watts to General Monckton, Nov. 24, 1763, and John Watts to Gedney Clarke, Barbados, Dec. 2, 1763, Dorothy C. Barck, (ed.), *Letter Book of John Watts, Merchant and Councillor of New York: January 1, 1762 – December 22, 1765*, (New York, New York Historical Society, 1928).

The Seven Years' War brought a lucrative opportunity to David Franks. His brother Moses, who had joined the ranks of London's elite circles, together with his colleagues James Colebrooke, George Colebrooke, and Arnold Nesbitt secured the contract to victual the troops in North America when the Crown's former contractors, William Baker of London and Christopher Kilby of New London, Connecticut, declined to renew in 1759. The Colebrooke/Nesbitt/Franks appointed David Franks' father Jacob Franks to be the principal agent in the colonies.¹⁹⁰ The latter named David Franks and William Plumsted as agents to supply troops in Pennsylvania and the western territories.¹⁹¹

Layers of connections played a role in securing these contracts. Moses Franks' partners James and George Colebrooke were merchant bankers involved in the East India Company. George Colebrooke would become its chairman in the late 1760s. They were also members of parliament with intimate connections to Thomas Pelham, the Duke of Newcastle, who rewarded their family with a baronetcy when they

¹⁹⁰ Kings Warrant for payment to Sir James Colebrooke, et. al., contractors for supplying British forces in North America, Signatures appearing include King George II, Duke of Newcastle, Moses Franks, 1760, Franks Family Papers, P-142, Box 1, Folder 12, , AJHS; and in *The Papers of Henry Bouquet*, Vol. IV (Harrisburg, Pennsylvania Historical and Museum Commission, 1984) 468n; Account of Contractors for Victualing Troops, *The Papers of Henry Bouquet*, Vol. IV, 569.

¹⁹¹ *The Papers of Henry Bouquet*, Vol. IV, 468n; Mark Abbott Stern, *David Franks*, 34-35.

supported his government.¹⁹² Arnold Nesbitt was also from a mercantile banking family with a parliamentary seat and links to both Robert Walpole and the Pelhams. Both the Colebrooke and Nesbitt families had long conducted trade in Europe but they only expanded their interests to include America at the onset of the Seven Years' War. They first joined forces with one another, along with two other London houses in 1756 when they were awarded a contract to supply payment for the troops in Louisburg. Nesbitt's influence with the Duke of Newcastle helped them get this contract. At the time, Newcastle was First Commissioner of the Treasury and had the authority to grant such contracts. Two years later they were awarded a contract to supply the troops in Louisburg with provisions, and then, not long after that, with Moses Franks as part of their consortium, they were awarded the contract to supply the troops further south.¹⁹³

Moses Franks' brother-in-law Oliver DeLancey and his partner John Watts (who would soon become Jacob Franks, Jr.'s employer and for whom Moses Franks served as agent in London) were evidently competing for the contract. Just before the Colebrooke/Nesbitt/Franks consortium took over the contract, Oliver DeLancey

¹⁹² Craig Bailey, "The Nesbitts of London and their Networks," in David Dickson, Jan Parmentier and Jane Ohlmeyer, (eds.), *Irish and Scottish Mercantile Networks in Europe and Overseas in the Seventeenth and Eighteenth Centuries* (Gent, Academia Press, 2007), 231; "Sir George Colebrooke," Oxford Dictionary of National Biography, <http://www.oxforddnb.com/udel.idm.oclc.org/view/article/37301?docPos=1>, accessed Feb. 21, 2015.

¹⁹³ Bailey, "The Nesbitts of London," 237-8

suggested to his sister Susanna Warren in London that her future son-in-law, Colonel Fitzroy, a baron and a future Member of Parliament, could propose his name to his influential friends as a new contractor.¹⁹⁴ But either the Colebrookes, Nesbitt, and Franks had more powerful friends or their bid was more compelling. In his position as principal agent, Jacob Franks nevertheless appointed DeLancey and Watts to be agents responsible for New Jersey, New York, and Massachusetts.¹⁹⁵

Why would the Colebrookes and Nesbitt have formed an alliance with Moses Franks, a Jew? Franks brought plenty to the table. As a major investor in the East India Company and one of the principal diamond importers in the country, Aaron Franks, Moses' uncle and associate, had a good deal of influence, and the family was wealthy. As with the Colebrookes and Nesbitt's other consortia, the purpose was to "raise enough capital to meet the demands of the contract as well as to spread the financial risks involved."¹⁹⁶ Of equal importance were Franks' connections in America: Jacob Franks and his colleagues Oliver DeLancey and John Watts in New York, and David Franks in Philadelphia all had the means to obtain provisions and networks of associates to facilitate distribution.

In 1760 Arnold Nesbitt and Moses Franks accepted another contract, this time

¹⁹⁴ Oliver DeLancey to Susan Warren, Dec. 16, 1759, American Manuscripts in the Gage Papers, Gage Addit1201, no. 26, Sussex Archaeological Society, cited in Stern, *David Franks*, 35, 215n.

¹⁹⁵ *Papers of Henry Bouquet*, Vol. IV, 468n; Stern, *David Franks*, 34-35.

¹⁹⁶ Bailey, "The Nesbitts of London," 238.

to supply British vessels in Jamaica, and in 1762, together with Samuel Touchet and Henry Peter Muilman & Son, they began supplying the British ships in Havana. According to historian Craig Bailey, “it is unknown whether the Nesbitts used government contracts to break into the West India trade for the first time or if they were simply exploiting pre-existing commercial networks.”¹⁹⁷ Jacob, and Naphtali Franks conducted business in the Caribbean and therefore had connections, and John Watts, for whom Moses served as agents in London, did too.¹⁹⁸ Therefore, Moses Franks was a worthwhile partner. And from the perspective of government authorities, there were many Jews with experience handling army contracting, and thus able to contribute skills to the war effort and lay out large sums of money. In the preceding decades, a primary function of “Court Jews” was military purveying and army contracting primarily in Germany, Austria, and Holland, but also in Spain, Portugal, and Spanish Netherlands, Denmark, Poland, Hungary, Italy, England, and Ireland. Just as their mercantile networks facilitated trade, they facilitated army contracting.¹⁹⁹

Moses Franks' contract with the Crown elevated David Franks further in his economic status and he gained attention from the highest officials. General Jeffery

¹⁹⁷ Bailey, “The Nesbitts of London,” 238-240. According to Bailey, “it is unknown whether the Nesbitts used government contracts to break into the West India trade for the first time or if they were simply exploiting pre-existing commercial networks.

¹⁹⁸ Barck, *Letter Book of John Watts*; Gelles, *Letters of Abigail Levy Franks*; Yogev, *Diamonds and Coral*, 71-2, 85.

¹⁹⁹ Israel, *European Jewry in the Age of Mercantilism*, 123-132.

Amherst sent a letter to Pennsylvania Governor Hamilton introducing Franks and William Plumsted, his partner in the venture, a merchant and ship-owner and former mayor of Philadelphia. Amherst asked for “all the Aid and Assistance they may stand in need of, for the better, and more effectual performance of [their] said Contract, and...to procure them all possible facilities in obtaining the proper and necessary Supplies, for the said Troops.”²⁰⁰

Franks and Plumsted had to procure enormous quantities of flour, salt, meat, and other supplies and deliver them to forts in the Ohio River Valley. For the meat alone, they had to identify farmers who could supply live cattle and hogs, find drivers who would move live animals hundred of miles, butchers to slaughter the animals and salt the meat, and coopers to make barrels in which to store the preserved meat.²⁰¹ They also had to coordinate the transportation of provisions by wagon to Lancaster, Carlisle, Fort Bedford, Fort Ligonier, and Pittsburgh but wagoneers feared the prospect of encountering hostile Indians as they crossed the immense landscape.²⁰² From Fort Pitt the goods had to be carried by packhorse or by boats on the Ohio, and the delivery points stretched further and further away as the war progressed. By the

²⁰⁰ Jeffrey Amherst to Governor Hamilton, 21 March, 1760, SC 3651, AJA.

²⁰¹ Henry Bouquet to Plumsted and Franks, Feb. 29, 1760, *Papers of Henry Bouquet*, Vol. IV, 474; Account of Contractors for Victualing Troops, *Papers of Henry Bouquet*, Vol. IV, 569; Mark Abbott Stern, *David Franks*, 37-8.

²⁰² *Pennsylvania Gazette*, May 22, 1760.

summer of 1761 they were provisioning troops as far away as Quebec.²⁰³ Plumsted and Franks dealt with scores of people who were overseeing the operation in Carlisle, Pittsburgh, Bedford, and Cumberland, including agents to whom they subcontracted and British army personell.²⁰⁴

Confusion, delays, complaints, and conflicts plagued almost every task. As soon as Plumsted and Franks took over as agents, their subcontractors and corresponding army personnel had to assess quantities of provisions left by the former agent Joshua Howell before they could order more. From that point on, estimating what supplies were needed proved almost impossible. The number of people drawing provisions constantly changed due to movement of troops and also because hundreds of Indian allies often arrived at the forts for extended periods. Consequently, supplies were often either insufficient or overstocked and Colonel Bouquet, commander of the Royal American Regiment, repeatedly complained. In October 1761, for example, he chastised Plumsted and Franks for sending “a quantity So disproportionate to the Strength of this Garrison without proper orders,” and that the existing stocks together

²⁰³ Plumsted and Franks to Bouquet, Aug. 22, 1761, *The Papers of Henry Bouquet*, Vol. V, 706-7; Walter S. Dunn, Jr., *Opening New Markets: The British Army and the Old Northwest* (Westport, CT, Praeger, 2002), 76

²⁰⁴ Walker and Rutherford, for example, were agents for Provisions & Carriages in Virginia; Callender and Hughes were contractors for packhorses; Thompson, Paris and Company, sent livestock to Fort Pitt and Ligonier. Letter to David Franks, Sept. 16, 1762; Letter to Messrs Thompson, Paris and Company, September 16th, 1762, Franks, David, Letters regarding Purchase of Supplies for British Garrisons, SC 3652, AJA (from Bouquet Papers, Public Archives of Canada.)

with the hundreds of oxen and hogs that were arriving “will indeed form a Magazine for a Small Army,” and that coopers built inferior barrels.²⁰⁵

Conditions made communication difficult and resulted in missed deadlines for delivery of provisions.²⁰⁶ The sheer number of people involved – commanders, adjutants, agents, sub-contractors – led to confusion about billing and payment. Well into Plumsted and Franks’ term, the former contractors and agent were still attempting to settle bills. The agent in Fort Pitt complained to Bouquet that the former contractors demanded a receipt for provisions left behind and their agent Howell demanded payment for supplies that had actually rotted.²⁰⁷ Thomas Walker, one of Plumsted and Franks’ agents, blamed Plumsted and Franks for his own delays delivering provisions to troops in Virginia and complained of their failure to communicate and to furnish proper payments.²⁰⁸ To complicate things more, army personnel often placed

²⁰⁵ Henry Bouquet, Fort Pitt, to Plumsted and Franks, Oct. 22, 1761, *Papers of Henry Bouquet*, Vol. V, 832.

²⁰⁶ See Henry Bouquet, Fort Pitt, to Robert Monckton, Mar. 20, 1761; Plumsted and Franks to Henry Bouquet, July 1, 1761, *Papers of Henry Bouquet*, Vol. V, 352-2, 611.

²⁰⁷ A. Hoops, Fort Pitt, to Henry Bouquet, Oct. 14, 1760, *Papers of Henry Bouquet*, Vol. V, 70.

²⁰⁸ Thomas Walker to Francis Fauquier, July 4, 1761, Thomas Walker Papers, William C. Rives Collections, Container 162, Library of Congress. Thanks to Turk McCleskey for this reference.

extraneous orders with sub-contractors.²⁰⁹

By August 1762, hostilities in North America subsided. This should have made communications easier and estimating amounts of provisions more predictable.²¹⁰

Franks travelled to Ligonier, probably to smooth ruffled feathers and to communicate personally with Bouquet about future needs. Bouquet requested six months' provisions for Ligonier. But confusion and miscommunication continued. A month later Bouquet gave Plumsted and Franks' agents at Carlisle contradictory instructions. "Mr Franks is att a Loss to know whether the directions you gave him while up for the supply of Leigoneir is included in this last order," Plumsted inquired.²¹¹

Plumsted and Franks' attempts to clarify details reflect an effort to improve a tarnished reputation. A few months earlier, New York associate John Watts reported to Moses Franks in London that "I was lately upon an excursion to Philadelphia with

²⁰⁹ Jonathan Tulleken, Fort Pitt, to Henry Bouquet, April 2, 1760, *Papers of Henry Bouquet*, Vol. IV, 506; A Hoops, Fort Pitt, to Henry Bouquet, Dec. 27, 1760; Adam Stephen to Henry Bouquet, [March or April], 1761, *Papers of Henry Bouquet*, Vol. V, 213, 386-7; William Byrd to Francois Fauquier, June 23, 1761, and Francois Fauquier, Williamsburg to William Byrd, July 1, 1761, George Henkle Reese, ed., *The Official Papers of Francois Fauquier Lieutenant Governor of Virginia 1758-1768*, Vol. 2 (Charlottesville, University Press of Virginia, 1983), 540-44.

²¹⁰ John Watts, New York, to Moses Franks, May 12, 1762, in Barck, *Letter Book of John Watts*, 50-51.

²¹¹ Joseph Simon, Lancaster to Barnard Gratz, Aug. 4, 1762, Frank M. Etting Collection, Collection 0193, Gratz Correspondence 1695-1780, Box 67, HSP; Henry Bouquet, Fort Pitt, to Messrs Thompson, Paris and Co., Sept. 16, 1762, SC 3652, AJA; Plumsted and Franks to Henry Bouquet, Oct 6, 1762, *Papers of Henry Bouquet*, Vol. VI, 114-5.

Col[onel] Amherst & one or two friends where I was sorry to hear it observd your Agents were not very Clever in their Business.” In fact, Franks and Plumsted may not have been equal to the task. When he introduced his and Franks’ partnership to Colonel Bouquet in early 1760, asking that they “might be early informed what would be necessary for [them] to provide,” Plumsted admitted that they were “in a great degree Strangers to the methods used in the supplying the Army.”²¹² It was not only Franks’ reputation that worried Watts. He had doubts about Franks’ skills and he knew that one misstep could undermine his colleagues’ enterprises too. He warned Moses that his “Interest sometimes suffer[e]d” because of David’s mismanagement. He enlarged on his views of Plumsted and Franks: “It is impossible to mend them, Nature has not furnish[e]d the materials. From the beginning we recommended & even press[e]d them to take Joshua Howell [the former agent for Pennsylvania] a cleaver little experienced Quaker to execute the more knotty part of the Business,” he explained, “but they did not incline to part with any share of the Mamon, which their great proportion of the Business would very well bear.”²¹³ This explains why Watts collaborated in business with David Franks’ father and brother, but limited his economic interactions with David. He only utilized David as a middleman when there were no ships sailing to Barbados from New York and he needed Franks to do his

²¹² William Plumsted to Henry Bouquet, Feb. 25, 1760, *Papers of Henry Bouquet*, Vol. IV, 468.

²¹³ John Watts, New York, to Moses Franks, May 12, 1762, in Barck, *Letter Book of John Watts*, 50-51.

bidding from Philadelphia.²¹⁴

In spite of the difficulties and misunderstandings that Franks encountered, the enterprise was worthwhile. Records are incomplete and it is impossible to determine the cost of the operation for the entire tenure, and Franks and Plumsted's profits and expenses. It is clear, however, that the enterprise involved huge sums. In the first year alone, Plumsted and Franks billed the Crown nearly £70,000 for carriage and £63,000 for provisions.²¹⁵ Franks also earned separate orders from provincial militias. Per the request of Colonel George Washington, Franks scrounged for large supplies of "half-thicks for indian-leggings for 1000 men" as well as some items for George Washington's personal use. General Amherst also contracted separately with Plumsted and Franks to provide wagons to transport goods to Fort Pitt.²¹⁶

Franks' Jewish colleagues also derived some benefit from the army's presence in the region. Franks himself often leaned on Joseph Simon and Barnard Gratz to

²¹⁴ See, for example, John Watts' memorandum to David Franks, Dec. 2, 1763, asking him to send gold to Gedney Clarke in Barbados, in Barck, *Letter Book of John Watts*, 206.

²¹⁵ "The Crown in Account with William Plumsted and David Franks," for May 1760 – May 1761, dated June 1761, Horatio Gates Papers, New York Historical Society, cited in Stern, *David Franks*, 47.

²¹⁶ David Franks to George Washington, June 27, 1758, SC 3656, AJA; Jeffery Amherst to Plumsted and Franks, June 19, 1763, *Papers of Henry Bouquet*, Vol. VI, 243; see also Stern, *David Franks*, 33.

procure provisions, to collect debts, and to meet with army personnel.²¹⁷ Bouquet utilized their services separately as well. Even before Franks assumed his duties as agent, Bouquet drew on Joseph Simon's resources to get tasks done quickly. He delivered fabric to Simon to make 3000 fodder bags.²¹⁸ This came about not through Franks' connection but via the influence of Edward Shippen, who, like Joseph Simon, was an influential Lancaster resident. He was prothonotary of Lancaster and paymaster for supplies for the British and provincial forces. Bouquet also employed the services of Levy Andrew Levy, Joseph Simon's nephew, together with Alexander Lowrey, the Indian trader with whom Simon did business in early Pittsburgh since the 1740s, as sutlers.²¹⁹ In this enterprise Levy was also concerned with Michael Hubley, who also owned a store jointly with Joseph Simon. Bouquet requested that Shippen order two wagonloads of goods from Levy and Hubley, and to direct them to

²¹⁷ Barnard Gratz to Joseph Simon, April 3, 1760, Gratz-Franks-Simon Papers, (McA MSS 011), McAllister Collection, Box 1, Folder 47, LCP; also in Byars, *B & M Gratz*, 47.

²¹⁸ Instead of sending some of the fabric to Reading, York, and Carlisle to be made up as ordered, Simon had them all made in Lancaster, causing delay. See Henry Bouquet to Edward Shippen, May 25, 1759; Shippen to Bouquet, May 30, 1759, Bouquet to Shippen, June 4, 1759, *Papers of Henry Bouquet*, Vol. III, 321, 340, 365.

²¹⁹ James Kenny, John W. Jordan, "'Journal to Ye Westward,' 1758-1759," *PMHB*, Vol. 37, No. 4, (1913), 405; Graydon's Journal Kept at Fort Lyttelton in *Papers of Henry Bouquet*, Vol III, 157.

Bedford.²²⁰

The army also purchased goods from Levy to offer as gifts to their Indian allies, and Bouquet permitted Levy to accompany the troops in the West and to make goods available for purchase.²²¹ In this Levy drew some criticism from Bouquet's corresponding officer Horatio Gates because, rather than bringing wine "and such things as would have been a Service to the Officers, & Men," Levy sent twenty horses loaded with rum and "proposes to be Join'd by Twenty four Horse loads more of that sweet Liquor." Gates complained that Levy "only Considerd His Own Profit" and he worried about the possibility of the rum "getting amongst The Indians which may Spoil that Harmony that seems to Subsist at present between them & Us."²²²

As the British gained control over the Ohio Valley and combat subsided, the Indian trade resurged. The Pennsylvania Assembly appointed commissioners to supervise frontier trade. Hoping to control the Indian trade, they set prices for goods and established three stores – at Fort Allen, Fort Augusta, and Pittsburgh – where goods would be sold to Indians at the established rates and where furs and skins would be accepted and transported to Philadelphia for auction. They banned the sale of

²²⁰ Henry Bouquet, Lancaster to Edward Shippen, June 14, 1759, *Papers of Henry Bouquet*, Vol. III, 375.

²²¹ Thomas Barrow, Fort Ligonier, to Henry Bouquet, and General Stanwix, Fort Ligonier to Henry Bouquet, Aug. 24, 1759, *Papers of Henry Bouquet*, Vol. III, 610, 612-3.

²²² Horatio Gates, Pittsburgh, to Henry Bouquet, July 6, 1760, *The Papers of Henry Bouquet*, Vol. IV, 619.

alcohol to Indians and Horatio Gates advised Bouquet to “take all [Levy’s] Rum for The Kings Use, and Give Him a Certificate for the Quantity, which shall be paid for Here, let Him Carry it to The Lake, and The General will pay Him the same for The Hire of His Horses, as the Rest, & the Pittsburgh price for His Rum.”²²³

As these regulations went into effect, David Franks, in partnership with Joseph Simon, Levy Andrew Levy, and William Trent, once again entered the western trade. Each of these men had a role to play. Simon conveyed goods and furs between Philadelphia and Fort Pitt. Levy, having gained experience in Fort Pitt as sutler and Trent with his experience dealing with Indians in the Ohio Valley, managed the Fort Pitt warehouse, which was stocked with imports obtained primarily from Franks. The partnership, formally called Simon, Levy & Trent, included Barnard Gratz who had only recently left David Franks’ employ and was an unnamed associate, earning one sixth of profits. He supervised things in Philadelphia, sending goods on to Lancaster, and receiving the furs and skins that they received as payment from Fort Pitt customers. George Croghan, assistant Superintendent of Indian Affairs, and headquartered in Pittsburgh was either an unnamed partner or informally involved.²²⁴

²²³ Horatio Gates, Pittsburgh, to Henry Bouquet, July 6, 1760, *Papers of Henry Bouquet*, Vol. IV, 619.

²²⁴ David Franks Account Book 1760-1767, (Phi) Am 0684 Franks, HSP. This account books pertains to Franks’ joint venture with Simon, Levy and Trent; Barnard Gratz account with David Franks, Gratz-Franks-Simon Papers, (McA MSS 011), McAllister Collection, Box 2, Folder 64, LCP; [Barnard Gratz’s Day Book] David Franks Account Book 1757-1762, Frank M. Etting Collection, Collection 0193, Box 1a, HSP; see also Joseph Simon to Barnard Gratz, Aug, 17, 1762; Aug. 29, 1762; May

The partners were already acquainted, but this venture further entangled their economic interests. Croghan and Trent had been partners in various ventures and their interests and debts were still intricately tied up. Franks, Simon, and Croghan were among the group of merchants who suffered losses in the 1754 Indian attacks and Simon had negotiated an agreement on Croghan's behalf with his debtors in 1755. This venture brought Barnard Gratz and Croghan together in a relationship that would endure for decades.

The group soon dominated the western trade. Croghan, as Assistant to the Superintendent of Indian Affairs, was responsible for giving out licenses to traders and for setting prices. While he advised his associates to "dispose of...your Goods at the prices agreed on and be carefull to cultivate a good understanding with the Indians," their competitors complained about Croghan and his colleagues' subversive strategies.²²⁵ James Kenny, clerk at the provincial trading store in Pittsburgh, griped that they drew business by "Trusting ye Indians with Goods." This tactic "brings their Custom to such Stores and pleases them much that they are so much in Credit." Kenny ventured that it was Croghan's "Polliticks" and that "he & all his Instruments endeavours to draw all ye Custom to that Store," thereby giving them an advantage

30, 1763, Gratz-Franks-Simon Papers, (McA MSS 011), McAllister Collection, Box 1, Folder 47, LCP.

²²⁵ George Croghan, Fort Pitt, to Trent and Lowery, Feb. 5th 1761, *Papers of Henry Bouquet*, Vol. V, 282.

over the Province's store.²²⁶ Likewise, John Langdale, who ran another store in Pittsburgh, complained that Croghan abused his position by claiming to have "Liberty by ye Generals Orders to direct ye selling of Rum to Indians." But, Langdale argued, "Whatever was in former Orders, there is no such dispensing power given to Croghan nor is he mentioned or referred to in any shape or Character in the General[']s last order on that head." Moreover, Langdale advised Henry Bouquet that "ye Indians were yet frequently & almost constantly Drunk that every disorder in consequence therof was introduced & Murders often committed" and that "whereas the Indians got Rum in many places before, the draught & demand was now proportionally greater at Trent & Levys Store by means of Croghan or McKee's' still assuming the direction thereof." The near-monopoly of Franks, Simon, Levy, and Trent in the Indian trade, if we are to believe Langdale, was due to the fact that Croghan permitted Trent and Levy to exchange rum with the Indians for "the Choicest of their skins & furs."²²⁷ If Kenny's and Langdale's suppositions were true, the Seven Years' War positioned the network of Franks and Simon to rise rapidly in the post-war years. Indeed, not only did the French withdraw from the Ohio Valley but the British expanded their reach to Detroit under Croghan's supervision and involving Simon, Franks and their colleagues

²²⁶ James Kenny, John W. Jordan, "'Journal to Ye Westward,' 1758-1759," *PMHB*, Vol. 37, No. 1, (1913), 13.

²²⁷ John Langdale, Pittsburgh, to Henry Bouquet, March 5, 1761, *Papers of Henry Bouquet*, Vol. V, 328-331.

and competitors from Philadelphia and Lancaster.²²⁸

Between April 1760 and mid-1763 the partnership of Simon, Levy & Co., as the consortium was called, sent almost £26,000 worth of trade goods to Ohio Country and the Great Lakes region, including textiles, blanketing, articles of clothing, knives, pewter- and brass ware, spices, tea, hardware, rum, madeira, brandy, soap, candles, rifles, wampum, looking glasses, gun powder, and bar iron. The enterprise tied them to many other merchants and traders from whom they purchased goods and with whom they exchanged goods for furs and skins. Their suppliers and customers included a long list of Philadelphia merchants -- Willing and Morris, James and Drinker, Woodham and Young, Coyningham and Nesbitt, Richard Relf, Samuel Howell, William Fisher, Scott and McMichael, Israel Pemberton, Jeremiah Warder, Mary Dicas, Daniel Benezet, Stamper and Bingham, Henry Keppele, David Hall, and Isaac Wikoff. Among this group were large-scale merchant shippers and lesser merchants, Anglicans and Quakers. They also purchased from some of their Jewish cohort including Michael Gratz, Barnard Gratz, Benjamin Levy, Matthias Bush, and Moses Heyman, and Myer Josephson. They received almost £23,000 pounds of skins from Indian traders and backcountry shopkeepers who offered deer, beaver, panthers, otters, muskrats, raccoons, bears, wolves, martins, foxes, and minks.²²⁹

As we have seen, however, while some of the group's business concerns were

²²⁸ Wainwright, *George Croghan*, 162-76.

²²⁹ David Franks Account Book 1760-1767, (Phi) Am 0684 Franks, HSP.

tied up together, they all spread their risk by engaging in a range of enterprises. The list of suppliers also points to the multiple ventures in which some of them engaged simultaneously. In addition to being part of this business, David Franks supplied the Pittsburgh stores in his capacity as William Plumsted's and, separately, his uncle Isaac Levy's partner. Barnard Gratz, having only recently started his own business supplied them on his own account and as Barnard Gratz and Co., indicating a partnership with another party. Joseph Simon's Lancaster partner likewise supplied them. The group's agreement did not restrict them in other businesses, and Simon also had a partnership in the Indian trade with Abraham Mitchell in Fort Pitt.²³⁰ Only much wider geopolitical events would disrupt this business and lead, once again, to major losses during the late 1760s and 1770s.

Two and a half decades after settling in Philadelphia, David Franks was one of the preeminent merchants in the city. He owned property in Philadelphia and in its hinterlands; he had interests in a fleet of ships; and, most importantly, he was a key player in the western trade and in a good position to ship quantities of skins and furs to his brothers in London. Franks had extended his family's mercantile enterprises considerably, encompassing the burgeoning city of Philadelphia and the Pennsylvania hinterlands, the boundary of which was constantly moving westwards, and his ships

²³⁰ Joseph Simon to Barnard Gratz, Aug. 17, 1762, and Aug. 29, 1762, Gratz-Franks-Simon Papers, (McA MSS 011), McAllister Collection, Box 1, Folder 47, LCP; Dunn, *Frontier Profit and Loss*, 97-98.

traveled far along the southern and northern colonial coastlines and to London.

Franks' thick network of associates boosted his involvement in western trade and army contracting, endeavors that came about through his initial trans-Atlantic trading.

Moreover, Franks' discerning grants of credit and clerkships facilitated the rise of other Jewish immigrants who arrived with little experience in Atlantic commerce and few worthwhile connections. It was not their Jewishness that was an obstacle; rather it was their newness to the environment, their lack of connections, and their shortness of credit. But their economic interactions with coreligionists enabled the ambitious and savvy individuals among them to build up credit. Thus, while Jews' bonds were important, especially for newcomers, they were not the sole route to engaging in commerce. As they gained experience and built up credit they expanded their set of connections and engaged in trade with many non-Jewish Britons.

Commercial activities tied many of the region's Jewish settlers together but economic cooperation was not automatic or unequivocal, and there were numerous ways that even the best-laid trans-Atlantic plans went awry. All merchants had to be prudent and guard their own interests, trust but with caution. Just as the Franks and Levy families had been cautious about who was included in their network, members of this newly forming ethnic trade network were likewise circumspect about who they trusted, no matter what religion they practiced. Commonalities might enable a Jewish newcomer to get a foot in the door but he had to demonstrate good judgment, hard work, and integrity to sustain the connections. Jews applied the same rules of commercial association with Jews to non-Jews as well.

Chapter 2

BETWEEN TWO WORLDS

In April 1743, not long after he settled in Philadelphia, David Franks wrote to his brother Naphtali with the news of their sister Phila's marriage to Oliver DeLancey, scion of a prominent New York commercial and landed family. DeLancey's mother was Anne van Cortlandt, daughter of the Chief Justice of New York, and his father, Stephen, was a merchant in the fur trade, well-connected to numerous Dutch and British trading partnerships, and sole owner of at least four ships and part-owner of many others that trafficked goods to the West Indies and Europe during the early eighteenth century. When Stephen DeLancey died in 1742 he left his sons the enormous sum of £100,000, a substantial portion of it for Oliver.²³¹ Phila could hardly have married better in the western hemisphere.

Marriage between the children of merchants was often strategic: it tied their families together and enhanced their collective resources and credit. The Frankses, however, did not celebrate Phila and Oliver DeLancey's marriage. On the contrary, David Franks described his parents' "great uneasiness & great Concern," and a few

²³¹ Cathy Matson, *Merchants and Empire*, 63-86, 135.

months later his mother Abigail confided to her son Naphtali that she would never again feel the “Serenity nor Peace” that she had “Soe happily had hitherto.”²³² It was when Phila “absented herself & went to [DeLancey’s] Country house,” that the family discovered that her marriage took place six months earlier.²³³ Phila’s six months of dissembling was alarming but it was not the primary cause of her parents’ distress. Their grief stemmed from Phila’s marriage to a non-Jew. A mere eight months later, David Franks compounded his parents’ grief when he married Margaret Evans, the daughter of Peter Evans, Register General of Pennsylvania.²³⁴

Phila and David Franks’ marriages to non-Jews were a cataclysm for the older generation: these alliances negated Abigaill and Jacob Franks’ belief that they could parse their lives into Jewish and worldly domains.²³⁵ They cherished their religion. They were deeply committed members of New York’s Jewish congregation *Shearit Israel*; and they observed the Sabbath, holidays, and dietary laws. Their religious proclivities did not prevent them from interacting extensively with non-Jews in

²³² Abigaill Levy Franks to Naphtali Franks, June 7, 1743, in Gelles, *Letters of Abigaill Levy Franks*, 123-131.

²³³ David Franks to Naphtali Franks, April 1, 1743, in Edith Gelles, *Letters of Abigaill Levy Franks*, 121.

²³⁴ Abigaill Levy Franks to Naphtali Franks, Nov. 25, 1745, in Gelles, *Letters of Abigaill Levy Franks*, 140.

²³⁵ Jonathan Sarna, “The Jews in British America” in Bernardini and Fiering (eds), *The Jews and the Expansion of Europe*, 526.

commerce. Jacob Franks was a prominent and prosperous participant in trade in New York and in the broader Atlantic world and his business associates included some of New York's eminent non-Jewish merchants. His commercial interests inevitably opened the way to social interaction in the dominant culture. Nevertheless, Jacob and Abigaill believed that their children ought to have married Jews.

The Franks' predicament illuminates a paradox inherent in Jewish life in America. On the one hand, Jews who strove to preserve their religion and cultural heritage ran the risk of being treated as "others" with separate beliefs and behaviors from the wider urban community in which they lived. On the other hand, relative toleration permitted Jews a measure of acculturation, social interaction, and acceptance. As in the case of Phila and David Franks, acceptance into the broader culture could lead to intermarriage and a willingness to sacrifice an exclusive religious commitment to Judaism – and all too often, the disappointment of family members. Nathan Levy, David Franks, and their Jewish colleagues in Philadelphia navigated the currents of the two domains. Multiple factors affected each person's course: access to the dominant culture; contemporaries' conceptions of Jews; communal supports; and the extent of individuals' religious commitment.

Jewish immigrants depended heavily on each other. "Bonds of Jewish peoplehood," rooted in faith and history, tied them together and obligated one to another and facilitated economic cooperation.²³⁶ But their bonds also enabled them to

²³⁶ Sarna, *American Judaism*, 25.

form community and perpetuate religious practice. In eastern and central Europe, their lives had been steeped in their Jewish heritage. In Philadelphia, in addition to cooperating in trade, many of the Jewish settlers collaborated in their efforts to observe Jewish laws and traditions and to establish a congregation. Their communal needs notwithstanding, they did not allow cultural commonalities or even kinship to cloud their economic interests. Disputes in the commercial realm, then, sometimes threatened communal harmony.

At the same time, both commercial networks and personal alliances with non-Jews became feasible and often desirable. Shared expectations for economic success diminished the boundaries separating them from the dominant commercial culture. Non-Jews interacted extensively with Jews; they even sometimes welcomed them into their families, as in the case of David Franks, although they could not always entirely overcome their outsider status. Non-Jews often specifically identified individuals as Jews, suggesting that they conceived of Jews as “different.” Depictions of Jews abounded in print and no doubt encouraged this idea of Jews’ “otherness.” But representations and preconceptions were inconsistent. They offered a range of contradictory types and stereotypes with various qualities, and they did not provide a model for a “typical” Jew.²³⁷ Nor did these depictions necessarily match the Jewish

²³⁷ Jonathan Sarna discusses this phenomena in the nineteenth century in “The ‘Mythical Jew’ and the ‘Jew Next Door’ in Nineteenth-Century America” in David A. Gerber, (ed.), *Anti-Semitism in American History* (Chicago, University of Illinois Press, 1987).

individuals with whom contemporaries had contact. For their part, Jews' own views of themselves as a group apart, their common religious practices, their history of marginalization and migration, and their cultural heritage contributed to a sense of exclusion. The bonds that Philadelphia's Jewish merchants and traders nurtured with co-religionists and with non-Jews heightened not only commercial opportunities; these connections also raised anew many questions about what it meant to be a Jew in a flourishing colonial port city.

There was a long history of uneasy coexistence in Europe. This history is essential for understanding the choices Jews faced in Philadelphia about their own acculturation or isolation. Anti-Jewish attitudes stemmed from the belief that Jews were responsible for Christ's death. Over centuries, Christians developed additional conceptions of Jews that set the stage for relegating them to marginal status and outright persecution.²³⁸ Jews lived with the threat of extermination, forced conversion, displacement, and expulsion but even under the best circumstances Christians offered only grudging toleration in host societies, contingent on harsh restrictions and onerous taxes. Jews usually lived in their own homogenous, self-sustaining communities, sometimes by decree, sometimes by choice.²³⁹ Over time, many Jews embraced the

²³⁸ Paul Johnson, *A History of the Jews* (New York, Harper Perennial, 1987), 233-310.

²³⁹ Jacob Katz, *Exclusiveness and Tolerance: Studies in Jewish-Gentile Relations in Medieval and Modern Times* (West Orange, Behrman House, 1961), 131-142, 157.

conditions imposed on them because they allowed a degree of insulation from constant direct persecution. Being forced into separate living quarters allowed Jewish leaders to focus on religious matters rather than secular Jewish-Christian social and economic relations.²⁴⁰

In some European regions, early modernity brought opportunities for increased mobility, which in turn led to a much higher frequency of contact between Jews of diverse backgrounds and between Jews and non-Jews. Peddlers ventured out into non-Jewish society; wealthier Jews found opportunities to interact with non-Jews in commercial matters and some were given positions in royal courts. The printing press and the associated spread of knowledge it generated also brought about increased exchange between Jews and Christians who had the opportunity to read about one another's religions, and to debate about them. Jewish elites entered universities, another forum for contact, with emerging ideas and institutions that shaped the enlightenment and liberal states. The related Jewish movement, the *Haskalah*, promoted engagement with secular learning as well. This intercultural contact and exposure to secular knowledge engendered a blurring of religious identities. Thus there were "a variety of new options for Jewish self-definition and for representing Jewish civilization in the non-Jewish world" by the time Jews began to settle in North

²⁴⁰ Katz, *Exclusiveness and Tolerance*, 131-142.

American ports.²⁴¹ In the New World, they encountered considerable toleration. They were free to live where they wanted, purchase land and property, and all occupations were open to them. Nevertheless, Jews arrived in North American ports with a consciousness of a turbulent past and the awareness that anti-Jewish sentiments could undermine their stability. Aware of their perpetual marginal status, they also clung to their heritage and separate identity, one that their forebears maintained for centuries in spite of great adversity.

Historians of American Jewry generally agree that even though Jews were excluded from voting and office holding in British colonial North America, they confronted a receptive environment for building commercial success and community security. These scholars have also shown that living in this tolerant yet predominantly Protestant society often induced the paradox that the Franks family faced and they have examined the ways in which Jews responded, highlighting different aspects of the Jewish American experience. To Jacob Rader Marcus, for example, Jews were “outwardly completely integrated into the life of the larger community: inwardly [they were] resolute in [their] loyalty to [their] religion and its values.” Jonathan Sarna emphasizes Jews’ willingness to adapt in the receptive environment; Naomi Cohen further elucidates that Jews made decisions about their activities and the way they

²⁴¹ David Ruderman, *Early Modern Jewry: A New Cultural History* (Princeton, Princeton University Press, 2010), 17. See also Deborah Hertz, *How Jews Became Germans: The History of Conversion and Assimilation in Berlin* (New Haven, Yale University Press, 2007).

presented themselves according to the response of their contemporaries; and Gerald Sorin shows that Jewish traditions transformed as Jews participated in the dominant culture but he argues that Jews acculturated rather than assimilated.²⁴²

Scholarship on American Jewry often focuses on group interests, group identity, and group patterns of behavior. As necessary as it has been to explore the challenges that Jews faced as marginalized people, these approaches suggest a degree of coherence among Jews that did not exist and mask the distinctions among them. Jews' origins, experiences, and attitudes ranged widely. At any given time, there were new arrivals, seasoned immigrants, and American-born colonists. Their countries of origin varied and they spoke different languages. In their new homes, their responses to the American environment were not uniform. In addition, their experiences were not entirely rooted in North America. This cohort linked Europe, the Caribbean, and North America through migrations and trade. Their endeavors highlight the need to take into account the influences circulating in the Atlantic world. In Philadelphia and the surrounding region, Jews' ability to observe their religion varied according to how robust the Jewish community was and their own inclinations; and their opportunities to participate in the dominant culture also varied.

²⁴² Cohen, *Jews in Christian America*; Marcus, *United States Jewry* (quote on 11); Sarna, *American Judaism*; Jonathan Sarna, *The American Jewish Experience* (New York, Holmes & Meier, 1997); Sorin, *Tradition Transformed*. See also Faber, *A Time for Planting*; Feldstein, *The Land that I Show You*; Karp, *Haven and Home*; Karp, *Jewish Experience in America*; Marcus, *Early American Jewry*; Rosenwaike, *On the Edge of Greatness*.

Abigaill Franks left a record of the ways in which the family balanced their Jewish and secular domains, the typical Jewish American response to their environment, according to historian Jacob Rader Marcus. Jewish tradition and custom dictated their home lives. The family complied with the laws of *kashrut* (the dietary laws). “I desire you will Never eat Anything...Unless it be bread & butter...where there is the Least doubt of the things not done after our Strict Judaicall method,” she cautioned her son Naphtali.²⁴³ The family observed the Sabbath and celebrated holidays, which often called for the performance of specific rituals, and cessation of work, including writing. “The hollydays have hindered me from writing,” she observed, yet she valued the Sabbath. “I am Glad when it comes for [Jacob Franks’] sake,” she told Naphtali, “that he may have a Little relaxation from t[ha]t Continuall Hurry he is in.”²⁴⁴ She made references to the approaching Jewish New Year and the upcoming day of fasting, *Yom Kippur* (Day of Atonement), extending the traditional wishes for the season, her “prayers that ye Allmighty may write you in the book off Life, Happyness, and Every Other felicity You wish or want.” To her brother Isaac Levy, who was also in London at the time, she wrote, “I shall pray heartly for you next

²⁴³ Abigaill Franks to Naphtali Franks, July 9, 1733, in Gelles, *Letters of Abigaill Levy Franks*, 7.

²⁴⁴ Abigaill Franks to Naphtali Franks, October 17, 1739 and June 17, 1741, in Gelles, *Letters of Abigaill Levy Franks*, 91.

Wensday, for I know you are very Sick When you cant Eat.”²⁴⁵ The Frankses’ observance was part of their daily lives. Abigaill alluded to Naphtali’s “morning Dev[otio]ns,” daily prayers during which a Jewish man would don *tefillin*, or phylacteries, small leather boxes containing scrolls with Hebrew texts serving as a reminder to observe Jewish law.²⁴⁶

The Franks and Levy families were active members of New York’s synagogue *Shearit Israel* when Nathan Levy and David Franks were growing up in New York.²⁴⁷ The existence of an established community greatly facilitated Jews’ efforts to observe. The congregation supported the observance of the dietary laws.²⁴⁸ The synagogue retained a certified *shochet*, a ritual slaughterer who butchered meat in the prescribed manner for the community. They produced and distributed *matza*, the unleavened bread eaten on Passover, for the entire community. In fact, the governing council also monitored individuals to ensure that they observed the dietary laws. When they

²⁴⁵ Abigaill Franks to Naphtali Franks, September 6, 1741, in Gelles, *Letters of Abigaill Levy Franks*, 94.

²⁴⁶ Abigaill Franks to Naphtali Franks, July 9, 1733, in Gelles, *Letters of Abigaill Levy Franks*, 7.

²⁴⁷ New York’s Jewish community dated back to 1654. By 1730 the community had about 70 families and a dedicated synagogue building. Faber, *A Time For Planting*, 29-32; Marcus, *Colonial American Jew*, Vol. 1; Pencak, *Jews & Gentiles in Early America*; Sarna, *American Judaism* 2-12; Schappes, *Documentary History*, 2-5.

²⁴⁸ Dietary laws are based on stipulations made in Leviticus. Meat and dairy products are not eaten in the same meal. Only certain types of seafood and animals are permitted and animals have to be slaughtered and prepared in a particular way.

suspected the widow Hetty Hays of infringing on the dietary laws, for example, the officers of the community ordered her to ritually cleanse her plates and utensils to ensure purity.²⁴⁹ The communal organization safeguarded practice, making it easier to observe, and harder to break from the system. Affiliation with the congregation meant that members had to comply.²⁵⁰

Moses Levy, Abigaill and Nathan Levy's father, served on the governing body of the congregation, sometimes as its president, a position reserved for the most eminent members. Abigaill's husband, Jacob Franks, also served seven annual terms between 1730 and 1764 and he was an official on the governing body most other years until his death in 1766. Nathan Levy, Abigaill's brother, served on the governing body as well until he left New York for Philadelphia.²⁵¹ Years before David Franks left for Philadelphia, Jacob and Abigaill Franks enrolled him and his siblings at the religious school sponsored by the synagogue.²⁵²

²⁴⁹ Faber, *A Time for Planting*, 71-72.

²⁵⁰ Congregation *Shearit Israel* followed Sephardic custom, including the *Mahamad*, the governing body. *Mahamadim* were often authoritarian. One of the motivations was to prevent wayward members who might sully the community's reputation and their reception in the host country.

²⁵¹ "Minute Book of the Congregation Shearith Israel," *PAJHS*, Vol. 21 (1913); Marcus, *Colonial American Jew*, Vol. II, 901.

²⁵² Abigaill Franks to Naphtali Franks, Oct 7, 1733, in Gelles, *Letters of Abigaill Levy Franks*, 12.

The importance of their Jewish domain notwithstanding, much of the family's daily routines revolved around commerce and brought them into a secular world, which they embraced, and into the company of their Christian contemporaries. In addition to the religious education at the synagogue, the Franks children received a secular education similar to the one that their elite contemporaries would have received. Jacob and Abigaill Franks' sons, like the sons of Jacob Franks' business colleagues, learned mathematics and penmanship, skills that would prepare them to engage in commerce. "Phila learns French, Spanish, Hebrew, and writing in the morning," Abigaill wrote, "and in the Afternoon She goes at Mrs. Brownells."²⁵³ They learned to play musical instruments. Richa took harpsichord lessons with Charles Theodore Pachelbel, a noted musician in New York, and Moses played the flute. "Tho [he] has had noe mast[e]r," Abigaill told Naphtali, he was a better musician than David and Richa. Moses also learned drawing and painting on glass.²⁵⁴ Abigaill took a great interest in both classical literature and popular magazines just beginning to capture the female reading audience in the British empire. She read *Gentleman's Magazine*, which Naphtali regularly sent from London together with other publications that she

²⁵³ Abigaill Franks to Naphtali Franks, Oct. 7, 1733, in Gelles, *Letters of Abigaill Levy Franks*, 11-12.

²⁵⁴ Abigaill Franks to Naphtali Franks, June 15, 1735; Dec. 12, 1735; Dec. 3, 1736, in Gelles, *Letters of Abigaill Levy Franks*, 12, 49, 56-7.

requested including books by Addison, Dryden, Shakespeare, Pope, and Paul Rapin de Thoyras' *History of England*.²⁵⁵

Moses Levy's and Jacob Franks' commercial endeavors brought the families into broader social circles. Abigaill Franks' letters contain frequent mentions of non-Jewish friends in New York. Their circle included individuals such as Col. John Moore, a prominent merchant and politician in New York, and his wife Frances Lambert, for example. Fanny Moore's "friendship with Richa Subsist with a Vast deal of Sincerity," Abigaill proudly told Naphtali.²⁵⁶ The family of Lewis Morris, the Chief Justice of New York and later governor of New Jersey were their friends. Naphtali corresponded with the Morrises' daughter, Sarah Kearney; and Abigaill urged him to make himself available to Lewis Morris when he went to England with his son Robert Hunter Morris.²⁵⁷ Most notably, the Frankses were well acquainted with the families of the DeLancey men of commerce. "My service to Mrs. Norris Warren," Abigaill requested in a letter to Naphtali. Mrs. Norris Warren was Susanna DeLancey, Stephen DeLancey's daughter and sister of Oliver DeLancey, whose marriage to Phila Franks was still in the future. Susanna's husband, Peter Warren, was Captain of the Royal

²⁵⁵ Abigaill Franks to Naphtali Franks, May 7, 1733; Dec. 16, 1733; June 9, 1734; Dec 12, 1735, in Gelles, *Letters of Abigaill Levy Franks*, 4, 16, 30, 45, 48, 51.

²⁵⁶ Abigaill Franks to Naphtali Franks, June 15, 1735, in Gelles, *Letters of Abigaill Levy Franks*, 42.

²⁵⁷ Abigaill Franks to Naphtali Franks, Dec. 16, 1733; Dec. 25, 1734 in Gelles, *Letters of Abigaill Levy Franks*, 13n, 16, 32.

Navy in 1727 and the uncle of William Johnson, who would be one of David Franks' important connections in the Indian trade during the 1750s.²⁵⁸

Never imagining that her family's relationships with gentiles would be the cause of her greatest sorrow, Abigaill Franks derived much satisfaction from their acceptance in the cultural life of New York. In 1733, she reported to Naphtali that many of their friends suspected that the family was preparing to leave New York. Their concern, she told Naphtali, "Gives me a Secret pleasure to Observe the faire Character Our Familys has in the place by Jews and Christians, whoe Express a regret & I b[e]lieve Some are Really Sincire."²⁵⁹ New York's mercantile community harbored no prejudice against them and accepted them as members of their social world. In fact, when Phila Frank eloped with Oliver DeLancey, Abigaill's Christian friends saw nothing wrong with their vows and they insisted that Phila married "a man of worth and Character."²⁶⁰

Like many contemporaries who used portraiture to show their wealth and standing, the Frankses' portraits exhibit their refinement and prosperity. According to

²⁵⁸ Abigaill Franks to Naphtali Franks, June 9, 1734, in Gelles, *Letters of Abigaill Levy Franks*, 31.

²⁵⁹ Abigaill Levy Franks to Naphtali Franks, May 7, 1733, in Gelles, *Letters of Abigaill Levy Franks*, 3-6.

²⁶⁰ Abigaill Levy Franks to Naphtali Franks, June 7, 1743, in Gelles, *Letters of Abigaill Levy Franks*, 123-131.

art historian Richard Brilliant, “Jews who could afford it, commissioned portraits of themselves and of their wives and children[. This] constituted a significant affirmation of their right to belong.”²⁶¹ As portrait subjects, most Jews sought to present themselves as looking like their friends – like English gentlemen and ladies. The men sported blouses, coats, and wigs, and the women wore fashionable dresses made from luxurious fabrics. Abigaill Franks’ father, Moses Levy, was painted with two ships in the background, invoking his mercantile background. Portraits of the children (specifically David and Phila Franks) similarly evoke the family’s wealth and their American-ness. There is nothing in the portraits that indicates their Jewishness. Portraits were objects that were meant to be publicly viewed and they therefore demonstrated the families’ desire to be seen not as “outsiders” or “others” but, rather, the same as their business colleagues and social friends.

²⁶¹ Richard Brilliant, “Portraits as Silent Claimants,” ix. The Frankses’ portraits, attributed to Gerardus Duyckink, a prominent limner who may have been the Franks’ neighbor, are painted according to conventions of the period.



Figure 1. Portrait of Abigail Levy Franks, Attributed to Gerardus Duyckinck, New York, ca. 1735. Crystal Bridges Museum of Art, Bentonville, Arkansas.



Figure 2. Portrait of Jacob Franks, attributed to Gerardus Duyckinck, New York, ca 1735. Crystal Bridges Museum of Art, Bentonville, Arkansas.



Figure 3. Portrait of David and Phila Franks, attributed to Gerardus Duyckinck, New York, ca. 1735. Crystal Bridges Museum of Art, Bentonville, Arkansas.

Like many of their Jewish contemporaries in the Atlantic world who participated in the dominant economic culture, the Frankeses strove to show that their religion did not prevent them from being loyal, active members of the broader society, that they too could contribute to the common development of a city and empire.²⁶²

Jacob, Moses, and David Franks were members of the New York Militia Company.²⁶³

They joined their gentile contemporaries in fund-raising campaigns for cultural

²⁶² For Jewish participation in other New World locations see Bernardini and Fiering, *The Jews and the Expansion of Europe*; Kagan and Morgan, *Atlantic Diasporas*.

²⁶³ Stern, *David Franks*, 9-10.

institutions, notably for the New York Society Library and the College of the Province of New York. One of the Library's founders was John Watts, Jacob Franks' associate and Moses Franks' childhood friend, and the DeLanceys were trustees and subscribers. In 1754, David's brother Moses Franks, then in London, his uncle Aaron Franks and brother Naphtali, contributed books to the library, which they sent in one of Jacob Franks' ships. The board of governors, of which Oliver DeLancey was a member, appointed Moses Franks to be on the college's fund-raising committee.²⁶⁴ In participating in such projects they demonstrated that they were dedicated to developing institutions that would serve all New Yorkers. And their inclusion in these schemes indicated that their contributions of funds and advice were welcome.

To historian William Pencak, Abigaill Franks demanded that her children be good Jews despite her own negative example. He argues that Abigaill Franks had no interest in the synagogue congregation, and that her primary concern was her family's social status and that her hypocrisy led directly to her children's marriages outside the fold.²⁶⁵ In contrast to Pencak, Edith Gelles proposes that Franks' letters "tell of [Abigaill's] successful effort to assimilate, while retaining hyphenated Jewish identity."²⁶⁶ Abigaill Franks was educated and acculturated, and she was exposed to

²⁶⁴ Marcus, *Colonial American Jew*, Vol. III, 1214-5.

²⁶⁵ Pencak, *Jews and Gentiles*, 40, 46.

²⁶⁶ Gelles, *Letters of Abigaill Levy Franks*, xvi.

and valued secular influences. She rejected the isolation and exclusion to which Jews were often subject in Europe as well as the inclination that she perceived among some members of her own Jewish community to separate themselves from the dominant culture. And she disapproved of overzealousness with regard to their religious observance, which, she believed, shut Jews off from the dominant culture and perpetuated their outsider status. “I can[‘]t help Condemning the Many Supersti[t]ions wee are Clog’d with,” she wrote, “& hearty wish a Calvin or Luther would rise amongst Us...I dont think religion Consist in Idle Cer[e]monies & works or Supperoregations, w[h]ich if they Send people to heaven, wee & the papist have the Greatest title too.”²⁶⁷ She was never specific about what she considered to be superstitions, idle ceremonies, and supererogation, but Abigaill did not eschew religious observance. “For wathever my thoughts may be Concerning Some Fables...Some other foundementalls I look Open the Observance Conscientiously,” she wrote to Naphtali, “and therefore with my blessing I Strictly injoin it to your care.”²⁶⁸

Marriage was a thorny issue for the Franks family. It was their children’s marital prospects that threatened to disturb the economic and cultural balance they had

²⁶⁷ Abigaill Levy Franks, to Naphtali Franks, Oct 17, 1739, in Gelles, *Letters of Abigaill Levy Franks*, 68.

²⁶⁸ Abigaill Levy Franks, to Naphtali Franks, July 9, 1733, in Gelles, *Letters of Abigaill Levy Franks*, 7.

achieved in British colonial America -- one way or another. Marriages between merchants' offspring reinforced their mutual commercial connections. Jacob Franks and Abigaill Levy's marriage cemented the two families' relationship. Marriage among children of business partners who were often also kin was common in the Jewish mercantile community.²⁶⁹ Their son Naphtali in London resolved the issue to their great satisfaction. He married his uncle Isaac Franks' daughter Phila. Moreover, Isaac Franks was also Naphtali's mentor and an important member of the Levy/Franks trade network; when he died his daughter inherited £30 000.²⁷⁰ This union assured both families that uniting parties were Jews of a similar social status and, of equal if not greater importance, it reinforced family business connections.

In the absence of a Jewish spouse of the same status there were three other alternatives: a Jewish partner of lower status, no marriage at all, or marriage outside the fold. Even before the Frankses were forced to confront decisions made by children in their own family, the reality of marriage outside of the Jewish fold had presented itself to the family of Jacob Franks' brother Abraham. "I am Sensibly Concern[ed] at wath happened in y[ou]r Uncle Abraham['s] Family with regard to his daughter," Abigaill wrote to Naphtali, "but its wath I allways Expected, for they will not consent to Let them have husbands, because the Jews with the best fourtunes will not have

²⁶⁹ Francesca Trivellato documents a similar pattern among Jewish merchants in Livorno. See *Familiarity of Strangers*, 27.

²⁷⁰ Gelles, *Letters of Abigaill Levy Franks*, 15n.

them, Soe they can't blame e'm if they Chuse for themselves."²⁷¹ A few years later with her daughters approaching marriageable age, Abigaill pondered their prospects with some concern. "[Do] you Expect Your Sisters to be Nuns?" she asked. "For unless they can Meet with a Person that can keep them a Coach & Six, I Sup[p]ose you must not think of Changing the[ir] Condition." And just at the time when, unbeknown to Abigaill, Phila married DeLancey, Abigaill told Naphtali that she would not consent to "Any worthless body that Makes an Apearance." In fact, she told Naphtali that a member of the congregation, "[D]avid Gomez for this Some Years has had an Inclination to Richa, but he is such a Stupid wretch that if his fortune was much more and I a beggar, noe child of Mine...should Never have my Consent, And I am Sure he will never git hers."²⁷²

Abigaill Franks' resolution never to see Phila after she married DeLancey threatened the equilibrium the family had achieved as Jews in the dominant culture. While Jacob Franks mourned Phila's marriage, too, other factors influenced his response when Oliver DeLancey tried to reconcile. He privately questioned DeLancey's intentions, suspecting that his goal was not only to appease the family and regain their amicable relationship. Franks believed that DeLancey also wanted to

²⁷¹ Abigaill Franks to Naphtali Franks, June 5, 1737, in Gelles, *Letters of Abigiall Levy Franks*, 61.

²⁷² Abigaill Franks to Naphtali Franks, December 5, 1742, in Gelles, *Letters of Abigaill Levy Franks*, 117.

persuade Jacob Franks and his brother Aaron to release Phila's inheritance from their brother Isaac Franks. In trying to prevent his nieces from intermarrying with non-Jews, Isaac Franks bequeathed each of Jacob's daughters £1 000 to be paid when they came of age or married, whichever occurred sooner, as long as their uncle Aaron and their father Jacob consented to the marriage. Jacob Franks wanted his brother Aaron to agree to authorize payment to Phila. "It may seem Strange to you t[ha]t I should Desire ye Same," he told Naphtali,

but If you conceder wee live in a Small place, & he is Related to ye best family in ye place, & though y[ou]r sister has acted so very UnDutyfull, yet It would Give Me & family a great deal of Trouble was she to be Ill Used by her husband or Relations, which at present is other ways. But should he be kept from Said Mony...It may be other ways.²⁷³

Jacob Franks was all too aware of the DeLanceys' status and power in the mercantile community, and the necessity of preserving his relationship with them. Indeed, the connection proved to be advantageous during the 1750s. The Franks family reinforced valuable connections in the Indian trade through the DeLanceys, as we saw in the first chapter.

A few years after moving to Philadelphia, Abigaill Franks' brother Nathan Levy also faced the marriage predicament. When he and David Franks settled in

²⁷³ Jacob Franks to Naphtali Franks, November 22, 1743, in Gelles, *Letters of Abigaill Levy Franks*, 134, 5n.

Philadelphia in 1736 and 1741 respectively there was no community, no institutional structures to support observance, and no governing body to monitor it. By 1743, Nathan Levy was a widower and he remarried. His second wife's Hebrew name, Michal, suggests that she was Jewish. Nothing else is known about her except that the extended family had some misgivings about this marriage. Abigaill was not specific about why they were uneasy about his choice. She acknowledged Naphtali's concerns and explained that they should accept the match because "it is a great Disadvantage for a man to keep house without a good Mistress, Soe that a Wife to him is a Nesscessary Evill."²⁷⁴ Her family was likely of a lower status; or perhaps she was Sephardic – matches between Sephardim and Ashkenazim were frowned upon.²⁷⁵

A few months later, David Franks married Margaret Evans, whom he probably met through his family's New York social circle. Her mother, Mary, was the sister of John Moore, a notable New York merchant whose wife was one of Abigiall Franks' friends. Like the DeLanceys, the Evans family enjoyed considerable status in Philadelphia: Mary Moore Evans' father was a founder of Christ Church; Peter Evans, Franks' new father-in-law, was born in London, was an attorney "of the Inner Temple," and vestryman at Christ Church. He had connections to the Penn family who

²⁷⁴ Abigaill Franks to Naphtali Franks, June 7, 1743, Gelles, *Letters of Abigaill Levy Franks*, 123-131.

²⁷⁵ Sephardim and Ashkenazim developed many different rites, traditions, and practices. In London, Amsterdam and the colonies, their differences divided the two groups and marriages between members of the two groups were uncommon at this time. See Sarna, *American Judaism*, 5-8, 18-19.

had appointed him as Registrar General.²⁷⁶ Margaret Evans' sister Rebecca married into the prominent family of bankers in London, the Barclays. Peter Evans was not a merchant but the relationship afforded Franks status and secured him a place among Philadelphia's elite, a circle barred to the Jewish newcomers who began arriving in Philadelphia soon after Levy and Franks settled. Nathan Levy's Philadelphia-based brothers made opposite choices. Samson married the non-Jewish widow of James Steel Thompson, Martha Lampley, while his brother Benjamin married Nathan Levy's daughter Rachel.²⁷⁷

Jewish immigrants were more likely to marry Jews rather than going outside the faith. Given the small pool of Jews, relationships with Jews in other communities were essential. Daughters of established merchants were generally unavailable to them but there were lesser traders with marriageable daughters in these communities. During the 1740s, Joseph Simon of Lancaster and his Philadelphia colleague Mathias Bush married the cousins Rosa Bunn and Rebecca Mears. Both women were connected to the Myers-Cohen family living in New York.²⁷⁸ Barnard Gratz's marriage to Richea Mears, the sister of Rebecca Mears, and Michael Gratz's marriage

²⁷⁶ Gelles, *Letters of Abigail Levy Franks*, 140n; Thomas H. Montgomery, "List of Vestrymen of Christ Church, Philadelphia," *PMHB*, Vol. 19, No. 4 (1895), 521; Stern, *David Franks*, 14; Thomas Wendel, "The Keith-Lloyd Alliance: Factional and Coalition Politics in colonial Pennsylvania," *PMHB*, Vol. 92, No. 3 (Jul., 1968), 297.

²⁷⁷ Stern, *Americans of Jewish Descent*, 109.

²⁷⁸ See Fish, *Barnard and Michael Gratz*, 37-39; Malcolm Stern, *Americans of Jewish Descent*, 160.

to Joseph Simon's daughter were still in the future. In all of these cases, they married the daughters of Jewish colleagues of similar rank and background. Mordecai Moses Mordecai married the sister-in-law of his Easton colleague Myer Hart. One woman, Clara, came from New York to marry Barnett Jacobs of Heidelberg amid unspecified suspicions that Michael Gratz and some of his colleagues harbored about her.

Mordecai Moses Mordecai nevertheless insisted, "she is a good match for him to marry in every way," noting that "it is an advantage for all his creditors. She can be of help to him in his business. She will be better for him than other girls."²⁷⁹

For this immigrant cohort whose lives had been steeped in their religion, the choice of a spouse was nevertheless a matter of concern and required some consideration. Their unions allowed immigrants to recreate certain elements of their religious lives, but they also enabled Jews to reinforce economic ties to colleagues, just as the sons of eminent and well-established merchants did. The situation of Barnett Jacobs and Clara suggests that Jacobs was struggling financially and that Clara would bring a dowry or that her assistance in his shop would be of help. This consideration overrode any other concerns that Michael Gratz and his friends had about her. Finally, for immigrants who had left kith and kin, these unions created kinship connections. The marriages of Mathias Bush, Joseph Simon, Barnard Gratz,

²⁷⁹ Mordecai Moses Mordecai, Lancaster, to Barnard Gratz, October, 1761, in Malcolm Stern, "Two Jewish Functionaries," 37-8. An indenture dated May 7, 1762, records that Barnett Jacobs' wife was Clare. See Lancaster County Records from Office of Recorder of Deeds, AJA.

and Michael Gratz created a kinship network that was also the seed of a trade network. It connected them to each other and to members of New York's Jewish community.

Nathan Levy made no effort to mute the fact that he was Jewish. In 1738, having been in Philadelphia for just two years, he obtained a land grant for a Jewish cemetery on Walnut Street, between Eighth and Ninth Streets. It is likely that the 1738 death of his first wife or his daughter, Bila, spurred this acquisition. Two years later he acquired an additional, larger plot on Spruce Street, between Eighth and Ninth Streets, most likely motivated by the hope that a community would take root.²⁸⁰ A separate cemetery was almost always the first priority of Jews in any new environment.

Levy, however, still socialized with non-Jews. William Black, a recent immigrant from Scotland and Secretary of Commissioners appointed by the Governor of Virginia to negotiate with the Iroquois, visited Philadelphia in 1744 and recounted his adventures in his diary, which included much socializing with eminent inhabitants, including a convivial evening in the home of Levy, who he specifically identified as “a

²⁸⁰ Wolf and Whiteman, *History of the Jews of Philadelphia*, 24-25, 53; Marcus, *Colonial American Jew*, 323. Wolf and Whiteman, *History of Jews of Philadelphia*, 18-20, and Faber, *A Time for Planting*, 38-39, document a Jewish presence prior to this time -- Jews from New Amsterdam traded along the Delaware River from the mid-seventeenth century. Wolf and Whiteman also maintain that in spite of the lack of records, there were probably Jews who had already settled in the area. The first documented evidence of a Jew in the area pertains to Isaac Miranda, a convert who immigrated to Pennsylvania. James Logan referred to him as “an apostate Jew or fashionable Christian.” See also Marcus, *Early American Jewry*, Vol. 2, 5. Levy may have suffered several losses. In September 1740 he buried a child. Abigaill Franks to Naphtali Franks, Sept. 6, 1741, Gelles, *Letters of Abigaill Levy Franks*, 94-97; see footnote on 96.

Jew, and very Considerable Merch't.”²⁸¹ Likewise, Alexander Hamilton, the Maryland physician who travelled north in 1744, noted a Jew socializing in a coffee house. Hamilton also recorded that at Philadelphia’s music club, “One Levy there played a very good violin.”²⁸² That Levy was almost certainly Nathan Levy whose estate records reflect that he owned a violin.²⁸³ How did Levy’s peers know that he was Jewish? That is a hard question to answer but, to be sure, he was not afraid to publicize it. When, in 1751, “many unthinking people...[set] up marks and fired several shots against the fence of the Jews’ Burying Ground,” Levy advertised in the *Pennsylvania Gazette* that he would pay a reward to informers if offenders were convicted.²⁸⁴

²⁸¹ Alonzo R. Brock, “Journal of William Black, 1744,” 415-6. Black does not provide the merchant’s first name, but he does say that levy was a widower. The journal editors state that the widowed merchant to whom Black refers is Samson Levy, Nathan levy’s half-brother. Samson would only have been 22 years old in 1744. According to Malcolm Stern’s *Americans of Jewish Descent*, Samson Levy only married in 1752. It is more likely that the Levy to whom Black refers is Nathan Levy whose wife probably died in 1741. He remarried a woman named Michal but dates are uncertain. See Abigail Franks to Naphtali Franks, June 7, 1743, in Gelles, *Letters of Abigaill Levy Franks*, 129.

²⁸² Carl Bridenbaugh, ed., *Gentleman’s Progress: The Itinerarium of Dr. Alexander Hamilton, 1744*, (Chapel Hill, University of North Carolina, 1948), 191; Wolf and Whiteman, *History of the Jews of Philadelphia*, 33.

²⁸³ Wolf and Whiteman, *History of the Jews of Philadelphia*, 35.

²⁸⁴ *Pennsylvania Gazette*, September 19, 1751.

Levy displayed his connection to his heritage. In contrast, David Franks' household was almost certainly not a Jewish environment. His children were baptized at Christ Church. Ironically, his oldest child, born in January 1744 and baptized in April 1745 was named for her paternal Jewish grandmother; his son Jacob, named for his paternal grandfather, was born in 1746 or 1747 and baptized in April 1747; and Mary, born in January 1748, was baptized in April 1748.²⁸⁵ Not long after Abigail Franks' namesake was baptized she referred to her "many griefs" in November 1745.²⁸⁶

By outward appearances it seems that Franks made the decision to abandon his faith, but he did not entirely forego his religion. He maintained his affiliation with the synagogue in New York. In April 1747, his name was included in a list of fifty-two male congregants who were charged a tax, which was "to be paid by every person that congregates with us, [living] either in town or country that is capable of paying."

²⁸⁵ http://www.christchurchphila.org/Historic-Christ-Church/Collections-Genealogy/Genealogy/Genealogy-Search/Record-Detail/56/firstName__david/lastName__Franks/recordType__baptism/recordId__2890/; http://www.christchurchphila.org/Historic-Christ-Church/Collections-Genealogy/Genealogy/Genealogy-Search/Record-Detail/56/firstName__david/lastName__Franks/recordType__baptism/recordId__3177/; http://www.christchurchphila.org/Historic-Christ-Church/Collections-Genealogy/Genealogy/Genealogy-Search/Record-Detail/56/firstName__david/lastName__Franks/recordType__baptism/recordId__3305/ - accessed March 12, 2013. There is no record of Moses' and Rebecca's baptisms on the Christ Church online record. See Wolf and Whiteman, *Jews of Philadelphia*, 33.

²⁸⁶ Abigail Franks to Naphtali Franks, Nov. 25, 1745, in Gelles, *Letters of Abigail Levy Franks*, 139-143.

Each man was charged according to his means. Franks was charged £5.16.8; Nathan and Sampson Levy, his uncles who also lived in Philadelphia, were charged £11.13.4, £ and £3.10 respectively. In 1750, the congregation made the decision to start charging members for seats and David Franks was again on the list.²⁸⁷ To his mother, his marriage to a Christian was a tragedy but, as his affiliation with *Shearit Israel* shows, he retained a connection.

Franks and his Levy uncles all participated in Philadelphia's trading networks and were readily included in the elite economic culture and social circles of the city. As early as 1742, Nathan Levy and David Franks were among the group of merchants who met to establish a standard rate of exchange for the Pennsylvania pound.²⁸⁸ They also purchased several properties scattered in Philadelphia, and they acquired land in Lancaster and the hinterlands when their debtors could not pay their debts. They also owned or had an interest in a fleet of ships, on which they transported goods to and from other colonies and London. Only the wealthiest merchants had the resources to diversify in the way that they did; only the top echelon of merchants who could afford to operate the large, well-built vessels that sailed across the Atlantic.²⁸⁹ Their success

²⁸⁷ "Extant Minute Books of Shearith Israel," 52-53.

²⁸⁸ *Pennsylvania Gazette*, September 16, 1742; *American Weekly Mercury*, September 23, 1742; Wolf and Whiteman, *History of the Jews of Philadelphia*, 27.

²⁸⁹ For their property in Philadelphia, see David Franks to Tench Coxe and Andrew Hamilton, May 10 1782, Coxe Family Papers, Collection 2049, Series 2, Box 12, folder 1, HSP [also in SC 3644, AJA]; Benjamin Levy, Baltimore, to Tench Coxe,

was directly related to the fact that they were the sons of rich merchants. But their continuing good fortune was intricately tied to their families' extensive network, which included the rich and influential DeLancey men, William Johnson, and other eminent and powerful gentile associates.

They also participated in leisure activities that were only available to men of their rank. Franks and Samson Levy were subscribers to the prestigious City Dancing Assembly in 1748.²⁹⁰ These balls were social occasions for Philadelphia's wealthy merchants and their families to display their refinement as they danced, conversed,

Oct. 26, 1782, Coxe Family Papers, Collection 2049, Series 2, Box 13, folder 2; Gelles, *Letters of Abigaill Levy Franks*, 82n. For their interests in vessels, see Ship Registers, 1726-1746, HSP; also in "Ship Registers for the Port of Philadelphia, 1726-1775," *PMHB*, Vol. 24, No. 2 (1900), 221; *PMHB*, Vol. 24, No. 3 (1900), 351, 359; *PMHB*, Vol. 24, No. 4 (1900), 507, 514; *PMHB*, Vol. 25, No. 1 (1901), 126, 130. See also *Pennsylvania Gazette*, March 26, 1748; and November 23, 1749; Byars, *B. and M. Gratz*, 30; Gelles, *Letters of Abigaill Levy Franks*, 108n - for *Union* she cites Sept 3 1748, NOL, CO 5/1226 [Naval Office lists, Public Records office, London CO]; *Pennsylvania Gazette*, Nov. 7, 1745, Mar. 15, 1748, Sept. 1 1748, June 8, 1749, and Oct. 4, 1750, Aug. 9, 1753. For land holdings see Lancaster County, Pennsylvania, Office of the Recorder of Deeds, 1849-50, SC 6574, SC 6576, AJA.; "Real Estate of David Franks," Coxe Family Papers, Collection 2049, Series 1: Volumes and Printed Materials, g. Misc. Letter Books and Account Books, Box 1, HSP; Two Judgments, 1 March 1751, *Levy & Franks v. Joseph Love & Francis Fulton*, Augusta County, Virginia, Order Book, 2:542; Judgment, 1 September 1750, *Levy & Franks v. Erwin Patterson*, Augusta County, Virginia, Order Book, 2:123; Judgment 27 May, 1755, *Franks v. John Finlay*, Augusta County, Virginia, Order Book 4:458; Judgment, 18 May 1754, *Levy & Franks v. Adam Funk*, Augusta County, Virginia, Order Book 4:236, Library of Virginia (microfilm.) See also Stern, *David Franks*, 17; Doerflinger, *Vigorous Spirit of Enterprise*, 88, 100.

²⁹⁰ Watson, *Annals of Philadelphia*, Vol. 1, 284; Morris Jastrow, Jr., "Notes on the Jews of Philadelphia, From Published Annals," *PAJHS*, Vol. 1 (1893); Marcus, *Colonial American Jew*, Vol. III, 1152; Stern, *David Franks*, 19; Wolf and Whiteman, *History of the Jews of Philadelphia*, 33.

and played cards. “Dancing skill became one measure and mark of social achievement in Philadelphia society, and it provided a matrix for communications among the elite in matters social, commercial, political, and even military.” The Assemblies were designed to emulate the balls in England’s fashionable towns of Bath, Hampstead, and Epsom, where the gentry “took the waters, gambled, and socialized,” and they were intended for Philadelphia’s first families, who organized and controlled them – the families of merchants, bankers, and city leaders. Mechanics, artisans, and shopkeepers were barred. At these assemblies, Franks and Levy and their families mingled with other leading families of the city, such as the Penns, Hamiltons, Bonds, Shippens, McCalls, Plumsteds, Allens, Willings, Mifflins, and Chews.²⁹¹

David Franks was also a member of the Library Company of Philadelphia in 1757 and he and Benjamin Levy were members of the Mount Regale Fishing Company in 1762, whose membership included Benjamin Franklin, John and Philemon Dickinson, Richard Bache, Tench Francis, Samuel Rhodes, and the Cadwalader men.²⁹² Membership in these organizations was costly and, more importantly, exclusive. Jews’ participation therefore signifies their social acceptance. Like some of his colleagues did on other occasions, Benjamin Levy provided the “1

²⁹¹ Lynn Matluck Brooks, “Emblem of Gaiety, Love, and Legislation: Dance in Eighteenth-Century Philadelphia,” *PMHB*, Vol. 115, No. 1 (Jan., 1991), 63-87; and Lynn Matluck Brooks, “The Philadelphia Dancing Assembly in the Eighteenth Century,” *Dance Research Journal*, Vol. 21, No. 1 (Spring, 1989), 1-6.

²⁹² Library Company of Philadelphia Minutes Book, Vol. 1, 68, LCP; Wolf and Whiteman, *History of the Jews of Philadelphia*, 31.

round beef, 1 quarter lamb, 1 ham, 6 chickens, 2 tongues, cherry pies, water melon, 2 gallons wine, 1 gallon spirits, 40 lemons” for the company on July 26, 1762.²⁹³ David Franks’ sons Jacob (John) and Moses entered the College of Philadelphia in 1760 and 1761 respectively.²⁹⁴

But Franks and his Levy uncles were the only Jews admitted to these circles during this period. The newcomers who made the region their home were unacculturated and without the resources that Franks and Levy had. Indeed, the cases of the Levy and Franks families show that class was far more significant than religion or ethnicity for participation in the wider economic culture. These social activities in the company of non-Jewish peers helped them to define themselves and to enter social circles whose members had economic, cultural, and symbolic capital, and their social power. Exclusive clubs and organizations enabled the members to differentiate themselves from those who did not have their economic capital, nor their education, refinement, and civility and to identify their equals and form a separate class and to reinforce their power.²⁹⁵ Levy, Franks, and their peers demonstrated their learning, including their literacy and numeracy skills, and their affluence gave them greater

²⁹³ “The Mount Regale Fishing Company of Philadelphia,” *PMHB* Vol. 27 (1903), 88-9.

²⁹⁴ Stern, *David Franks*, 41.

²⁹⁵ Simon Middleton and Billy G. Smith, “Introduction,” in Simon Middleton and Billy G. Smith (eds.), *Class Matters: Early North America and the Atlantic World* (Philadelphia, University of Pennsylvania, 2008), 10, 13.

agency, what Konstantin Dierks calls a “subterranean mode of power” that turned them into “a formidable economic, social, and cultural force.”²⁹⁶

Nathan Levy and David Franks’ background differed significantly from that of most Jews who joined them in Philadelphia in subsequent years. For one thing, during the colonial period, the Levy and Franks families’ access to elite economic and cultural circles was the exception rather than the rule. For most Jews who settled in Philadelphia and the surrounding region, and many others like them, marginal status and migrations undertaken to escape persecution and to search for more favorable circumstances defined their family history and their own lives. These experiences, and their shared religious heritage and their desire to build a religious community, fostered their cohesion.

Most members of this cohort came from environments that were almost exclusively Jewish domains, marked by a homogenous, self-sustaining community created by the harsh restrictions imposed on them by host countries. Families observed Jewish law and tradition and sons’ education oriented them toward the study of Torah.²⁹⁷ The precariousness of these Jews’ situation cultivated close family and

²⁹⁶ Konstantin Dierks, “Middle Class Formation in Eighteenth-Century North America,” in Middle and Smith (eds.), *Class Matters*, and Konstantin Dierks, *In My Power: Letter Writing and Communicativeness in Early America* (Philadelphia, University of Pennsylvania, 2009), 7.

²⁹⁷ Fish, *Barnard and Michael Gratz*, 4; Johnson, *History of the Jews*, 233-310; Katz, *Exclusiveness and Tolerance*, 131-142, 157.

community responsibility to assist others. The Gratz brothers' grandfather Jonathan Bloch, for example, was born in Cracow, educated in Prague, and settled in Langendorf, Silesia, where he was one of the founders of the Jewish community and he established a cemetery, synagogue, and school. Because of harsh restrictions imposed on Jews, Bloch's son, Shlomo Zalman, moved to the Polish village of Grodzisko (Gratz in German) in Posen toward the end of the seventeenth century. The region was invaded soon after, and Shlomo Zalman returned to Langendorf to escape the upheaval and anti-Jewish violence that ensued.²⁹⁸

The Gratzes' parents died leaving Barnard, Michael and their unmarried sister in the care of their older brothers who were in possession of licenses permitting them to sell alcohol, one of few profitable occupations open to Jews. Hayim and Jonathan Gratz also had to provide for the family of their sister, who married her cousin Jonathan Bloch.²⁹⁹ Later, Barnard and Michael Gratz's oldest brother acknowledged the assistance Solomon Henry gave his siblings in London and assured Henry that he was doing the same for Henry's family in Silesia.³⁰⁰ The Gratzes' brother-in-law and cousin Jonathan Bloch, told Barnard, "my condition and means of support are

²⁹⁸ Fish, *Barnard and Michael Gratz*, 1-2.

²⁹⁹ Hayim [Hyman] Gratz, Silesia, to Michael Gratz, 1759, in Byars, *B. and M. Gratz*, 37; Jonathan ben Zebi Bloch, Langendorf, to Barnard Gratz, Philadelphia, March 24, 1756, Gratz-Sulzberger Papers, SC-4292, AJA; Fish, *Barnard and Michael Gratz*, 6.

³⁰⁰ Hyman and Jonathan Gratz to Solomon Henry and Michael Gratz, 21 Sh'bat, 5519 [February 18, 1759], in Byars, *B. and M. Gratz*, 37-39.

miserable, as you know. I am a weak man, not capable of being in a licensed establishment where the land here is not suitable... If my brother-in-law, your brother Hayyim, did not help me, would have had to go to Germany long ago.” He also requested financial assistance from Gratz, since Hayim, Bloch told Barnard, “has many children” and his resources were limited.³⁰¹ Solomon Henry advised his brother Jacob in Philadelphia that their “father, mother and sisters...will be cared for, with God’s help, by me. Sent them some money.”³⁰²

From a great distance away, the Gratz and Henry brothers were expected to maintain their obligations to their family. The distance between Langendorf, the Gratzes’ former home, and Philadelphia, however, made communication with their family extremely difficult. Solomon Henry, in London, became the extended family’s intermediary, funneling messages between Philadelphia and Langendorf. In spite of the great distance, the Gratzes’ older brother continued to assert his authority as the family patriarch. When Michael returned to London from the East, Hyman Gratz indignantly responded to the news of Michael’s plan to continue on to Philadelphia. “From appearances you wish perhaps to become an English nabob,” he wrote.

I certainly think it is your duty first to ask my opinion....Don’t dare on any account to leave London without first informing me how much you have profited and how much you are worth. After that I will write you

³⁰¹ Jonathan ben Zevi Bloch, Langendorf, to Barnard Gratz, March 24, 1756, Gratz-Sulzberger Papers, SC-4292, AJA.

³⁰² Solomon Henry, London, to Jacob Henry, Philadelphia, Dec. 6, 1757, Gratz Sulzberger Papers, SC 4292, AJA.

what you have to do. If you are able to bring home at least a thousand dollars in cash, then come to me... You well know that I have been at all times both brother and father to you, and I will continue, with the help of God, to promote your interests further. Therefore there is nothing else to do other than I indicate.³⁰³

Hyman Gratz's letter suggests that he expected his younger brothers to return to Langendorf after making some money. "[E]verything I do is for the good of our family," Michael assured his older brother, "even if it is not pleasant for me. I must learn the ways of the world and learn something of how things are done in the world. With what I now have, I cannot support a family in our country."³⁰⁴

In spite of the financial assistance that Atlantic migrants might offer family back home, their immigration strained their ties to home. Barnard and Michaels' older brother seems to have feared the consequences. Hyman expressed his consternation at Barnard, who had "changed his nature so much and has no intention of coming hither [to Silesia]."³⁰⁵ Even if they did not intend to return home, their paths forward were rarely predictable. Like many of their contemporaries, the Gratzes did not take a direct path to Philadelphia upon leaving Langendorf. Each tried his luck elsewhere first.

³⁰³ Hyman Gratz, Tworog, Silesia, to Michael Gratz, London, 21Sh'bat, 5519 in Byars, *B. and M. Gratz*, 37-9.

³⁰⁴ Michael Gratz, London, to Hyman and Jonathan Gratz in Silesia, 1759, in Byars, *B. and M. Gratz*, 39-41.

³⁰⁵ Hyman Gratz, Tworog, Silesia, to Michael Gratz, London, 21Sh'bat, 5519 in Byars, *B. and M. Gratz*, 37-9.

Wherever Jews went they sought out family, friends, and coreligionists who, they hoped, might offer them an entrée into commerce, like members of other ethnic or religious groups – Quakers or Germans, for example. None of the immigrant Jews who settled in Philadelphia and the surrounding area had access to the elite economic and cultural circles that Franks and Levy family members did. None were members of well-established, multi-generational, multi-family kinship networks. Most arrived in the colonies alone or followed one or two relatives who preceded them, and they had yet to build up family and community. They sought out coreligionists with whom they shared a language, experiences, a religious heritage, and a group history. These commonalities, and their need for community, promoted their mutual dependency.

Jews living in Philadelphia, its hinterlands, other colonies, and London created a web of social connections. In 1761, for example, Myer Josephson told the Gratzes that he had seen “Jacob of Hickorytown and his daughter Rebecca,” and in another letter he told them that he had seen Mr. Mordecai in Allentown. He also reported that “Mr. Simons” had arrived home from his travels. He asked Michael Gratz to tell “the young man Myer the soap maker,” to send soap and to convey his greetings to Mr Mordecai. He presumed that Gratz would see both of them. He ended another letter with good wishes and “My regards to my neighbor, the noble Mr Nathan,” while

Joseph Simon frequently sent his love to “Mr. Bush and his Wife and Family” and Barnard sent his “complements” to Levy Andrew Levy.³⁰⁶

Letters went further than highlighting their connections to one another or sending perfunctory formulaic greetings. They also reinforced and deepened specific elements of their shared culture. The newcomers among them had recently migrated from central Europe, and their mother tongue was Yiddish. Most Jews in central Europe lived in insular communities that generally operated according to Jewish law and tradition, and they therefore were also familiar with Hebrew, the language of prayer and the bible. Business correspondence was generally in English because letters could be used as evidence of transactions, but letters were often peppered with Hebrew words and phrases. A few of the Gratzes’ circle, Myer Josephson for example, corresponded entirely in Yiddish. This may have been because he could not write in English, like his colleague Joseph Simon, whose clerks wrote his letters on his

³⁰⁶ Myer Josephson, Reading, to Barnard and Michael Gratz, Nov. 2, 1761, Gratz-Suzberger Papers, SC-4292, AJA; Myer Josephson, Reading to Barnard and Michael Gratz, Dec. 9, 1761, Henry Joseph Collection, Box 1, AJA; Myer Josephson, Reading to Michael Gratz, Feb. 21, 1762, Henry Joseph Collection, Box 1, AJA; Myer Josephson, Feb. 28, 1762, Henry Joseph Collection, Box 1, AJA. Joseph Simon to Barnard Gratz, Jan. 11, 1761, Gratz-Franks-Simon Papers, (McA MSS 011), McAllister Collection, Series 1, Box 1, Folder 47, LCP; and Barnard Gratz to Joseph Simon April 3, Gratz-Franks-Simon Papers, (McA MSS 011), McAllister Collection, Series 1, Box 1, Folder 57, LCP.

behalf.³⁰⁷ Others, Jacob Henry for example, used a combination of English and Yiddish.³⁰⁸

Letters included other details that would have seemed exotic to their non-Jewish- contemporaries. Myer Josephson and Solomon Henry addressed Barnard and Michael Gratz as Ber and Yechiel, their birth-names, even though they had adopted Anglicized names. Josephson himself only slightly adjusted his Hebrew name: his Hebrew name was Myer, *son* of Joseph, the name he used to sign his letters to his Jewish colleagues. Josephson also dated letters according to the Hebrew calendar and included traditional Yiddish greetings and biblical allusions. For example, in one 1761 letter dated according to the Hebrew years 5522, Myer Josephson told the Gratzes that “[t]here is nothing new under the sun [Eccl 1:9], only a great and bitter cry [Gen 27:34].”³⁰⁹ These reference, as well as mentions of the Sabbath and holidays, served to invoke their common culture.

Jews’ efforts to invoke commonalities had several purposes. One, as we saw in chapter one, was to nurture economic relationships; another was to build a social community. They also sought to establish the rudiments of congregational life. The

³⁰⁷ Levy Andrew Levy wrote many of his uncle’s letters for him, and he often wrote a note of his own at the end. See also Brener, *Jews of Lancaster*, 9.

³⁰⁸ Jacob Henry, New York to Barnard Gratz, Jan 1761 and Jan 7, 1761, Gratz-Franks-Simon Papers, (McA MSS 011), McAllister Collection, Series 1, Box 1, Folder 22, LCP.

³⁰⁹ Myer Josephson, Reading, to Barnard and Michael Gratz, Dec. 9, 1761, Henry Joseph Collection, Box 1, AJA.

absence of religious institutions meant that they had to establish their own. Just as Nathan Levy purchased land for a separate burial ground in Philadelphia, almost a decade later Joseph Simon and Isaac Nunes Henriques acquired land for a Jewish cemetery in Lancaster.³¹⁰ A cemetery was always the first step toward building Jewish institutions in any location in Europe and the Atlantic world, enabling Jews to bury their dead separately, “maintaining in death the separate religious identity so strongly felt in life.”³¹¹ But their low numbers, their dispersal throughout the region, and their limited resources likely prevented them from establishing an organized congregation.

Since the 1880s historians have claimed that Philadelphia’s Jews formed a congregation as early as 1747. They are said to have met for prayer in a house on Sterling Alley during the 1740s, but no known documentary evidence for this exists.³¹² A Jewish congregation, if one existed at the time, certainly escaped the notice of Swedish traveler Peter Kalm when he visited the city.³¹³ The lack of a

³¹⁰ Brener, *Jews of Lancaster*, 4-5; Henry Necarsulmer, “Early Jewish Settlement in Lancaster,” 42-4.

³¹¹ Sarna, *American Judaism*, 10.

³¹² Hyman Pollock Rosenbach, *The Jews in Philadelphia Prior to 1800* (Philadelphia, Edward Stern & Co., 1883; Thomas Scharf and Thompson Westcott, *History of Philadelphia, 1609-1884* (Philadelphia, L.H. Everts & co, 1884), 1436; Morais, *Jews of Philadelphia*, 11; Wolf and Whiteman, *Jews of Philadelphia*, 32.

³¹³ Peter Kalm arrived in Philadelphia in September 1748 and noted 12 churches representing 11 denominations and sects. A few months later he did describe the synagogue in New York. See Peter Kalm, *Travels in North America* (Warrington, William Eyres, 1770), 36-44, 245-6.

synagogue would not have precluded worship. Jews could pray on their own or in small groups. Surviving records confirm the names of only ten Jewish men living in both Philadelphia and Lancaster at the time. Two clusters likely gathered in the homes of community members but even if there were a few others, their small numbers and the distances that separated them would have made it difficult to consistently assemble a *minyan*, or quorum of ten men required for certain prayers, including the prayers recited just before reading the Torah – the centerpiece of the Sabbath service. Some of them sometimes made use of New York’s synagogue during the 1740s, probably when they were visiting New York for business, or perhaps they travelled there intentionally for important holidays. In 1747, *Shearit Israel* instituted a tax “to be paid by every person that congregates with us, [living] either in town or country that is capable of paying.” In addition to David Franks, and Sampson Levy, Joseph Simon and Mathias Bush were also charged a fee.³¹⁴ Since only those who had the means paid, it is possible that others might have attended too. In addition to linking them to the broader Jewish community, New York’s synagogue served a need that was not yet fulfilled in Pennsylvania. At home, Jews in the area had to coordinate their own individual and communal practice.

Over the course of the 1750s an informal group likely assembled more consistently in Philadelphia, and perhaps another in Lancaster. Jacob Henry, who had spent some time in Newport and New York, wrote in 1761, “I am told there is Great &

³¹⁴ “Minute Book of Shearith Israel,” 53, 58.

Mighty news with you at Philad[adelphi]a.” He was referring to the rumor that his Jewish associates were taking steps to build a synagogue. By that time, between thirty to fifty Jewish men lived in the region but residents of the small surrounding towns did not visit Philadelphia frequently, and only when “business Call[ed].”³¹⁵ The number in Philadelphia itself must have been sufficient for them to consider such a move, but Henry still expressed surprise. “I cou[l]d hardly have though[t] 7 month[s] ago that the Same would be Talk[e]d of this 24 years to come.” Henry pressed Barnard Gratz for more information, asking “whether the [synagogue] is to be Hambro, Pragg, or Poland Fation.” Members of the community were from diverse locations in Central and Eastern Europe, and each community-of-origin followed its own liturgical customs. We can assume from Henry’s question that individuals took turns leading their prayer services, each following the liturgy he knew best. It is noteworthy, however, that Henry took for granted that they would follow an Ashkenazi tradition, another indication of the unique character of this community compared with other New World communities, which followed Sephardic liturgy since they were founded and dominated by Sephardim. Henry’s opinion was that “it will be best after the old mode of Pennsylvania.” Like the Quakers who had no paid ministers, Henry likely believed that Philadelphia’s Jews should continue to lead services themselves since a

³¹⁵ Levy Andrew Levy, Lancaster, to Michael Gratz, Dec. 8, 1766, Gratz Family Papers, Mss.Ms.Coll. 72, Series I, APS. The number is a generous estimate based on the names the feature in surviving sources (see appendix.) I have not included women in this count.

cleric was not a requirement and anyone who knew the liturgy could lead. That way, Henry suggested, “the expences are not Great.”³¹⁶

It is unclear whether Henry expected a formal building, which did not materialize, or merely steps taken to better organize themselves. For the most part, things continued as they had except for the notable acquisition of a Torah scroll that Joseph Simon, Matthias Bush, Moses Mordecai, Barnard Gratz, Moses Heyman, and Myer Josephson borrowed from the synagogue in New York. Since the signatories lived in different places it is unclear whether the scroll was to be kept in Philadelphia, Lancaster, or Reading.³¹⁷ The document, however, attests to the fact that they colluded in their efforts to observe even if the seventy miles separating Philadelphia and Lancaster made it difficult to worship together on a regular basis. The plans to build a synagogue and the acquisition of a Torah scroll signals that the community was becoming sturdier.

³¹⁶ Jacob Henry, New York, to Barnard Gratz, Jan. 7, 1761, Gratz-Franks-Simon Papers, (McA MSS 011), McAllister Collection, Series 1, Box 1, Folder 22, LCP; author’s correspondence with Jonathan Sarna, April 3, 2014.

³¹⁷ Receipt for Torah Scroll borrowed from Shearit Israel in New York, 9Elul 5521 [September, 8, 1761], written in Hebrew and signed by Joseph Simon, Matthias Bush, Moses Mordecai, Barnard Gratz, Moses Heyman, and Myer Josephson, *PAJHS*, Vol. 27, 20-21. On the centrality of the Torah in Jewish life, see Sarna, *American Judaism*, 10.

Individuals left only a few traces of their religious practice – their lived religion.³¹⁸ Many of their observances relate to the Jewish calendar, which shapes much of Jewish life, and show that in spite of the predominantly Christian environment, many Jews in and around Philadelphia heeded “Jewish time.” They reveal this cohort’s adherence to their faith, marking their distinctively Jewish way and differentiating them from their Christian contemporaries.³¹⁹ In some cases, their practices reveal their joint efforts, as when they organized a *minyan* for the holidays; in other cases they acted independently. Even when their actions were solitary, however, they mentioned their efforts to observe to friends, demonstrating their communal spirit and reinforcing their religious bonds and interdependence. In one letter, Myer Josephson of Reading asked Michael Gratz to join him and his country associates for their *Purim* celebration; and in another, he informed Gratz that he was going to Lancaster “for *Minyan* for *Yom Kippur*,” and he asked Gratz to consider

³¹⁸ Jonathan Sarna credits historian David Hall for the concept of “lived religion,” in David Hall, (ed.) *Lived Religion in America: Toward a History of Practice* (Princeton, NJ, Princeton University Press, 1997); see Jonathan Sarna, “Marking Time: Notes from the Arnold and Deanne Kaplan Collection of Early American Judaica on How Nineteenth-Century Americans Jews Lived Their Religion,” Arthur Kiron (ed.), *Constellations of Atlantic Jewish History, 1555-1890: The Arnold and Deanne Collection of Early American Judaica* (Philadelphia, University of Pennsylvania Libraries, 2014), 49.

³¹⁹ Sarna, “Marking Time,” 49-50.

joining them.³²⁰ In Judaism, all work is prohibited on certain holidays and on the Sabbath, which begins on Friday evening and ends on Saturday evening. A few letters testify to their efforts to refrain from work during the Sabbath and festivals. In one letter, Myer Josephson noted that it was *motz'ei Shabbat*, Saturday evening. The term literally means “the exit of the Sabbath.” In the same letter he also mentioned the approaching festivals of *Purim* and Passover.³²¹

Certain Jewish practices would not have been possible without individuals who could perform them -- circumcision and kosher slaughter, most notably. There were no trained religious leaders in Philadelphia, and laymen performed some of the rituals. Barnett Jacobs of Heidelberg, the shopkeeper and former partner of Joseph Simon, had some knowledge of circumcision. He kept meticulous notes in his record book regarding the thirty-three circumcisions he performed over the course of a few decades, including diagrams of instruments used and instructions for the rituals.³²²

While Jacobs left records that inform us about this one aspect of practice, there is only one record for these early years that explain how they dealt with dietary laws. In 1759, James Kenny, a clerk in the trading store in Pittsburgh noted that while in Winchester he saw “Levy, ye Jew,” referring to Joseph Simon’s nephew and partner

³²⁰ Myer Josephson, Reading to Michael Gratz, Adar 6 [Feb. 10], and Sept. 7, 1763, Gratz-Sulzberger Collection SC 4292, AJA.

³²¹ Myer Josephson, Reading to Michael Gratz, Feb. 19, 1763 in Joshua N. Neumann, “18th century American Jewish Letters,” *PAJHS*, No. 34, 83.

³²² Stern, “Two Jewish Functionaries.”

Levy Andrew Levy. The two men ate dinner together at Bushes Tavern. “[N]eithr of us would eat Beacon (Bacon),” Kenny wrote.³²³ Jewish law dictates which animals can be consumed as well as specific rules for slaughtering them. To make observance of the dietary laws easier – even ensure it, perhaps -- New York’s synagogue kept an individual in its employ to serve as *shochet* and distributed meat to community members.³²⁴ No documentary evidence informs us of how Jews in Philadelphia and Lancaster handled kosher slaughter during these years. It is possible that there was a person in Philadelphia or Lancaster who had the necessary skills. Even if individuals had the skills and desired to observe, strict adherence to the dietary laws would have limited Jews’ freedom to consume food outside a Jewish home, but for the merchants and traders who traveled extensively to conduct business, this would have been unfeasible.³²⁵ At a minimum, like Levy Andrew Levy, some of them would have avoided forbidden foods.

Jews confronted their environment and circumstances in multiple ways. Their own commitment to maintaining religious practice, their sense of fraternity with co-religionists, their socio-economic status, and their interactions with non-Jewish associates and friends all shaped how they saw themselves in the dominant culture.

³²³ John W. Jordan, “’Journal to Ye Westward’, 1758-1759,” *PMHB*, Vol. 37, No. 4 (1913), 395-449.

³²⁴ “Minute Books of Shearith Israel.”

³²⁵ Sarna, *American Judaism*, 25.

Individuals' choices could shift the balance between preserving their heritage and separate identity on the one hand, and their accommodation to and absorption in the dominant culture on the other. Other factors affected this calculus.

It was not only Jews who grappled with their differences, European-American contemporaries regarded Jews as outsiders too. The Jewish community in and around Philadelphia consisted of approximately thirty men and their wives and children by 1760. Most locals likely never encountered them and all they knew of Jews would have been based on preconceptions. Familiar mythical and clichéd versions of Jews that originated in Europe reinforced conceptions of that class of people called “Jews” as “others” and exacerbated the perennial problem of Jews standing out as different even when they resembled their contemporaries and acted like them, and even when a heterogeneous populace would otherwise have rendered their differences insignificant. But there were people who interacted extensively with Jews and it is likely that most of them differentiated between the Jews they knew and representations of Jews. Still, conscious or not, the question of whether they were full members of the populace or marginal outsiders hung in the background.

The most common starting point of gentile perceptions was that Jews were *religious* outsiders. Attitudes such as those based on the belief that Jews were responsible for Christ's death appeared often in commentaries. But there were other views too. Some religious theorists in England equated the Christian Church with Israel of the Old Testament. One implication of this was that they believed that

Christians had replaced Jews, who had been disinherited. And while some Christians regarded Jews with distaste at their rejection of Christianity, others were more sympathetic. Some writers retained a strong sense of “affiliation or empathy” with the ancient Jews. Philo-Semites were also kindly disposed to Jews but they promoted positive relationships in the hope of bringing about Jews’ conversion: they believed the prophecy that the Jews, having been dispersed throughout the world, would return to the Holy Land and embrace Christianity, which would, ultimately bring about the Second Coming of Christ.³²⁶ Biblical exegesis, then, could promote congenial relationships between Jews and Christians but they still helped to reinforce the idea the Jews were different. Philadelphia was home to a diversity of Christian denominations that promoted a range of attitudes toward Jews, but Christian religious leaders tended to offer one of the prevailing British or European perspectives to their congregants, thereby reinforcing traditions placing Jews at arms length.

Newspapers occasionally published articles that dealt with conversion. An “Extract of a Letter from Paris” from 1737, for example, told of the ceremonious burial of a “Jew who was converted on his Death-bed,” and a 1754 item reported on the “Conversion of one Jacob Abraham Low, a Jew, only Son of Abraham

³²⁶ Achsah Guibbory, *Christian Identity, Jews, and Israel in Seventeenth-Century England* (New York, Oxford University Press), 13; A.G. Roeber, “What the Law Requires Is Written on Their hearts: Noachic and Natural Law among German-Speakers in Early Modern North America,” *William and Mary Quarterly (WMQ)*, Vol. 58, No. 4 (2001); Holly Snyder, “A Tree with Two Different Fruits: The Jewish Encounter with German Pietists in the Eighteenth Century Atlantic World,” *WMQ*, Vol. 58, No. 4 (2001).

Low...Agent of the Finances of the Imperial Court” in Leipzig. No commentary and no discernable judgment attended these bulletins. Another piece subtly celebrated conversion by suggesting that Jews were misguided. It reported the case of a man intent on “abjuring the Errors of Judaism.” Nothing could dissuade him, “[n]either the Fortune which he was in expectation from his Relations, nor any other temporal Considerations.”³²⁷

No explicitly anti-Jewish sentiments appeared in Philadelphia newspapers but articles featuring Jews or representation in literature and art depicted other facets of Jews’ perceived differences, contributing to contemporaries’ perceptions of Jews as racial and cultural “others.” They presented Jews in myriad, often conflicting, ways, including as deceitful, conniving “Shylock” types and as “wandering Jews,” forlorn vagabonds, or as turbaned Orientals, similar to the Moslems Europeans encountered in the Levant.³²⁸ Some pieces expressed sympathy for persecuted Jews. A 1752 article, for example, described Jews in Pest, Hungary, both “the poor, ragged despicable Israelites,” and “the most opulent,” who were being persecuted for their religious

³²⁷ *American Weekly Mercury*, June 23 to June 30, 1737; *Pennsylvania Gazette*, March 12, 1754.

³²⁸ On Jewish stereotypes see Frank Felsenstein, *Anti-Semitic Stereotypes: A Paradigm of Otherness in English Popular Culture, 1660-1830* (Baltimore, Johns Hopkins University Press, 1995) and James Shapiro, *Shakespeare and the Jews* (New York, Columbia University Press, 1996); on oriental depictions see Ivan Davidson Kalmar and Derek J. Penslaer, “Orientalism and the Jews: An Introduction” and Ivan Davidson Kalmar, “Jesus Did Not Wear a Turban: Orientalism, the Jews, and Christian Art,” in Ivan Davidson Kalmar and Derek J. Penslaer, *Orientalism and the Jews* (Waltham, MA, Brandeis University Press, 2005).

leanings in spite of a decree “against any that should injure them.” The article also told of the Governor’s efforts to protect the town’s Jews. He “sent a Detachment of Soldiers, to keep the Peace,” and they fired on the offenders and some were imprisoned.³²⁹

But there were also articles, the majority in fact, that presented Jews as active members of their host societies in Europe and the Caribbean. One item, for example, told of a ship that was taken on Hispaniola, and noted that the ship’s Captain Deal of Port Royal “and one Moses Mendes a Jew are taken and put in Gaol.” There was no accompanying commentary suggesting what readers ought to think of him.³³⁰ Another article told of a “lodge of Free and Accepted Masons, at the Rose Tavern in Cheapside, where in the Presence of several Brethren of distinction, as well Jews as Christians, Mr Edward Rose, was admitted of the Fraternity, by Mr. Daniel Dalvalle, an eminent Jew.”³³¹ A 1739 reprint of London news reported that “five Letters of Marque to take, burn, sink or destroy all Ships belonging to Spain, were granted to several Merchants of this City, amongst which are two eminent Jew Merchants.”³³² Another article from 1754 told of “[t]he famous Jew Lazarus” in Copenhagen who

³²⁹ *Pennsylvania Gazette*, April 30, 1752.

³³⁰ *American Weekly Mercury*, November 23 to November 30, 1738.

³³¹ *American Weekly Mercury*, March 13 to March 20, 1732-3.

³³² *American Weekly Mercury*, October 25 to November 1, 1739.

was arrested for lending money to “young Noblemen at Play and for the Support of other idle Expences.” This seems like a lead-in to a Shylock-type scenario, but the article continued that Lazarus was released after it was discovered “that there were a great many Christians who dealt in these Jewish Arts.” Even though the writer referred to money-lending as a “Jewish Art,” the piece highlighted the fact that Christians lent money too and that Jews, then, were not so different and to single them out for behaviors that were in fact widespread was wrong.

By identifying “eminent” individuals specifically as Jews, by removing the onus from Jews as the sole perpetrators of what had previously been seen a Jewish practice, these articles had undertones of Enlightenment discourse on the nature of difference. By the eighteenth century, every Atlantic empire constituted a transnational, multicultural entity. Europeans were exposed to an increasing array of peoples with different characteristics and customs. Commentators attempted to reconcile diversity by attributing it to racial traits, which at the time were thought to be “predicated on climate, or culture, or civilization.” Proponents of the argument that climate affected race highlighted variability among Jews to support their argument. Using darker-complexioned Jews in Africa and Southern Asia as evidence, they asserted that warmer climates transformed skin color. Some commentators rejected

this climate argument and attributed differences to education, custom, and civilization, which meant that Jews' differences were mutable.³³³

It followed that if education and custom could civilize Jews, they could blend into host populations and be accepted as subjects of the realm. This discourse exposed anti-Jewish sentiment via concerns that Jews' presence might be hard to detect. One 1754 article told of "An English Gentleman" who was invited to dine "with a Person of great Distinction" in Germany together with "some others, of different Nations." The discussion turned to the contentious Bill about naturalizing Jews that had recently been discussed in Parliament in London. "[I]t happened that an English jew was in company, which was not known till a Day or two afterwards; when the Gentleman who gave the entertainment was obliged by the Magistrate to do Penance publicly, for entertaining a Jew."³³⁴ This article could support two opposing positions about Jews. On the one hand, if the presence of a Jew warranted punishment for the host, it was still anathema. On the other hand, however, the Jew discussed in the article was able to participate in the gathering without being identified as a Jew, suggesting that culture and education could erase Jews' differences. Specific categories of identity, then, could be "mutable, malleable, unreliable, divisible, replaceable, transferable,

³³³ Dror Wahrman, *The Making of the Modern Self: Identity and Culture in Eighteenth Century England* (New Haven, Yale University Press, 2004), 86, 93; Kalmar, "Jesus Did Not Wear a Turban" 3-5, 94-95.

³³⁴ *Pennsylvania Gazette*, Jan 1, 1754.

manipulable, escapable, or otherwise fuzzy around the edges,” as Dror Wahrman puts it.³³⁵

The expansion of empire and encounters with new peoples, many of whom were being absorbed into the empire as subjects, spurred considerations about mutability. In the middle of the eighteenth century, commentators were engaged in articulating what defined the “British” community, which by then encompassed England, Wales, Scotland, Protestant Ireland, the British islands in the Caribbean, and the mainland American colonies. A range of religious adherents, migrants from outside Britain, and indigenous peoples inhabited the British realm.³³⁶ The incorporation of different ethnic groups, as they became part of the larger whole, showed the “instability and artificiality” of British identity and motivated dialogue about the very nature of Britain and British identity. The intrinsic questions were: who is acceptable? Who fits in? In trying to resolve the puzzle of British identity, commentators explored how ethnic “others” masked their differences, while others

³³⁵ Wahrman, *Making of the Modern Self*, 198-217.

³³⁶ David Armitage, *The Ideological Origins of the British Empire* (New York, Cambridge University Press, 2000); Eliga H. Gould, *The Persistence of Empire: British Political Culture in the Age of the American Revolution* (Chapel Hill, University of North Carolina, 2000); see also P.J. Marshall, “Introduction,” in P.J. Marshall (ed.), *The Oxford History of the British Empire, Vol. II, The Eighteenth Century*, (Oxford, Oxford University Press, 1998), 9-16.

highlighted their differences.³³⁷ These concerns were applied to a range of ethnic “others” who had been incorporated into the British realm. For Jews in particular, the question of whether they could shed their difference underlay discussions about their eligibility to be subjects.

It was not only enlightenment thinking that motivated this discourse; the emergence of the nation state and concurrent liberal conceptions of governance did too as commentators considered not only outsiders’ differences but also whether they should be subjects. Many commentators agreed that what united all Britons was their adherence to some form of Protestantism, their commitment to and dependence on oceanic commerce, and their belief that they were vested with freedom that “found its institutional expression in Parliament, the law, property and rights.” Other commentators believed that religious toleration helped to consolidate an emerging sense of belonging to a single British nation that was spread throughout the English-speaking Atlantic.³³⁸

This relatively new invention of coherence was of great consequence because apparently, “[a]ll the British empire needed to overcome its institutional heterogeneity was a common ideology.” At the same time, however, this ideology had to be narrow

³³⁷ Michael Ragussis, “Jews and other ‘Outlandish Englishmen’: Ethnic Performance and the Invention of British Identity under the Georges,” in *Critical Inquiry*, Vol. 26, No. 4. (Summer, 2000).

³³⁸ Armitage, *Ideological Origins*, 8,

enough to exclude “those deemed unworthy of political benefits.”³³⁹ In this conception, Jews living within the British empire met almost all of the prerequisites. Their religion, however, interfered with their full inclusion and may explain David Franks’ efforts to mute his religious identity, especially his marriage to a Christian woman and his willingness to baptize his children.

These concerns were reflected in the pamphlet war that exploded in London in response to the “Jew Bill” of 1753. The bill, if passed, would have excused foreign-born Jews from the religious requirement of taking the Sacrament prior to naturalization. For a few wealthy Jews – merchants in particular -- passage of the Act would eradicate significant obstacles. At the time, any foreign-born applicant had to pay a high price for a private naturalization act. A small number of Jewish merchants and financiers had achieved considerable wealth and stature. It was some of these who initiated negotiations for the Jew Bill. Had their endeavor succeeded, only the wealthiest foreign-born Jews in the community would have been able to afford the high purchase price of a private Naturalization Act. A pamphlet war ensued, in which proponents and opponents of the bill debated Jews’ nature, whether they could be truly British, and the potential consequences of allowing them naturalization. One antagonistic pamphleteer reminded his readers that before they were expelled from England in 1287, the Jews “threaten[ed] to become ONE PEOPLE with your natural born Subjects; that they may the more effectually sap our Constitution; corrupt our

³³⁹ Armitage, *Ideological Origins*, 171.

holy Religion; and monopolize our Trade.” His pamphlet reviewed the history of Jews in England and concluded that Jews had not been loyal in the past and that they were untrustworthy. Since their expulsion, he claimed, they had never attempted to re-enter until “the confused Times of Anarchy; when taking the Advantage of our Domestic Broils, and the Indigency of those that govern’d, they applied for, and, even tho against the Will of the People, obtain’d a Re-admission by the sole Power of Oliver Cromwell.” To “Britannia,” the author, Jews were opportunistic. He presented them as a destructive force, which penetrated its target, and then parasitically destroyed it.³⁴⁰

If Jews did not adhere to Protestantism, they could conform to all other components of Britishness, their commitment to and dependence on oceanic commerce certainly qualified them. And they could also be loyal to their host countries and conform to the governmental law, even if some of the Jew Bill commentators tried to suggest otherwise. The historian Thomas W. Perry suggests that the Jew Bill was a manipulative tool for the weak Tory opposition. While the repercussions of the act would have been negligible, the Tories utilized the issue in order to win support. Following the passage of the Jew Bill, one of the chief forums for opponents was the *London Evening Post*, a Tory newspaper. The paper carried articles that were hostile to both the Jew Bill and to Prime Minister Henry Pelham and

³⁴⁰ *An appeal to the throne against the naturalization of the Jewish nation: in which are exposed, those practices for which the Jews were expelled out of England: and, the fatal consequences that may follow, should the act of their naturalization take pace. ... by Britannia.* London, 1753.

his brother the Duke of Newcastle. For example, a parody of Genesis showed the Pelhams to be allies with Jews, who were threatening and antagonistic to the British nation.³⁴¹ Indeed, there are clear signs that Moses Franks was at least indirectly associated with the Pelhams through his partners the Colebrookes and Arnold Nesbitt, as we saw in Chapter one. Clearly the Pelhams, Colebrookes and Nesbitt, along with many others, felt that Jews could be part of emerging nation states.

While this discourse primarily took place in the metropole, it had relevance in the empire too, and it spread to Philadelphia in the form of newspaper articles. Some items presented Jews showing their loyalty to the realm in which they lived. A 1755 article, for example, reported that Jews from Alsace had offered to provide 1200 Horses for the Use of the Army, while another reported that a Jew was commissioned by the King of Prussia to buy up 70,000 Ducats' worth of Corn in "Great Poland" to stock the Magazines in Prussia and Brandenburg.³⁴² And another, published in 1761 -- during the Seven Years' War -- repeated an event in which a Jew exposed a French plot to transport "Provisions and Warlike Stores" to Martinique. The Jew reported several French Gentlemen and Servants on one of seventeen Dutch merchant ships that were pretending to be bound for "St. Eustasia, and other foreign neutral Ports."³⁴³ Whether anyone equated these episodes with local matters is unclear, but it would

³⁴¹ Perry, *Public Opinion*, 45-61.

³⁴² *Pennsylvania Gazette*, May 2, 1754; June 5, 1755.

³⁴³ *Pennsylvania Gazette*, Apr. 2, 1761.

have been easy to find an analogue in David Franks' role as agent to the contractors who were responsible for supplying British troops during the Seven Years' War.

One particularly lengthy piece, first printed in German in Berlin, was published both in the original German in the form of a pamphlet and in translation in *The American Magazine and Monthly Chronicle* in 1758. It was "A Thanksgiving SERMON for the important and astonishing *Victory*, obtained on the 5th of *December* 1757, by the glorious KING of PRUSSIA, over the united forces of the AUSTRIANS in *Silesia*, preached on the *Sabbath* of the tenth of the said month, at the synagogue of the JEWS, in *Berlin*, by DAVID HIRSHEL FRANCKEL, 'Arch-Rabbi.'" What is notable is, first, the Rabbi's assertion that the Jews of Berlin were Prussian; second, the fact that the sermon was immediately printed, and then translated into English and published in London and in several colonial centers.³⁴⁴

The speech, written by Moses Mendelssohn, a primary figure in the *Haskalah* (the Jewish Enlightenment), and delivered by Franckel to his congregation in Berlin, expressed the German-Jewish community's "enlightened sense of patriotic participation and national belonging."³⁴⁵ Rejoicing in Frederick's victory, Franckel

³⁴⁴ David Hirschel Franckel, *Eine Danck-Predigt wegen des wichtigen und wundervollen Siegs, welchen Sr. Königl. Maj. in Preussen am 5ten December, 1757, über die, der Anzahl nach ihm weit überlegene, gesamte oesterreichische Armee in Schlesien, preisswürdig erfochten. Gehaltem am Sabbath den 10ten desselben Monats in der Juden Schule zu Berlin von David Hirschel Fränckel, Ober Rabbi* (Philadelphia, Anton Armbrüster, 1758). "Substance of a remarkable Sermon preached at Berlin, by a Jew," *American Magazine and Monthly Chronicle*, 1:9 (June 1758), 441-5, LCP.

³⁴⁵ Holly Snyder, "A Tree with Two Different Fruits," 881.

told his congregation that God “inspired our gracious monarch, with a wisdom, which the prudent of the earth stand amazed at. He confirmed the known valour of his men of war. He bore them on eagles wings, wherever the leader pointed.” The sermon also praised “the intrepidity” of Frederick’s soldiers. But they were not merely Frederick’s men, they were the Jewish congregation’s “countrymen.” In this Franckel was claiming that his congregation -- the Jews of Berlin -- were part of the Prussian nation.

He went even further, however, when he reminded the congregants that even though they celebrated Prussia’s win, they should not celebrate the death of the enemy combatants. Frankel’s speech tapped contemporary discussions about race and difference. Prussians and their enemies, he argued, were all God’s creation, and, worshipped the same God. Further, they all were “civilized nations.” These points highlight not only common qualities of Prussians and their enemies, but also Jews’ kinship with Christians and that, as members of the civilized nations, Jews were Christians’ equals.

Prussia was Britain’s ally and, more importantly for our purposes, this sermon was republished in English in several British centers including Philadelphia and addressed a topic that was of concern – whether Jews could be accepted as loyal subjects. The sermon appeared in Philadelphia again in 1763, several years after the events to which it referred. This time it circulated as a pamphlet with a preface addressed to the Christian Reader, in which the publisher noted the importance of the pamphlet as “the Production of a JEW, and occasioned by the Victory and Success of that MONARCH.” This added preface argued that rather than holding themselves

apart, as a separate nation, the sermon was evidence “that [Jews] have Patriot Sentiments, and the warmest Gratitude to Princes who have Wisdom and Humanity to protect and defend them: Hence it also appears that they have just Sentiments of GOD’s moral Government, and of his Care of just Princes, and declare that no Power is too weak when protected by God.” But his claims to Jews’ acceptability were nevertheless wrapped up in his Philo-Semitic sentiments. He believed that Jews’ “Dependence on god and Gratitude to Mankind,” brought closer “the blessed Aera...when Jews and Gentiles shall every where be one Church to Chirist Jesus,” and invoked “all Christian People to pray, yet more earnestly, for the Conversion and Restoration of this once happy Nation, and to treat them with Kindness in all their Dispersions.”³⁴⁶

As commentators grappled with the question of whether Jews could make positive contributions to their host countries and whether they could be loyal subjects, other contemporaneous discussion invoked Jewish merchants’ wealth – a shift from the stereotypical downtrodden Jew. Rather than invoking negative characteristics typical of Shylock, they were favorable and implied acceptance. One article told of a “Diamond of 400 Grains” brought from India, that was the property of “an eminent

³⁴⁶ David Hirschel Franckel, *A Thanksgiving Sermon for the Important and Astonishing Victory Obtain’d on the Fifth of December, M,DCC,LVII, By the Glorious King of Prussia, Over the united and far superior Forces of the Austrians, in Silesia: Preached on The Sabbath of the Tenth of said Month At The Synagogue of the Jews, in Berlin* (Philadelphia, Andrew Steuart, 1763), ii-iv.

Jew Merchant” from London.³⁴⁷ An article in an “Extract of a Letter from the Hague” announced that “the great Prize of 50,000 Guilders in the States Lottery came up the 7th, and is the property of a Jew merchant at Utrecht.”³⁴⁸ Eminent, wealthy merchants could contribute to the common good, like the “Jew Merchants” described in an “Extract of a Letter from the Camp before Furnes,” who fitted out a “Large Privateer” that sailed down the river on a “cruise against the French.”³⁴⁹

The author of an article published in 1753 reprinted from the English *Gentleman’s Magazine* summed up several of the issues relating to whether Jews could be Britons and whether they should be embraced. First, he asserted that the discussion about the Jew Bill was largely irrelevant. The discussion revolved around whether Jews should be allowed to become naturalized without taking the Sacrament. “This provision goes only to Jews born abroad,” the author explained, because “all Jews born here are to every intent natural born subjects...and, as such...have, at this time, a right by law to purchase real estates, to them and their heirs, in like manner as any other subject.” He also emphasized that the 1740 Plantation Act enabled Jews to “become natural born subjects of Great Britain, without taking the sacrament.” In other words, many Jews were subjects anyway. The author then enumerated reasons why naturalization of Jews would be a positive move. Noting that the bill was directed

³⁴⁷ *Pennsylvania Gazette*, Nov. 11, 1756.

³⁴⁸ *Pennsylvania Gazette*, July 10, 1746.

³⁴⁹ *Pennsylvania Gazette*, Oct 11, 1744.

to “persons of substance and property only,” the author proposed that it would encourage “rich Jews, who live in foreign countries, to remove, with their substance, and settle here, instead of France or Holland.” In fact, he opined, the naturalization of Jews was “preferable to that of most other foreigners” because Jews supported their own poor. Most importantly, the bill would

encourage persons of wealth and substance to remove, with their effects, from foreign parts into this kingdom; the greatest part of which...will be employed by them in foreign trade and commerce, to increasing the shipping, and encouraging the exportation of the woollen and other manufactures of this kingdom; of which the Jews here, for many years, exported great quantities.³⁵⁰

In spite of the fact that Jews did not profess some form of Protestantism, in the realm of oceanic commerce – another aspect of what commentators agreed was an element that united Britons --there were no boundaries to Jews’ inclusion. The British empire differentiated itself from the Spanish because it was “based on the exchange of commodities rather than the acquisition of precious metal...[and helped] to give merchants and their values a new prominence in the English national consciousness.”³⁵¹ Jewish merchants contributed to the exchange of commodities and could be included as subjects in the British Empire.

Jewish participation in commerce inspired some opposition to the Jew Bill.

Some London merchants believed that more competition in the market would impinge

³⁵⁰ *Pennsylvania Gazette*, Nov. 11, 1753.

³⁵¹ J.H. Elliot, *Empires of the Atlantic World: Britain and Spain in America, 1492-1830* (New Haven, Yale University Press, 2006), 26.

on their own profits. And in fact, much of the print debate confronted the economic arguments. “It is most certain that such a Concession of this Nation to naturalize that dispersed People, can never advance the real Wealth of this Island[.]” Britannia argued. He voiced the belief that many held that the economic system was limited, and rather than expanding the economy, competition would limit profits. He predicted that Jewish merchants, because they were well connected with other Jewish merchants and factors abroad, planned to monopolize trade.³⁵²

While this discourse was centered in the metropole the articles cited above were all printed in Philadelphia publications, indicating that these issues interested locals. There is no record of a Jew’s or a non-Jew’s response to any of these articles, but Jews did not hide their identity and their colleagues knew that they were Jews, such as when country shopkeepers Jacob Levi and Barnett Jacobs advertised their merchandise and noted that “they do not trade on Saturday and Sunday because they are Jews.”³⁵³ Jews were eligible to adopt British citizenship after the Plantation Act of 1740, and they were exempt from sacramental requirements and were permitted to, and did, swear a modified oath. The names of Joseph Simon and Joseph Solomon, for

³⁵² *An appeal to the throne against the naturalization of the Jewish nation: in which are exposed, those practices for which the Jews were expelled out of England: and, the fatal consequences that may follow, should the act of their naturalization take pace. ... by Britannia.* London, 1753.

³⁵³ *Pennsylvanische Berishte*, May 25, 1759.

example, appear in records as having sworn on the Old Testament.³⁵⁴ Jews, then, were granted the possibility to become subjects.

Some non-Jewish contemporaries specifically identified Jews or left evidence that even while they interacted with Jews as equals, they continued to conceive of them as “others.” The few surviving examples from the period expose the influence of multiple preconceptions. While Maryland doctor Alexander Hamilton merely recorded that a Jew had been playing the violin in a coffeehouse, as discussed above, William Black, who likewise identified Levy as “a Jew, and very Considerable Merch[an]t,” described Levy’s sister Hettie, who was present. She was “of the middle Stature, and very well made her Black Complexion very Comely, she had two Charming Eyes, full of Fire and Rolling” and “a Beautiful head of Hair.” Whether or not her complexion was dark, Black held no prejudice. “She was a Lady of a great Deal of Wit,” he recorded, “join’d to a Good Understanding, full of Spirits, and of Humour exceeding Jocose and Agreeable.”³⁵⁵

James Kenny, the Chester County Quaker who ran the trading store established by the Commissioners of Indian Affairs, demonstrated that the term “Jew” represented several things to him. In a 1759 entry in his journal, he recorded that he “[w]ent to Winchester...got ye grant of 150s of Levy ye Jew, of Pennsylvania money upon

³⁵⁴ Indenture between Andreas Beyerly, David Franks, and Joseph Simon, June 4, 1754, Lancaster County Records from the office of Recorder of Deeds, Folder 1, SC 6574, AJA; Necursalmer, “Early Jewish Settlement at Lancaster,” 30.

³⁵⁵ Brock, “Journal of William Black,” 415-416.

Exchange at Philadelphia.” Like William Black and Alexander Hamilton, he identified Levy as a Jew, but he betrayed no negative bias in this entry. In fact, when the two men dined together, Kenny “treated [Levy] to a pint of Wine.”³⁵⁶ In a later entry, Kenny expressed frustration with Levy who, together with his partner William Trent, was a competitor in the Indian trade. Kenny disapproved of their practice of “Trusting ye Indians with Goods so this brings their Custom to such Stores & pleases them much that they are so much in Credit.” Kenny did not evoke anti-Jewish stereotypes in this particular instance and attributed the practices to George Croghan’s influence, the strategy “being some of Croughan’s Polliticks & he & all his Instruments endeavours to draw all ye Custom to [Levy and Trent’s] store.”³⁵⁷

But Kenny simultaneously held a view of Jews that was shaped by age-old Christian precepts. On Christmas Eve in 1761, he recorded his conversation with some Indians who asked about the significance of Christmas. “[W]hite people took notice of ye time on account of what happen’d,” Kenny told them, “that ye Son of ye Good Spirit came in ye form of a Man & liv[e]d many Days amongst ye people, done Many Maricles & suffer[e]d the Jews to put him to death.”³⁵⁸ Kenny did not leave a record of how he reconciled his conception of Jews from the bible with his interactions with

³⁵⁶ James Kenny Journal, 1758-1763, Am 09, HSP; also published in Jordan, “‘Journal to Ye Westward,’ 1758-1759,” 405.

³⁵⁷ Jordan, “Journal of James Kenny,” 13.

³⁵⁸ Jordan, “Journal of James Kenny,” 33.

Levy and other Jews he may have encountered in the backcountry. But his journal highlights the many ways in which contemporaries processed the people they knew as “Jews,” both real and imagined.

The earliest Jewish colonists in Philadelphia and the surrounding region exhibit a range of responses to their new home. The acculturated, American-born David Franks and his Levy kin quickly formed economic and social relationships with Philadelphia’s elite families. Their religious identity did not impede their entrance into the city’s social and cultural institutions. Moreover, they chose different paths with regard to their commitment to their faith. While Nathan Levy laid the groundwork for a religious community, David Franks chose not to observe his faith, except, perhaps, when he visited New York.

Newcomers who hailed from insular, self-sustaining Ashkenazi communities in central and eastern Europe strove to re-form a religious and social community, even if the lack of any institutional structures, their small numbers, and their dispersal made this difficult. Those who were inclined to observe according to Jewish law had to improvise until the community was sturdier. The community they built, it is important to note, was not at the expense of their economic endeavors and they interacted extensively with non-Jewish colleagues once they had built up credit. The community that Jews built was held together by family connections, social reciprocity, and a mutual desire to perpetuate their faith. But their connections to one another were not unequivocal.

Jews' acceptance in the economic culture provided the most open avenue for being included in the social and cultural community-at-large, when they chose that route. Only a few conditions obstructed their full inclusion. Once naturalized, Jews enjoyed many of the benefits of British subjecthood. Many took advantage of the Plantation Act and become naturalized; most participated in commerce and interacted extensively with non-Jewish contemporaries; and some interacted with non-Jews in clubs and coffeehouses. But their separate identity and their non-Jewish peers' conceptions of Jews meant that their status was still tenuous. The question of whether non-Protestants could qualify as true Britons was unresolved during the first generation of Jewish immigration to Philadelphia. The two positions – Protestantism as a component of Britishness, and the significance of religious toleration – remained at odds and in tension during these years.

SECTION TWO
DISRUPTIONS, 1763-1785

Chapter 3

TRADING EMPIRE FOR NATION

In the spring of 1763, Lancaster merchant Joseph Simon wrote to Barnard Gratz with a series of instructions. Gratz was to collect two items from the post office addressed to Simon & Henry, and to procure sugar, tea, coffee, and chocolate as cheaply and quickly as possible and send them to Lancaster. He asked for an update on a load of skins that he had sent to Gratz with wagon master Slough and notified him that several more were on the way on Postlewait's wagon. He also advised Gratz that he had been in need of cash and was unable to depend on David Franks for any, and he had therefore drawn on Gratz in order to repay a debt of £150, and he wanted to know whether Gratz had redeemed the bill of exchange for that amount.³⁵⁹

Simon's memo only offers a snapshot of some of the relationships and the complex nature of their entangled interests. Franks, the best connected and most powerful in this cohort, relied heavily on his colleagues to fulfill his multiple obligations to his customers and creditors. They all deferred to him, since his access to

³⁵⁹ Joseph Simon, Lancaster, to Barnard Gratz, May 30, 1763, Gratz-Franks-Simon Papers, (McA MSS 011), McAllister Collection, Series 1, Box 1, Folder 47, LCP.

goods, credit, and lucrative opportunities continued to benefit them. In turn, Simon turned to Gratz to carry out his duties and commitments, and their kinship, to which Simon alluded in his letter when he wished Gratz's wife a quick recovery from illness, reinforced their business relationship. Simon did not mention the other Jews who continued to trickle into the region and became involved with them in trade, or their relationships with Jews in other colonies who had become part of the network. But he mentioned a few non-Jewish associates such as Slough and Postlewait without whose services his business would not function, and customers Mr. Gross and Mr. Heil, and William Henry, one of his non-Jewish partners.

Simon's letter also sheds some light on some of his and his colleagues' interests. Caribbean commodities and imports from Europe that Simon ordered were central to their commercial ventures and highlight the centrality of the trans-Atlantic trade to their business concerns. The furs and skins to which he referred underscored their involvement in western trade, and it would grow in importance for them with the cycle of frontier wars and peace that followed the Seven Years' War, imperial expansion, and an uptick in the number of settlers on the frontier. Britain's power in the western hemisphere was critical to Franks, Simon, Gratz, and their Jewish colleagues' interests. Atlantic commerce had propelled David Franks into the forefront of prosperous city interests. He was well connected and his commercial enterprises appeared to be so efficiently organized that he was awarded lucrative government contracts during the Seven Years' War. Likewise, Britain's official inclusiveness

allowed the Gratzes and other Jewish newcomers to engage in trade throughout the British colonies, and held out the possibility of prosperity.

By the 1760s, a constant flow of settlers signified a growing market for British manufactures and Caribbean commodities, but the Imperial Crisis put the Jewish merchants' success to severe tests as Parliament instituted various Acts that encroached on American merchants' commerce. Again these particular merchants looked westward where they supplied the military, purchased land, and traded with western settlers and Indian traders. The onset of the North American revolution in subsequent years prompted a number of changes in their typical patterns of trade and accelerated merchants' response to commercial difficulties. Before the 1770s, living in the British empire had afforded colonists great benefits. Breaking with the mother country in 1776 threatened to sunder important commercial connections. By the same token, independence would free colonists from British policies that often interfered with their commercial interests. From this perspective, the rudimentary state governments that began to form during the revolutionary years might promote Philadelphia's Jewish merchants' aims and ambitions.

David Franks retained his contract to supply the troops on the frontier when peace returned in the early 1760s, but he also resumed importing European and Indian goods from England.³⁶⁰ And in spite of the usual controversies about delivery of and

³⁶⁰ *Pennsylvania Gazette*, September 22, 1763.

payment for goods he continued to engage in many ventures with an array of partners. His relationship with the Gratz brothers, in particular, strengthened. Even though the Gratzes did not have an exalted status in the merchant community nor the means or connections to engage in commerce to the same extent, they had proved themselves sufficiently to Franks who employed them to handle some of his interests during the 1760s and took them on as partners in a few ventures.

One of these ventures included William McKee of Virginia, with whom Barnard Gratz had been doing business since at least 1761. In 1763, Franks, the Gratzes, and Barnard Gratz's brother-in-law, the Philadelphia merchant Mathias Bush, partnered with McKee to sell goods in Virginia. But no word arrived from McKee following his departure from Philadelphia on a vessel loaded with their goods. The partners nominated Michael Gratz to travel to Virginia to initiate proceedings against McKee who, they feared, had absconded. Upon arrival in Accomack, Gratz discovered that McKee's vessel had been caught in a storm and was carried off course. Then, once he made landfall, McKee "was seized violently ill." Gratz notified his colleagues that he had located the vessel in Norfolk and he looked to them for instructions. Franks advised him to "take every...method in your power, to Secure us," and always alert to business, Franks listed the Philadelphia prices of commodities and asked Michael to "Send or Bring upp Effects" with him.³⁶¹ After meeting with Norfolk port

³⁶¹ Michael Gratz located the vessel with the goods, left them with Samuel Cornell in New Bern and eventually asked him to ship them to Philadelphia in September. See Samuel Cornell certification, July 12, 1763, Frank M. Etting Collection, Collection

officials, Gratz accompanied the vessel home and his brother Barnard took over the task of recouping their losses, an affair that dragged on for at least another year.³⁶²

The Gratzes began to build relationships with other colleagues too, Jewish and non-Jewish, and to diversify, investing in ventures as opportunities arose. Their interactions with Myer Josephson of Reading increased, with the Gratzes sending imports to him and receiving country commodities that Josephson procured locally, including bar iron, which the Gratzes collected from other sources too.³⁶³ In March

0193, Crogan-Gratz Papers, Vol. 1, Box 55, Folder 6, HSP; and Michael Gratz, Philadelphia to Samuel Cornell, Sept. 17, 1763, Gratz-Franks-Simon Papers, (McA MSS 011), McAllister Collection, Series 1, Box 1, Folder 57, LCP. The affair dragged on longer, however, with Barnard trying to secure their interests through James Arbuckle, who told Barnard that Mr Bagge was trying to collect debts owed to McKees estate. See James Arbuckle, Accomack County, Virginia, to Barnard Gratz, Dec. 1, 1763 and March 24, 1764, Frank M. Etting Collection, Collection 0193, Crogan-Gratz Papers, Vol. 1, Box 55, Folders 8 and 9, HSP.

³⁶² William McKee to Barnard Gratz, July 9, 1761, Frank M. Etting Collection, Collection 0193, Gratz Correspondence 1695-1780, Box 67, HSP; Barnard Gratz insurance policy with Willing, Morris & Co, Amos Strettrell, et al, Feb. 8, 1762, Edwin Wolf Collection of American Jewish Historical Documents (#LCP.in.HSP231), Box 3, Folder 2, HSP; Michael Gratz, Norfolk, Virginia, to Barnard Gratz, June 2, 1763, Gratz Family Papers, Mss.Ms.Coll. 72, Series I, APS; David Franks, Philadelphia, to Michael Gratz, June 12, 1763, Gratz-Franks-Simon Papers, (McA MSS 011), McAllister Collection, Series 1, Box 1, Folder 17, LCP; Bagge, Accomack to Barnard Gratz, April 9, 1764, Frank M. Etting Collection, Collection 0193, Gratz Correspondence 1695-1780, Box 67, HSP; and W. Baggs to Barnard Gratz, April 28, 1764, Gratz-Franks-Simon Papers, (McA MSS 011), McAllister Collection, Series 1, Box 1, Folder 3, LCP.

³⁶³ Myer Josephson, Reading to Barnard Gratz, Jan. 1, 1764 and Feb. 18 1764 [Shushan Purim 5524], Gratz-Sulzberger Papers, SC 4292, AJA; Michael Gratz noted the receipt of Iron from Josephson and Joseph Simon in July 1768, see Michael Gratz

1764, for £18 Pennsylvania currency, Michael bought a fourth of John Stot's shares in the Roxborough Mine, including the ore and minerals. Shrewdly, Michael included the provision that he would not incur any expense "until the Body of Ore is found."³⁶⁴

Michael also sent goods to Messrs Moore and Finlay in Quebec, who displeased Michael when they neglected to update him on the status of his goods in their hands but who had, in the meantime, communicated with David Franks about the goods they were selling for him.³⁶⁵ Barnard Gratz established an association with James Arbuckle of Accomack County, Virginia who sold goods for him and procured local commodities including feathers, oats, and tobacco for the return trip to Philadelphia.³⁶⁶

Joseph Simon had partnerships with a range of different people as well. In each case his partner was someone experienced in a particular commodity with whom he linked to the Philadelphians. For example, he found a supplier for iron and sent

Letter Book 1769-1772, Frank M. Etting Collection, Collection 0193, Flat File 193, HSP.

³⁶⁴ Agreement between Michael Gratz and John Stot, March 23, 1764, Frank M. Etting Collection, Collection 0193, Misc. Documents 1685-1805, Box 75, HSP.

³⁶⁵ Michael Gratz, Philadelphia to Moore and Finlay, Quebec, Nov. 1, 1763 and Feb. 9, 1764, Gratz Family Papers, Mss.Ms.Coll. 72, Series I, APS.

³⁶⁶ James Arbuckle, Accomack County, Virginia, to Barnard Gratz, Dec. 1, 1763, Frank M. Etting Collection, Collection 0193, Crogan-Gratz Papers, Vol. 1, Box 55, Folder 8, HSP; James Arbuckle, Accomack County, Virginia, to Barnard Gratz, Feb. 3, 1764, Frank M. Etting Collection, Collection 0193, Gratz Correspondence 1695-1780, Box 67, HSP.

quantities of it, together with furs and skins, to the Gratzes to sell. He formed a partnership with gunsmith William Henry and opened a store on a property that Joseph Simon owned.³⁶⁷ He formed a partnership with a merchant named Milligan and the two of them purchased a very expensive and highly prized license to conduct trade “with all friendly Indians at this place.” Together with several other traders they lodged a complaint with William Johnson against the firm Baynton, Wharton, & Morgan, who “(Contrary to all Regulations and Orders as well as Justice) have in June last fixed a Store of Indian Goods at the Shawneese Town on the River Sioto where they Continue by their Agent to carry on a Trade with these Indians greatly to our prejudice.”³⁶⁸ Simon set up a silver smithing business to make “Indian Trinkets” for the western trade. It is unclear who his partners in this venture were.³⁶⁹ In all of these cases, Simon’s successes deepened the opportunities of Franks and the Gratzes, who were also his partners in his Pittsburgh concern with Levy Andrew Levy, William

³⁶⁷ Joseph Simon to Barnard Gratz, March 23, 1766, Frank M. Etting Collection, Collection 0193, Gratz Correspondence 1695-1780, Box 67, HSP; Joseph Simon, Lancaster, to Barnard Gratz, May 10, 1767, Gratz-Franks-Simon Papers, (McA MSS 011), McAllister Collection, Series 1, Box 1, Folder 47, LCP; Barnard Gratz, to Henry Cruger, June 4, 1769, Michael Gratz Letter Book 1769-1772, Frank M. Etting Collection, Collection 0193, Flat File 193, HSP; Charles I. Landis, “The Juliana Library Company in Lancaster,” PMHB, Vol. 43, No. 1 (1919), 39.

³⁶⁸ Joseph Spear, Alexander Lowry, et al, Pittsburgh, to William Johnson, Oct. 4, 1766, *Papers of William Johnson*, Vol. 5 (Albany, University of the State of New York, 1921-65), 384-5.

³⁶⁹ Thomas Barton, Lancaster to William Johnson, July 22, 1767, *Papers of Sir William Johnson*, Vol. 5, 604.

Trent, and George Croghan. Barnard Gratz also served as Simon's agent in Philadelphia. He distributed Simon's skins to other merchants, purchased goods to send to Lancaster, and managed his accounts with various Philadelphians.³⁷⁰

Jews' dispersal and their interconnections based on family lineages and marriage were key to these liaisons and helped to sustain them over time. Barnard Gratz's marriage to Richea Myers-Cohen (or Mears) paved the way for even more liaisons away from Philadelphia. His wife's family was based in New York and they were members of *Shearit Israel*, giving him access to their circle, and the Gratzes began to handle a variety of matters for their new New York colleagues. Still trying to stabilize their businesses and build credit, the brothers invested separately in various ventures but they increasingly coordinated their interests, especially as they expanded their business to New York. While one handled business in Philadelphia, the other traveled. Early in 1764 Michael went to New York to sell goods, to follow through on his orders, and to discover what Philadelphia goods would sell there. From New York, Michael asked Barnard to procure hemp seeds, one item that he discovered was in demand. "You might be concerned if you will in it," he told Barnard.³⁷¹ Michael and

³⁷⁰ See Joseph Simon to Barnard Gratz, May 30, 1763, Gratz-Franks-Simon Papers, (McA MSS 011), McAllister Collection, Series 1, Box 1, Folder 47, LCP; Joseph Simon to Barnard Gratz, March 13, 1764, Frank M. Etting Collection, Collection 0193, Gratz Correspondence 1695-1780, Box 67, HSP.

³⁷¹ Michael Gratz, New York to Barnard Gratz, April 4, 1764, and April 5, 1764, Gratz-Franks-Simon Papers, (McA MSS 011), McAllister Collection, Series 1, Box 1, Folder 54, LCP; also in Byars, *B & M Gratz*, 67.

Samson Mears of New York served one another as agents, and both Mears and Myer Myers, who was married to Barnard Gratz's wife's sister, attempted to sell rings that Michael had imported.³⁷² Michael provided "mine stones," possibly the product of his investment in the Roxborough mine, to Myers, who was a prominent silversmith.³⁷³ Michael Gratz also did business with Solomon Myers Cohen, Barnard's wife's cousin who "made inquiry About the wampum," which, he told Michael, was not to be had and that "perhaps a Few thousand [shells] might be pickt up in the [Pennsylvania] Country for cash."³⁷⁴

Michael traveled frequently selling not only his own goods but also those of his Pennsylvania colleagues, such as cordials that Mordecai Moses Mordecai produced in the distillery that he operated for Joseph Simon.³⁷⁵ They developed a partnership

³⁷² Jonas Phillips, New York to Michael Gratz, Oct. 20, 1763, Gratz-Franks-Simon Papers, (McA MSS 011), McAllister Collection, Series 1, Box 1, Folder 42, LCP; Samson Mears, New York to Michael Gratz, Nov. 10, 1763, Frank M. Etting Collection, Collection 0193, Gratz Correspondence 1695-1780, Box 67, HSP; Malcolm Stern, *Americans of Jewish Descent*, 160.

³⁷³ Michael Gratz, New York to Barnard Gratz, April 4, 1764, Gratz-Franks-Simon Papers, (McA MSS 011), McAllister Collection, Series 1, Box 1, Folder 54, LCP.

³⁷⁴ S.M. Cohen, New York to Michael Gratz, Aug. 16, 1764, Gratz Family Papers, Mss.Ms.Coll. 72, Series I, APS; see also Malcolm Stern, *Americans of Jewish Descent*, 160.

³⁷⁵ Michael Gratz, New York to Barnard Gratz, April 4, 1764, Gratz-Franks-Simon Papers, (McA MSS 011), McAllister Collection, Series 1, Box 1, Folder 54, LCP; Brener, *Jews of Lancaster*, 12.

with New Yorker Isaac Adolphus, an immigrant from Germany with kin in London who were associated with the Gratzes' cousin Solomon Henry, and who became associated with David Franks and Moses Heyman through the Gratzes.³⁷⁶ They also became initiated an association with Jonas Phillips who arrived in Charles Town as an indentured servant in the early 1750s, settled in Albany in 1759 and then moved to New York in 1761.³⁷⁷

Once they earned credit and a reputation with New York Jews, they began

³⁷⁶ Solomon Henry, London to Jacob Henry, Philadelphia, Aug. 19, 1757 and Dec. 6, 1757, Gratz-Sulzberger Papers, SC 4292, AJA; Barnard Gratz, Philadelphia to Michael Gratz, New York, Sept. 20, 1760, Barnard and Michael Gratz Correspondence, Henry Joseph Collections, Box 3, AJA; Gratz Ledger, Frank M. Etting Collection, Collection 0193, HSP; Isaac Adolphus, New York to Michael Gratz, April 29, 1765 and Nov. 8, 1765, Gratz-Franks-Simon Papers, (McA MSS 011), McAllister Collection, Series 1, Box 1, Folder 1, LCP; Isaac Adolphus, New York to Barnard Gratz, Aug. 13, 1765, Henry Joseph Collection, Barnard and Michael Gratz Correspondence, MS 452, Box 1, AJA; Bill of Lading Dec. 5 1765 and Dec. 21, 1765, Gratz-Franks-Simon Papers, (McA MSS 011), McAllister Collection, Series 1, Box 2, Folder 76, LCP; Isaac Adolphus, New York, to Barnard Gratz, Sept. 24, 1765; and Isaac Adolphus to Michael Gratz, Nov. 8, 1765, Gratz-Franks-Simon Papers, (McA MSS 011), McAllister Collection, Series 1, Box 1, Folder 1, LCP.

³⁷⁷ Phillips married Rebecca Machado, who had been born in New York but moved to Pennsylvania in the 1750s when her mother married Israel Jacobs of Hickorytown. This was the same Israel Jacobs, friend of Myer Josephson, who referred to Jacobs and his daughter Rebecca in a 1761 letter to the Gratzes Aviva Ben-Ur, "The Exceptional and the Mundane: A Biographical portrait of Rebecca (Machado) Phillips, 1746-1831," in L. Ehrlich, S. Bolozy, R. Rothstein, M. Schwartz, J. Berkovitz, J. Young (eds.), *Textures and Meaning: Thirty Years of Judaic Studies at the University of Massachusetts Amherst* (Department of Judaic and Near Eastern Studies, University of Massachusetts Amherst, 2004); Myer Josephson, Reading to Michael Gratz, Nov. 2 1761, Gratz-Sulzberger Papers, SC-4292, AJA; Jonas Phillips Papers, 1759-1827, MS 382, Folder 1, Receipt Books, 1759-1765, AJA.

collaborating Jews living even further away. Myer Pollock of Newport, Rhode Island, for example, left wine with Michael Gratz and asked that Gratz supply him with flour.³⁷⁸ Michael Gratz's trips to New York also brought him into contact with Sephardim there who were closely tied to Jews in Curaçao.³⁷⁹ Michael was able to communicate with the Portuguese speakers among them, a language that he no doubt learned during his sojourn in the East Indies, and he was able to initiate relationships with a few individuals from Curaçao who traveled between New York and the island, including Mr Pennia (or Penha) and Isaac and Elias Rodriguez Miranda, with whom they began negotiations in mid-1765 to conduct trade between Curaçao and Philadelphia. Isaac Miranda acknowledged the "Many favours & friendship" that the Gratzes showed his brother and that he was happy to have "obtained friends of Consaquence for the Continueance of a long Correspondance." Miranda promised the Gratzes commission on the goods they sent.³⁸⁰

³⁷⁸ Myer Pollock, Newport, to Michael Gratz, May 7, 1765, in Byars, *B & M Gratz*, 74.

³⁷⁹ Wim Klooster, "Jews in Suriname and Curaçao," 354.

³⁸⁰ Adolphus wrote to Gratz that he "offerd any service to [Penha] in Any thing I Could Doe for him I Should be glad." Adolphus, however, was less confident about his communication skills and told Gratz "You know the bast portogebas." Isaac Adolphus to Michael Gratz, June 25, 1764 Gratz-Franks-Simon Papers, (McA MSS 011), McAllister Collection, Series 1, Box 1, Folder 1, LCP; Michael Gratz, New York, to Barnard Gratz, April 22, 1765, Frank M. Etting Collection, Collection 0193, Gratz Correspondence 1695-1780, Box 67, HSP. Isaac Rodriguez Miranda to Barnard Gratz, July 30, 1764, Gratz-Franks-Simon Papers, (McA MSS 011), McAllister Collection, Series 1, Box 1, Folder 45, LCP; Elias and Isaac Rodriguez Miranda,

For the Gratzes, relative newcomers and lesser merchants at this time, the Caribbean represented a good opportunity for diversifying their interests. They could invest in small cargoes and rent space in a vessel bound for the islands where there were diverse markets with many unexploited niches.³⁸¹ Encouraged by their arrangements with their new associates, Michael departed for the Caribbean to seal the new market connections in person and to fortify his relationship with the Mirandas, but also to try to initiate relationships with other merchants. He took goods with him, including commodities belonging to Philadelphia colleagues, which he had undertaken to sell on commission. On his way he stopped at St. Kitts and St. Eustatius, where he received orders for flour, bread and butter, some of which was to be provided by the partnership that he had with Barnard and the Miranda brothers, some by David Franks, some by the partnerships of Coyningham and Nesbitt, and some by Townsend White. Michael also took on the responsibility of bringing bread belonging to Samson Levy and pork for James and Drinker.³⁸²

Upon arrival in Curaçao Gratz fine-tuned the details of a partnership with the

Curaçao to Barnard Gratz, July 1765, Frank M. Etting Collection, Collection 0193, Gratz Correspondence 1695-1780, Box 67, HSP.

³⁸¹ Doerflinger, *Vigorous Spirit of Enterprise*, 115-116.

³⁸² Michael Gratz Will, in Byars, *B & M Gratz*, 74-75; Michael Gratz, St. Kitts, to Barnard Gratz, July 12, 1765, Gratz-Franks-Simon Papers, (McA MSS 011), McAllister Collection, Series 1, Box 1, Folder 54, LCP; Michael Gratz, Curaçao to Barnard Gratz, July 30, and Aug. 29, 1765, Gratz Family Papers, Mss.Ms.Coll. 72, Series I, APS.

Miranda brothers. The Mirandas also provisionally accepted Michael's proposal that they jointly invest in a vessel to facilitate their commercial cooperation so long as "it be Bermudas Sloop well conditioned not Costen upwards of £600: & 44: to 45 foot Long."³⁸³ He also investigated among the islanders what goods they needed; he wrote Barnard to send tallow, Irish butter, and bread.

This new venture was challenged as soon as Michael returned to Philadelphia. In 1764, the British enacted the Revenue Act, a move meant to recoup some of the enormous expenditures -- more than six million pounds sterling plus more than a million pounds in parliamentary reimbursements -- paid to colonial governments during the Seven Years' War, and the Currency Act, which disallowed the use of colonial paper currency as legal tender. With Pontiac's War under way, however, they were determined to make the Americans contribute to military costs. The Stamp Act followed in 1765, another method devised by the British to bring in revenue from the colonies in order to recoup some of the cost of the troops stationed on the frontier. This Act required American colonists to pay a tax on all items printed on paper. The

³⁸³ Elias and Isaac Rodriguez Miranda to Michael Gratz, Jan. 9, 1766, Gratz-Franks-Simon Papers, (McA MSS 011), McAllister Collection, Series 1, Box 1, Folder 45, LCP. Although Michael Gratz could speak Portuguese, language was a barrier to their interactions. But another Curaçao colleague, J Cohen-Henriquez acted as interpreter between the two parties. See J Cohen-Henriquez, Curaçao, to Michael Gratz, Jan. 8, 1766, Gratz-Franks-Simon Papers, (McA MSS 011), McAllister Collection, Series 1, Box 1, Folder 8, LCP.

tax promised to place an even more onerous burden on merchants, who were among the heaviest users of printed materials.³⁸⁴

The colonial assemblies in Boston and New York signed agreements to boycott British imports, but the Pennsylvania Assembly, embroiled in its own internal squabbles, failed to join them until October 1765, just as Michael Gratz returned from Curaçao. Hundreds of merchants, shopkeepers, artisans, and lawyers protested the tax by signing a non-importation agreement in spite of the interruption in trade that would result. Several Philadelphia Jews signed: the Gratzes, David Franks, his uncles Sampson and Benjamin Levy, Matthias Bush, Moses Mordecai, Hyman Levy, and Joseph Jacobs. Many more Jews inhabited the region and it is unclear whether they objected to the agreement or whether they were simply unavailable to sign.³⁸⁵ The boycotts that followed imposed a burden on the Gratzes that underscored the paradox of their membership in the empire: under the non-importation agreement, they were obliged to refrain from importing important commodities that came regularly from the Caribbean islands.

Realizing the loss of revenue that resulted for the empire's most successful merchants, the British repealed the Stamp Act the next year. But the increasing

³⁸⁴ Fred Anderson, *Crucible of War*, 563, 572-587.

³⁸⁵ Resolution of Non-Importation Made by the Citizens of Philadelphia, Oct. 25, 1765, Treasures Collection, HSP, also at <http://digitalhistory.hsp.org/pafrm/doc/resolution-non-importation-made-citizens-philadelphia-october-25-1765>, accessed 12/4/2015; Morris Jastrow, "Notes on the Jews of Philadelphia from Published Annals," *PAHJS*, No. 1 (1893), 49-61.

restraints greatly impeded the Gratzes' new Caribbean enterprises. In 1766, the Mirandas began to complain of the difficulty of sending vessels to Philadelphia, and communicating through New York was just as complicated. To conduct trade, the vessel carrying goods had to "have a English register." The obstacles appear to have impeded their trade for communication between them ended in 1767.³⁸⁶

The destination of many goods that David Franks brought into the colony was the warehouse in Fort Pitt belonging to Simon, Levy & Co, a consortium that included Franks, Joseph Simon, Simon's nephew Levy Andrew Levy, Barnard Gratz, William Trent, and George Crogan.³⁸⁷ They opened the store in 1760, once the British had quelled the violence on the frontier, and over the next few years Levy and Trent ventured deep into the frontier to sell goods and liquor to settlers, Indians, and the troops that were stationed in forts throughout the Great Lakes region and along the Ohio, an especially advantageous market because they paid traders in sterling currencies. The influx of sterling in turn enabled merchants to pay their British

³⁸⁶ Elias and Isaac Rodriguez Miranda, Curacao, to Barnard and Michael Gratz, Sept. 1, 1766 and March 17, 1767, Gratz-Franks-Simon Papers, (McA MSS 011), McAllister Collection, Series 1, Box 1, Folder 45, LCP.

³⁸⁷ See chapter one; David Franks Account Book 1760-1767, (Phi) Am 0684, HSP (this account books pertains to Franks' joint venture with Simon, Levy and Trent); Barnard Gratz account with David Franks, Gratz-Franks-Simon Papers, (McA MSS 011), McAllister Collection, Series 1, Box 2, Folder 61, LCP; [Barnard Gratz's Day Book] David Franks Account Book 1757-1762, Frank M. Etting Collection, Collection 0193, Box 1a, HSP; See also Joseph Simon to Barnard Gratz, Aug, 17, 1762; Aug. 29, 1762; May 30, 1763, Gratz-Franks-Simon Papers, (McA MSS 011), McAllister Collection, Series 1, Box 1, Folder 47, LCP; Byars, *B & M Gratz*, 47.

suppliers more easily and build their reputation with distant creditors.³⁸⁸

The partners expected this trade to thrive after the Treaty of Paris in 1763, which confirmed Britain's dominion over all territory east of the Mississippi River except New Orleans, without the interference of the French. Merchants and traders anticipated an expanded fur trade and an increase in grain exporting from the future breadbaskets of the interior. They also imagined that settlers would now be unimpeded and land speculators looked forward to profits from selling plots of land to settlers. Merchants, many of whom were land speculators, anticipated supplying goods to the throngs of settlers who would now expect to cross over into territory that was formerly French. But the peace on the frontier was elusive. Alarmed by the news that France had ceded its territory to the British, and concerned that they would be deprived of land, the Indians from the Great Lakes Region, Ohio country and Illinois country coordinated a series of attacks on British forts and settlements beginning in May 1763. This war became known as Pontiac's Rebellion, after one of the prominent Indian leaders in the conflict. The Indian uprising of 1763 took Anglo-Americans and the British army alike by surprise.³⁸⁹

It was not long before David Franks heard news of the first attacks. "The Indians," he told Michael Gratz in June, "have begun a Warr near the Forts [and] kill'd

³⁸⁸ Walter S. Dunn, Jr., *Opening New Markets: The British Army and the Old Northwest* (Westport, CT, Praeger, 2002), 2.

³⁸⁹ Anderson, *Crucible of War*, 453, 545, 558-9.

& taken severall people & Traders.”³⁹⁰ Franks and his partners suffered huge losses from marauding Indians falling upon their pack trains, even greater than in 1754. Levy Andrew Levy was one of about forty traders taken prisoner at Detroit and Indians killed ten of his servants who were on the road to Sandusky, along the Ohio River, and on Lake Erie.³⁹¹ The consortium’s losses totaled £24,780.1.8, and Joseph Simon, in partnership with trader Thomas Mitchell, lost an additional £3085.15.8.³⁹² The attacks had a deleterious effect on many of their Philadelphia colleagues too, and like Franks and Simon many of them had also sustained losses in 1754. Together they valued their combined losses at £80,862.12.4 $\frac{3}{4}$.³⁹³

The vicissitudes of business on the frontier defined Franks’ western interests, as we saw in the first chapter. Trade on the frontier increased when there was peace, which reduced the army’s need for supplies. A renewal of hostilities, on the other

³⁹⁰ David Franks, Philadelphia, to Michael Gratz, June 12, 1763, Gratz-Franks-Simon Papers, (McA MSS 011), McAllister Collection, Series 1, Box 1, Folder 17, LCP.

³⁹¹ Byars, Fish, and Stern all use David Franks’ June 12, 1763 letter to Michael Gratz as evidence of Levy’s capture. They read his letter to say “the Indians have begun aWarr Near the Forts kill’d & taken severall people & Traders & Levy is a prisoner.” But Franks wrote that Lyp was a prisoner. However, a “List of Indian Traders and Their Servants Killed or Capture by Indians” in Henry Bouquet to Jeffery Amherst, September 30, 1763, *The Papers of Henry Bouquet*, Vol. VI, 412, proves that Levy was taken.

³⁹² David Franks Account Book, 1760-1767, (Phi) Am 0684, HSP.

³⁹³ List of Losses of Indian Traders, February, 1765, *Papers of Sir William Johnson*, Vol. 11, 613.

hand, brought the fur trade to an abrupt standstill, but it boosted Franks' contracting business. The partnership of Plumsted and Franks was still under contract to supply the troops, but the number of troops in the region was minimal when the rebellion broke out. The contractors were not prepared for troops that were rushed to the frontier, and it would take time to procure sufficient supplies and to coordinate transportation to Fort Pitt.

Colonel Henry Bouquet expected complications. "This alarm will put a Stop to all Carriages, as no Country men will be prevailed upon to go up for some time without an Escort," he wrote to Amherst, who made money available to Plumsted and Franks to expedite the task of getting supplies to the troops.³⁹⁴ But cost, as always, was a concern. Amherst suggested that they "Drive Live Cattle, & to send a Sufficiency of Bread, along with the Troops, which would not only be more Conducive to the Men's Healths, but Save a great Expense in the Transportation of Salt Provisions."³⁹⁵ Bouquet approached Joseph Simon and one of his Lancaster partners, Mathias Slough, with an urgent order for thirty-two wagons to accompany the troops to Fort Pitt. "You are impowered to appoint two Waggon Masters who will be paid at the rate of 7/6 p Day, and are to raise, and march with, their own Brigades of sixteen Waggons each." He instructed them about payment for wagoneers. Wagon

³⁹⁴ Henry Bouquet to Jeffery Amherst, June 4, 1763, *The Papers of Henry Bouquet*, Vol. VI, 205-6.

³⁹⁵ Jeffery Amherst to Henry Bouquet, June 25, 1763, *The Papers of Henry Bouquet*, Vol. VI, 256-8.

trains would be escorted in both directions, he told them, and wagoneers would be able to claim losses in the event of enemy attacks. In addition, he asked Simon and Slough to “buy, and, if necessary, impress, in the Mills sixty thousand W[e]ight of Flour to be paid for at the Price Current,” and to draw on Plumsted and Franks, the contractors’ agents, for payment.”³⁹⁶

In July, Plumsted and Franks asked for clarification regarding the “number of Eaters” they would have to feed and expressed concern about loss of supplies on the road because of “the weakness of Your horses &c.”³⁹⁷ Bouquet was at a loss himself. “I can not give you any directions Concerning the Quantity of Provisions that may hereafter be wanted for the further Supply of Fort Pitt...as it must depend on the Number of Troops that will be ke[pt] in the Department, and which I cannot yet ascertain,” he responded. Yet he complained about a shortage of livestock and predicted that shortages would intensify because of “Excessive heat,” which “ruins Men Horses & Cattle.”³⁹⁸

Confusion led to a renewed bout of disagreements between Bouquet and the

³⁹⁶ Jeffery Amherst to Henry Bouquet, June 25, 1763; Henry Bouquet, Carlisle, to Slough and Simon, June 29, 1763, *The Papers of Henry Bouquet*, Vol. VI, 256-8, 275-6.

³⁹⁷ Plumsted and Franks, Philadelphia to Henry Bouquet, July 18, 1763, *The Papers of Henry Bouquet*, Vol. VI, 319-20.

³⁹⁸ Plumsted and Franks to Henry Bouquet, July 18, 1763; Henry Bouquet, Fort Loudoun to Plumsted and Franks, July 19, 1763, *The Papers of Henry Bouquet*, Vol. VI, 319-321.

agents Plumsted and Franks. Plumsted and Franks complained that Bouquet was vague about the number of troops they were expected to feed, and that untimely orders drove up their expenses. Bouquet, ever suspicious of their machinations, countered that they had been given sufficient notice to

take...the necessary measures to secure a sufficient Quantity of Provisions, which you knew very well would be shortly wanted, you were therefore Masters of your prices, for no Body could then purchase but you; I don't see that you have made any Such preparations, and now you complain that you are obliged to do every thing in a hurry and give Extraordinary Prices by which your Principals will be great Losers whose Fault is it.³⁹⁹

High prices, difficulties finding people to drive livestock across the countryside, animosity between the contractors' employees and army personell made every transaction a competition for the final word. In one case, Bouquet agreed to make allowances for Plumsted and Franks to purchase fifty thousand live hogs and to deliver them to Fort Pitt. Anticipating a conflict over the cost, however, he reminded Plumsted and Franks of their duty to the Crown. "[A]dmitting that the expense might be to high and Tho' I am convinced that your Principals as well as yourselves would never upon such an emergency consider their Interest alone Exclusive of the Public Service, but would be Satisfy'd not to be losers."⁴⁰⁰

They also disagreed about payment for rations. Plumsted and Franks claimed

³⁹⁹ Henry Bouquet, Fort Pitt, to Plumsted and Franks, September 30, 1763, *Papers of Henry Bouquet*, Vol. VI, 418-20.

⁴⁰⁰ Henry Bouquet, Fort Pitt, to Plumsted and Franks, October 26, 1763, *Papers of Henry Bouquet*, Vol. VI, 440-2.

that in addition to the troops, they had provided rations “to poor People in distress” who sought refuge from marauding Indians in the forts. Bouquet angrily told Plumsted and Franks that “Indulgence” of these settlers was only for the “first days of the Alarm,” and had subsequently been forbidden. He advised Plumsted and Franks to attempt to procure payment from commanding officers at each post. “The Blame, if any, should fall on them who are to be made answerable for their Orders, and not upon you, as your Clerks were directed to obey them.”⁴⁰¹ Bouquet had a litany of complaints about Plumsted and Franks’ agent at Fort Pitt, William Murray, who was lax in reporting quantities of provisions and whose insubordination enraged Bouquet.⁴⁰²

Through their network of agents involved in getting supplies to the troops, Plumsted and Franks often received information about conditions on the frontier and transmitted it to Colonel Bouquet. At the beginning of October 1763, they informed Bouquet that they had received intelligence that a party of six hundred settlers had gone to “the bigg Island on Susquehanna” with the intention of destroying every Indian and all Indian property in their path, and that a second group was “going up the East Branch about 100 Miles above Augusta.” They expressed concern that these settlers would disrupt the negotiations of Sir William Johnson, Superintendant of

⁴⁰¹ Henry Bouquet, Fort Pitt, to Plumsted and Franks, October 26, 1763, *Papers of Henry Bouquet*, Vol. VI, 440-2.

⁴⁰² Henry Bouquet, Fort Pitt, to Plumsted and Franks, September 30, 1763, *Papers of Henry Bouquet*, Vol. VI, 418-20.

Indian Affairs, with the five Nations. “But it is not in the power of our Government I fear to direct them[,] they are so inraged att the[ir] not being protected on so Just an Occasion.”⁴⁰³

The negotiations to which Plumsted and Franks refered had to do with the attempts of the British ministry to solve the problems in their newly acquired western territory. The Royal Proclamation of October 1763, based on the 1758 Treaty of Easton in which British and Colonial officials agreed to confine white settlement to the east of the Appalachian mountains, was part of the British ministry’s effort to assert control over settlers and to reassure the Indians that the British meant to observe their territorial rights.⁴⁰⁴ The Royal Proclamation, however, was problematic from the outset. It did not take into account Indian hunting grounds that transgressed the Line, nor could it halt the rush of settlers into the Illinois country.

British imperial policy aimed at getting control over the region pulled it in two directions that were, under the circumstances, utterly incompatible. On the one hand, they sought to enforce a separation between settlers and Indians, to minimize encroachment on Indian land and prevent clashes that resulted. On the other hand, commerce, which was crucial to the British economy, was central to a British commercial empire and many encouraged the continuation of trade in order to expand

⁴⁰³ William Plumsted, Carlisle to Henry Bouquet, Oct. 2, 1763, *Papers of Henry Bouquet*, Vol. VI, 424-6.

⁴⁰⁴ Patrick Griffin, *American Leviathan: Empire, Nation, and Revolutionary Frontier* (New York, Hill and Wang, 2007), 24.

the British economy. Settlers needed goods, as did the British troops who were stationed along the Proclamation Line, and Indians, too, had long been accustomed to consumer goods. Sir William Johnson, for one, also saw trade as a route to peace and a way to “induce Indians to embrace civilizing influences,” but he believed that trade had to be carefully regulated because access to and reliance on European goods had caused many problems. The more dependent Indians became on European manufactures, the more they adopted European technology, and the more their skills eroded. Between the manufactures and alcohol they purchased, they fell into debt, and forfeited land to cover their debts. While Indians resented settlers for encroaching on their land, settlers believed that the Indian trade, and especially alcohol sales, encouraged Indian depredations.⁴⁰⁵ In spite of ongoing hostilities, the frontier trade picked up as the British attempted to placate the Indians.

Frontier trade was even more attractive to merchants now that the French had removed from the Ohio River Valley and the Illinois Country. The large population of “Western Indians” – the Delawares, Shawnees, Mingoes of the Ohio Country, and the peoples of the Upper Great Lakes – eagerly sought trade goods, and French settlers who had remained in their homes, and British troops posted in the area represented a multi-faceted and lucrative market. In the Northern department, under Sir William Johnson’s jurisdiction, trade was to be officially conducted only in the forts, but many traders were venturing to the Indian towns.

⁴⁰⁵ Griffin, *American Leviathan*, 25, 35-6.

Local British officials permitted trade beyond the Proclamation Line so long as traders held licenses. But licenses, from frontier traders' point of view, also contained implied protections, and it was not surprising that the merchants who lost goods because of Indian attacks in 1763 decided to appeal for compensation. Nor was it surprising that Sir William Johnson supported the merchants and frontier traders who came together as a group to coordinate an appeal to the Crown for reparations for the losses they incurred in the preceding spate of Indian attacks. Knowing that they had to be strategic, spokesmen first asked Johnson to support their efforts.⁴⁰⁶ David Franks, Jeremiah Warder, Samuel Burge, George Croghan, John Coxe, Abraham Mitchell, William Trent, Robert Callender, Joseph Spear, Thomas McGee, Philip Boyle, and Samuel Wharton, met with Johnson on December 7, 1763 at the Indian Queen Tavern in Philadelphia, where they planned their course of action. They would approach Moses Franks – David Franks' well-connected London-based brother, contractor to the Crown -- to represent them. Moses Franks and George Croghan, who they proposed to send to London would present a memorial to the Board of Trade who "ha[d] the immediate Superintendence of American Affairs." The Lords of Trade, they hoped, would "represent [their] Misfortunes to the Crown." They also planned to appeal directly to several other men of importance who might support their plight, including the Earl of Halifax, who had formerly been President of the Board of Trade;

⁴⁰⁶ The editors of *The Papers of Sir William Johnson*, Vol. 4, note a Sept. 1, 1763 entry in the Johnson Calendar of the receipt of a letter from Franks and other merchants, asking for Johnson's support, 199.

William Allen, the chief justice of Pennsylvania; as well as the proprietors of Pennsylvania, the Penns, and “as great a Number of merchants, trading to this city & New York, As possible.”⁴⁰⁷

The statement they prepared emphasized their loyalty to the Crown and their role in bringing the backcountry and frontier under British control, and their integral role in British trade. Their involvement in trade on the frontier was the “Consequence of repeated Solicitations from the Natives, & countenanced and encouraged by the several Generals and officers.” They credited themselves with “conciliat[ing the Indians] to the British Interest,” and with promoting “the late peace and Friendship established with [the Indians.]”⁴⁰⁸ The outcome of their case, they explained, might affect London merchants too since “the Indian Trade consist[ed] chiefly of Goods of the Manefactory of Great Britain; principal[l]y Shipped by the Merchants of the City of London.”⁴⁰⁹ This was the beginning of what would be a protracted and many-pronged effort to obtain redress for losses in supplying the frontier during war, which soon enough evolved into a grand land speculation scheme.

When George Croghan was in London in the beginning of 1764 presenting the

⁴⁰⁷ David Franks, Baynton & Wharton et al, Philadelphia, to Moses Franks and George Croghan, December 12, 1763, *Papers of Sir William Johnson*, Vol. 4, 267.

⁴⁰⁸ “Memorial of the Merchants of the Province of Pennsylvania concerned in the late Trade with the Indians” to the Lords Commissioner for Trade and Plantations, December 12, 1763, *Papers of Sir William Johnson*, Vol. 4, 267.

⁴⁰⁹ David Franks, Baynton & Wharton et al, Philadelphia, to Moses Franks and George Croghan, December 12, 1763, *Papers of Sir William Johnson*, Vol. 4, 267.

claim of the merchants and traders who had lost their merchandize during Indian attacks, he also carried instructions to present Johnson's scheme for management of the West to the Board of Trade. When he finally received a hearing, Croghan focused on the need to overcome the corrupting influence of the French who still inhabited the Illinois Country. He recommended the establishment of a new colony on the Mississippi, where Britons could "induce the French to embrace Britishness."⁴¹⁰ The Illinois Country did indeed present a problem for the British. The Proclamation Line officially delineated the boundary of settlement, yet French settlers inhabited the Mississippi River Valley. The British feared that leaving them to their own devices might entice French traders back into the region, and they wanted to bring them under British influence and make them "governable." Policy makers and Indian traders both thus sought to keep settlers under control.⁴¹¹

Upon Croghan's return from London, Johnson directed him to put together an expedition to the Illinois Country to achieve these ends. In the spring of 1765 Croghan was to leave Fort Pitt with some soldiers and Indians from neighboring tribes and boatloads of goods. Croghan's mission was both to notify the Illinois Indians of the new situation and to secure former French forts. Croghan received permission to purchase £2000 worth of goods to give as gifts. Franks, Simon, and Levy's competitors, the firm of Baynton, Wharton, and Morgan, received the official order

⁴¹⁰ Griffin, *American Leviathan*, 35-9; Dunn, *Opening New Markets*, 113.

⁴¹¹ Griffin, *American Leviathan*, 53-4.

from Croghan. But Croghan secretly planned to take trade goods too, and the partners Simon, Levy & Company, which included David Franks, provided a consignment of goods valued at over £2000 to Croghan and his partner Thomas Smallman. Baynton, Wharton, and Morgan provided an additional £2000 worth of goods, some of which they sub-ordered from Joseph Simon. Observing the packtrains of Indian goods heading in the direction of Fort Pitt, the “country people raised in Arms to stop the Goods...[and] burnt Sixty three Loads of the Goods.” The attack brought the infringements to Bouquet and General Thomas Gage’s attention because Baynton, Wharton and Morgan claimed a loss far greater than Croghan had permission to purchase.⁴¹²

This was not the first time Gage had looked closely invoices. As soon as he took over from Jeffery Amherst in late 1763 he had begun paying attention to expenses; he was determined to impose greater discipline on spending and he immediately began to examine examine the accounts for Bouquet’s area of command

⁴¹² George Croghan account with Simon, Levy and Company, March 23, 1765, in Byars, *B & M Gratz*, 69-71; Charles Grant, Commander at Fort Loudoun, to Henry Bouquet, March 9, 1765 inclosure in Henry Bouquet to Thomas Gage, March 16, 1765, Gage Papers, American Series, Vol. 32, William L. Clements Library, University of Michigan, Ann Arbor, MI; Henry Bouquet, Philadelphia, to Thomas Gage, March 29, 1765, Thomas Gage, New York, to Governor Penn, March 30, 1765, Thomas Gage, New York, to George Croghan, April 4, 1765, Thomas Gage, to Henry Bouquet, April 4, 1765, Gage Papers, American Series, Vol. 33, William L. Clements Library; Joseph Simon, Lancaster to Barnard Gratz, Feb. 17, 1767, Gratz Family Papers, Mss.Ms.Coll. 72, Series I, APS; and Joseph Simon, Lancaster to Barnard Gratz, May 10, 1767, Gratz-Franks-Simon Papers, (McA MSS 011), McAllister Collection, Series 1, Box 1, Folder 47, LCP; Dunn, *Opening New Markets*, 80-81, 99-100, 119.

dating back to 1759 in order to reconcile Plumsted and Franks' accounts.⁴¹³ In fact, the contract held by the firm of Colebrooke, Nesbitt, and Franks expired in November 1763. New contractors had not yet been appointed, but the Crown was seeking to lower costs.⁴¹⁴ The Crown would need to purchase remaining stores from the former agents, and to sell them to the incoming agents, but Gage was "at a loss... whether any Measure have been taken to ascertain the Provisions in Store...or any Price agreed upon, that the Crown should Pay on receiving the provisions from the Contractors Agents."⁴¹⁵

In England, the change in contractors was *ostensibly* about cost, and the new contractors did provide lower prices per ration. But shifting political allegiances lay just below the surface as well. In 1762 George Colebrooke (James Colebrooke died in the interim) and Arnold Nesbitt backed Thomas Pelham, the Duke of Newcastle, who was removed from his position by George III. When Grenville became Prime Minister, Colebrooke clashed with him. "What is the matter with Mr. Greenville & Sir

⁴¹³ Plumsted and Franks to Thomas Gage, Dec. 8, 1763, Gage Papers, Vol. 10, Clements Library; General Gage, New York, to Henry Bouquet, March 6, 1764, *The Papers of Henry Bouquet*, Vol. VI, 498-500.

⁴¹⁴ Henry Bouquet, Philadelphia, to Robert Callendar, June 6, 1764, Henry Bouquet, Philadelphia, to Thomas Gage, June 7, 1764, Thomas Gage, New York, to Henry Bouquet, June 20, 1764, Henry Bouquet, Philadelphia to Thomas Gage, June 21, 1764, Thomas Gage, New York, to Henry Bouquet, June 22, 1764, *Papers of Henry Bouquet*, Vol. VI, 561-2, 574-6, 583.

⁴¹⁵ Plumsted and Franks to Thomas Gage, Dec. 12, 1763, Gage to Plumsted and Franks, Dec. 15, 1763, April 6, 1764, Gage Papers, American Series, Vol. 10, Clements Library.

George[Colebrooke],” John Watts of New York, the contractors’ New York agent, asked Moses Franks in April 1764. “I find... there is a shyness & that the latter seems to be the Aggressor. If he is declaring off, it may be a Matter of indifferency, otherwise it is not the most likely way to obtain favours.”⁴¹⁶ The “favours” to which Watts referred was likely a new contract. Indeed, when the Colebrooke/Nesbitt/Franks contract lapsed it was not renewed or even renegotiated. New contractors were appointed. Curiously, the new partnership included Moses Franks, who evidently navigated the governmental change without repercussions and whose influential connections went beyond Colebrooke and Nesbitt. The Crown awarded the contract to the partnership Fludyer, Drummond, and Franks. Sir Samuel Fludyer was a merchant and director of the Bank of England, and he had served as Member of Parliament and mayor of London. Unlike his predecessors, but like Franks, Fludyer had deftly switched his allegiance when Grenville stepped into office.⁴¹⁷ Their partner Adam Drummond was a Scottish merchant, banker, and Member of Parliament who supported the new government. Moses Franks may have welcomed the new terms. John Watts had reminded him of “the Vast Expence of Issuing at small Posts to small Numbers widely dispers[e]d,” and he advised Franks to negotiate to deliver provisions

⁴¹⁶ John Watts, New York, to Moses Franks, April 14, 1764, in Barck, *Letter Book of John Watts*, 240.

⁴¹⁷ Robert Harrison, “Fludyer, Sir Samuel, first baronet (1704/5-1768),” rev. Jacob M. Price, *Oxford Dictionary of National Biography* (Oxford University Press, 2004); online edition, Jan 2008 [<http://www.oxforddnb.com/view/article/9777>, accessed 27 May 2014].

to the army, not to the forts, and to “let them see to the Expenditure.”⁴¹⁸

David Franks also weathered the storm. He stayed on as agent, but John Inglis and Gilbert Barclay replaced Plumsted as his partners. Inglis was a Scottish merchant formally based in Nevis. He was a member of Philadelphia’s elite: he had been on the city council, deputy collector in Philadelphia’s port, a director of the 1748 Dancing Assembly and member of the Mount Regale Fishing Company, to which David Franks was also a member, and belonged to Christ Church, the church that Franks’ family attended. Inglis also happened to be Plumsted’s brother-in-law. Gilbert Barclay had arrived in Philadelphia from Scotland in 1755 and married Inglis’s daughter. He was also related to Franks’ brother-in-law Alexander Barclay. Like Franks and Inglis, Barclay was a member of the Mount Regale Fishing Company.⁴¹⁹

The Frankses did not protest the lower costs paid for rations they delivered, but Bouquet did. Having received a copy of the new contract, which “Mr Watts has transmitted to Mr Franks” Bouquet complained that “No notice is taken of the Issuings, which will fall upon the Crown at Every Post; and create a great expence by the Pay of Clerks, decay of Provisions in Store, Losses on the Road &ca over and

⁴¹⁸ John Watts, New York, to Moses Franks, London, April 14, 1764, Barck, *Letter Book of John Watts*, 240.

⁴¹⁹ Henry Bouquet, Philadelphia, to Thomas Gage, June 7, 1764, Gage Papers, American Series, Vol. 19, Clements Library, (also in *The Papers of Henry Bouquet*, Vol. VI, 562); Gregory B. Keen, “The Descendants of Jöran Kyn, the Founder of Upland (continued),” PMHB Vol. 5, No. 3 (1881), 335-337; “The Mount Regale Fishing Company of Philadelphia,” 88-90.

above the Carriage.”⁴²⁰ In any event, in February 1765, Thomas Gage confirmed the appointment of the new agents, who were to act on behalf of Fludyer, Drummond and Franks. Gage promised to pay transportation costs and obligated Franks to deliver provisions within three months after being requisitioned without charging for additional costs. Under the terms of the agreement, the agents were required to provide salt and various artisans such as coopers, salters, and packers at their own expense, and they were expected to keep cattle over the winter for the use of troops stationed at Fort Pitt. The Crown was to pay for excess provisions still being stored after six months and any damage to them, and for an increase in the cost of transportation resulting from Indian attacks. The contract was to be valid for a year and thereafter could be terminated with six months’ notice.⁴²¹ The explicit terms of the new contract did not eliminate the disagreements and vexations that had plagued the relationship between the agents and military authorities in previous years. In 1766, the Crown renewed its contract with Nesbitt, Drummond and Franks – Arnold Nesbitt, Franks’ former partner replacing Fludyer -- to supply British forces in America. This fortified David Franks and Inglis’ hold on their lucrative contract (Barclay had moved to Canada) in spite of Franks’ increasingly antagonistic relationship with General

⁴²⁰ Henry Bouquet, Philadelphia to Thomas Gage, June 21, 1764, *Papers of Henry Bouquet*, Vol. VI, 575-6.

⁴²¹ Agreement between Franks, Inglis, and General Thomas Gage, Feb. 4, 1765, Gage Papers, American Series, Vol. 30, Clements Library, (also in SC 3636, AJA.)

Gage.⁴²²

Croghan conducted his mission to the Illinois Indians successfully, and troops had arrived in Fort Chartres in Illinois country by the end of 1765.⁴²³ It took a few years before the army, the treasury, and the contractors agreed on terms and before the contractor's agents could fulfill them. Franks was the official agent and finally received orders about supplies for Fort Chartres in about September 1766 and the contract that would commence in January 1767. Until that time, Franks charged 9½ pence sterling per ration taken to Fort Pitt and the British had to get the goods to Illinois, an enormously complicated and expensive affair. Transportation costs and prices for essential commodities alone rose three times higher than elsewhere. Vessels either had to make their way up the Mississippi from New Orleans or down the Ohio River from Fort Pitt. The army then had to transport the rations down the Ohio River,

⁴²² Articles of Agreement between commissioners of his Majesty's Treasury and Nesbitt, Drummond, and Franks, July 14, 1766; and Cooper Grey, Treasury Chambers, to Thomas Gage, Aug 20 1766; and Nesbitt, Drummond and Franks, London, to Thomas Gage, Aug. 9, 1766, Gage Papers, English Series, Vol.7, Clements Library; Thomas Gage, New York, to Inglis and Franks, Sept. 2, 1766, Thomas Gage to Inglis, Franks, and Barclay, Gage Papers, American Series, Vol. 56, and Thomas Gage to Inglis, Franks, and Barclay, Dec, 4, 1766, Gage Papers, American Series, Vol. 60, Clements Library; Stern, *David Franks*, 86; Dunn, *Opening New Markets*, 161, notes the renewal of the contract with Fludyer, Drummond and Franks.

⁴²³ Baynton, Wharton, and Morgan, Philadelphia, to Thomas Gage, Dec. 26, 1765, and Thomas Gage, New York, to Baynton, Wharton and Morgan, Gage Papers, American Series, Vol. 46, Clements Library.

costing the Crown an additional £5000 per year.⁴²⁴



Figure 4: Map of the Dominions in North America as Settled by the Late Treaty of Peace, 1763, showing the distance that the goods had to travel. Map by John Ridge appeared in *The Modern Gazetteer* (Dublin, 1765).
<http://www.mapsofpa.com/antiquemaps26b.htm>

⁴²⁴ Inglis and Franks to Thomas Gage, Sept. 4, 1766, Gage Papers, American Series, Vol. 56 and Thomas Gage to Inglis, Franks, and Barclay, Dec. 4, 1766, Gage Papers, American Series, Vol. 60, Clements Library; according to Dunn, *Opening New Markets*, 159, in 1766 the rations cost £15,000 sterling compared with £4,849 elsewhere.

Gage had also permitted traders to circulate in the region, and the Philadelphia partnership of Baynton, Wharton, and Morgan set up a store in Fort Chartres and hoped to impinge on David Franks' army provisioning business. When Baynton, Wharton and Morgan proposed supplying the troops in Illinois, Gage utilized their service when shortages arose. Their offer was attractive because it would lower transportation costs. They proposed to transport some supplies together with the trade goods they already planned to convey to Illinois. They had another means of procuring provisions as well. The settlers in the region had no way of paying for goods they purchased and it was expected that they would barter, using "their Flour, Pork, etc." They proposed to supply the troops with this local produce at a greatly reduced price.⁴²⁵ Gage barely disguised his exasperation at the contractor's agents over the constant problems with supplies in Fort Pitt -- overstocking, food going bad, shortages. Franks and his partners were equally frustrated because of the length of time it took to communicate with officers, constantly changing conditions, and the instability of foodstuff.⁴²⁶ Gage was nevertheless more kindly inclined toward Baynton, Wharton, and Morgan and utilized their service when shortages arose.

Finally, the various parties in England agreed on terms to convey supplies to

⁴²⁵ Baynton, Wharton, and Morgan, Philadelphia, to Thomas Gage, Dec. 26, 1765, and Thomas Gage, New York, to Baynton, Wharton and Morgan, Gage Papers, American Series, Vol. 46, Clements Library; Dunn, *Opening New Markets*, 161-163

⁴²⁶ Extensive letters in the Gage Papers between Gage, Baynton, Wharton and Morgan, Franks and Inglis, and various commanding officers record the convoluted communications. See also Dunn, *Opening New Markets*, 161-163.

Illinois just as Franks reorganized his personnel. His partner Inglis left the company, and David Franks' new partnership, Levy and Franks, included one of his Levy uncles – probably Isaac Levy, who had returned to Philadelphia.⁴²⁷ Franks also employed William Murray, formerly his agent in Fort Pitt in 1763 who had since been serving in the British army. Murray wrote his final letter as commanding officer at Fort Pitt to Thomas Gage in August 1767, and he moved to Illinois to serve as Franks' agent there.⁴²⁸ The arrival of William Murray and rations supplied by David Franks in 1768 put Baynton, Wharton and Morgan in a precarious position and they sold the stock remaining in their store to Franks.⁴²⁹

Land was also of great importance in this complicated and competitive western environment. Prior to the Seven Years' War, speculators targeted the Ohio Valley. Already in 1749, for example, George Croghan acquired three large tracts of lands “from the Chiefs of the Six Nations” in the Ohio Valley, in exchange for “a Large & valuable Quantity of Goods”⁴³⁰ One tract was situated on the Monongahela River, in

⁴²⁷ Marcus, *Colonial American Jew*, Vol. 2, 592; Stern, *David Franks*, 88. On Isaac Franks see Friedenwald, “Isaac Levy's Claim to Property” 57-62. Benjamin and Samson's names appear in the Gratzes' records and seem to have been active in trade.

⁴²⁸ William Murray, Fort Pitt, to Thomas Gage, Aug. 24, 1767, Gage Papers, American Series, Vol. 68, Clements Library.

⁴²⁹ Proposal to Messrs Rumsey & Co for the purchase of Baynton and Co Goods, Oct. 18th 1770, Rumsey and Murray account with David Franks, SC 3640, AJA; Dunn, *Opening New Markets*, 165.

⁴³⁰ *Papers of Henry Bouquet*, Vol. V, 439n.

what is now north-central West Virginia and southwestern Pennsylvania, one on the Youghiogheny River, and one on the eastern shore of the Ohio River.⁴³¹ After the Seven Years' War, while Croghan was advising the Board of Trade about his plan to reform the Indian Trade and seeking compensation for the "suffering traders," he also asked British policy makers to reimburse him for his tract at the Forks of the Ohio, which had been placed beyond the Proclamation Line in 1763. Instead of financial compensation, however, Croghan wrote that he would accept 200,000 acres in the Mohawk Valley. Croghan was not alone in eagerly grabbing western lands in compensation for government service or debts: individuals and land companies formed throughout Virginia, Maryland, Pennsylvania, New York, and Connecticut, and scores of war veterans petitioned for land along the Mississippi River. Had all their claims been fulfilled, millions of acres east of the Mississippi River would have passed into private and company hands during the 1760s.⁴³²

David Franks owned land too. He had been acquiring property in and around Philadelphia and Lancaster, Pennsylvania since his arrival. In 1763 he and Plumsted purchased a 60,000-acre tract of land from George Croghan on the Youghiogheny River southeast of Fort Pitt. The Gratzes, who had steadily been expanding their businesses and their commercial networks, began to diversify their interests after the

⁴³¹ Barnard Gratz, Memorial to the House Representatives in the Pennsylvania General Assembly, n.d., Gratz-Sulzberger Papers, SC 4292, AJA (copies from AJHS.)

⁴³² Anderson, *Crucible of War*, 565-9; Griffin, *American Leviathan*, 55, 101.

Seven Years' War by serving as land agents for buyers and sellers, and they hoped to be able to acquire land too. In 1765, Edward Ward, George Croghan's half brother who lived in Pittsburgh, commissioned Barnard Gratz to sell five tracts of land that he owned.⁴³³ Likewise William Murray asked them to sell a piece of land, as did Captain Christopher Limes.⁴³⁴ Their access to Ward and Murray arose from their mutual relationships with David Franks and Joseph Simon. David Franks assigned land to Michael Gratz in 1765, most likely to cover a debt, and by 1768 Michael Gratz also bought land for himself in Bedford, a large tract he owned with Joseph Simon's nephew Levy Andrew Levy.⁴³⁵

Having been rebuffed by the British government in their plea for restitution, the merchants and traders who had sustained losses in the 1754 and 1763 Indian raids took a different tack to recover their losses. They decided to try to secure a land grant from the Indians. William Johnson agreed to support the claims of the 1763 losses

⁴³³ Edward Ward, Pittsburgh, to Barnard Gratz, April 17, 1765, in Byars, *B & M Gratz*, 72-73.

⁴³⁴ William Murray, Carlisle to Barnard Gratz, June 8, 1768, Frank M. Etting Collection, Collection 0193, Gratz Correspondence 1695-1780, Box 67, HSP; Michael Gratz to Messrs St Clare and Capt Christopher Limes, July 7, 1768, Michael Gratz Letter Book 1769-1772, Frank M. Etting Collection, Collection 0193, Flat File 193, HSP.

⁴³⁵ Deed, 17 Dec. 1765, Lancaster County, Pa, Records in the office of the Recorder of Deeds, Folder 2, SC 6575, AJA; Levy Andrew Levy, Lancaster to Michael Gratz, Jan. 11, 1768 and April 4, 1768, Gratz-Franks-Simon Papers, (McA MSS 011), McAllister Collection, Series 1, Box 1, Folder 29, LCP.

only, because of the French involvement with the Indians responsible for the losses in 1754, for which the British would not be responsible. The merchants who suffered losses in 1763 and who had appointed Moses Franks and George Croghan to represent them in London formed the Indiana Company, issuing shares to claimants in proportion to their losses. They also assigned shares to a number of individuals in positions of power whose influence, they believed, might help their cause, including Governor William Franklin of New Jersey and Joseph Galloway, Speaker of the Pennsylvania Assembly. The group's leading advocate, William Trent, worked on garnering as much support for the plan as possible. At a conference held at Johnson Hall in 1765, the Six Nations and Delaware Indians agreed to cede a tract of land on the Ohio. Between this news, and George Croghan's news of success on his mission with the Illinois Indians, there was much reason for optimism, but royal approval was still needed.⁴³⁶

Finally, in 1768, Sir William Johnson was given the go-ahead to negotiate with the Indians to determine the boundary lines for a cession of land to the Crown, within which the Indiana Company's land grant would be situated. Johnson convened a conference with the chiefs of the Six Nations and their dependent tribes at Fort Stanwix, New York in the autumn of 1768. The grant from the Indians was made in

⁴³⁶ Thomas Gage, New York, to George Croghan, May 22, 1765 and July 23, 1765, and Thomas Gage, to Lieut. Gov. Penn, June 2, 1765, Gage Papers, American Series, Vol.7, Clements Library; Fish, *Barnard and Michael Gratz*, 84-85; Griffin, *American Leviathan*, 55-56.

the form of a sale for £85,916 New York currency – the amount being the value of goods stolen and destroyed in 1763 – for the purchase of a large tract in what is now West Virginia. The Indians also confirmed Croghan’s 1749 grant and ceded the area between the Alleghenies and the Ohio to the Crown. The grant had yet to be confirmed by the Crown but the Treaty of Fort Stanwix signaled to all concerned that the Crown would soon permit settlement west of the Proclamation Line.⁴³⁷

The Indiana Company dispatched William Trent and Samuel Wharton to London to secure Royal confirmation on the grant. They also promised to present the case of the “Sufferers of 1754” for similar depredations and compensations. A few of Philadelphia’s Jews worked closely with city leaders to secure western lands as compensation. David Franks and his uncle Benjamin Levy (who was Nathan Levy’s heir) joined Edward Shippen, Joseph Morris, Thomas Lawrence, Samuel Wharton to address a letter to Moses Franks in London asking for assistance in the matter and offering Moses Franks a share in the land company as compensation.⁴³⁸ The latter addressed “the Kings Most Excelllent Majesty in Council,” reminding them that the sufferers had “made Application to the Administration at the Time setting forth their

⁴³⁷ Proceedings from Fort Stanwix, 1768, Grant from the Six Nations, Frank M. Etting Collection, Collection 0193, Ohio Company Papers Vol. 1, Box 58, HSP; Fish, *Barnard and Michael Gratz*, 93-95; Griffin, *American Leviathan*, 84-5; Stern, *David Franks*, 62, 96-7. The actual size of the tract is unclear. According to Fish it was 3,500,000 acres.

⁴³⁸ Edward Shippen, Joseph Morris, Benjamin Levy, David Franks, Thomas Lawrence, Samuel Wharton to Moses Franks, Jan 4, 1769, Frank M. Etting Collection, Collection 0193, Ohio Company Papers Vol 1, Box 58. HSP.

extreme Losses and praying for a Compensation[.]” At the time, “[t]hey were favorably heard and Hopes given them of Relief But the general War which soon followed occasioned every lesser Consideration to be postponed.”⁴³⁹

The initial response was optimistic, but by the time Trent arrived in London to represent the group it looked like the whole affair might crumble. Some members of the Board of Trade were opposed to both the claims of the Indiana Company and the machinations of George Croghan. Trent was an enthusiastic advocate if for no other reason than the fact that he was heavily in debt and the success of the enterprise was critical for them. Trent’s partnership with Joseph Simon, Levy Andrew Levy, and David Franks was terminating and he owed his partners £4,082. He had mortgaged a 7500 acres tract to them as security. He was further indebted to Joseph Simon who, Croghan told Trent, “seems uneasy about yr nott giving security of 5000 acres Land to the Nor[th]ward & now Dispairs of getting itt.” He advised Trent to “set[t]le y[ou]r aff[ai]rs with [S]imons & Comp[an]y otherwise I clearly Foresee that you will meet with such Tr[o]uble & [E]mbarr[as]sments as wil p[er]haps putt itt out of y[ou]r friends[’] power to help you.”⁴⁴⁰ Croghan himself was living on money that he had borrowed against his extensive landholdings, and he owed Governor William Franklin, William Peters, Joseph Galloway, Thomas Wharton, and several others for

⁴³⁹ Memorial of Moses Franks to the King, Frank M. Etting Collection, Collection 0193, Ohio Company Papers Vol 1, Box 58. HSP.

⁴⁴⁰ George Croghan to William Trent, Jan. 19, 1769, Frank M. Etting Collection, Collection 0193, Croghan-Gratz Papers, Vol. 1, Box 55, Folder 17, HSP.

commercial transactions.⁴⁴¹

The Gratzes continued to expand their network of Jewish merchants as they gained experience in the colonial oceanic trade. In the late 1760s they added Moses Seixes and the brothers Sampson and Solomon Simson of New York to their set of associates. They served as agents for the Simsons and partnered with them in some ventures, including the sale of French Caribbean indigo and rum.⁴⁴² In July the balance of their account was in Michael Gratz's favor, with the Simsons owing him £300 for goods.⁴⁴³ They also began collaborating with a group of Newport, Rhode Island merchants including Naphtali and Isaac Hart, Moses Levy, Moses Hays and Myer Pollock, who were partners, and Isaac Elizer.⁴⁴⁴ The New

⁴⁴¹ Fish, *Barnard and Michael Gratz*, 100.

⁴⁴² Michael Gratz to Sampson and Solomon Simson, July 11, 1768; Michael Gratz to Sampson Simson, May 9, May 16, and May 25, 1769, Michael Gratz Letter Book 1769-1772, Frank M. Etting Collection, Collection 0193, Flat File 193, HSP (also in Michael Gratz Letter Book 1769-1770, SC 4259, AJA).

⁴⁴³ Michael Gratz to Moses Seixes, Nov. ? 1769, Michael Gratz Letter Book 1769-1772, Frank M. Etting Collection, Collection 0193, Flat File 193, HSP. Michael Gratz to Sampson and Solomon Simson, July 24 and Aug. 13, 1771, Gratz-Franks-Simon Papers, (McA MSS 011), McAllister Collection, Series 1, Box 1, Folder 57, LCP.

⁴⁴⁴ Multiple entries of exchange of Bills of exchange between Michael Gratz and Moses Hay, Michael Gratz to Isaac Hart, Dec 20, 1768, and May 29, 1769, Michael Gratz to Isaac Elizer, May 29, 1769, Michael Gratz to Moses Levy, Dec, 29, 1768, May 26, 1769, August, and Nov. 3, 1769, all in Michael Gratz Letter Book 1769-1772, Frank M. Etting Collection, Collection 0193, Flat File 193, HSP;

Englanders were all better established than the Gratzes, well connected and more experienced, and the relationship signaled the Gratzes' growing status as able and trustworthy colleagues. The connection to the Harts was particularly promising: Naphtali Hart had been in Rhode Island since the 1740s. He was a merchant of note with a range of economic interests, including lumber, distilling, candle manufacturing, ship- and land-ownership, and he traded throughout the Atlantic, including in Philadelphia during the 1750s.⁴⁴⁵

The Gratzes did a brisk business with the New England group in 1768. Moses Levy and Moses Hays typically shipped sugar, tea, rum, and goods for the Indian trade to the Gratzes, and the Gratzes would send flour and lamp oil to them in Rhode Island. They sold Bills of Exchange for Isaac Hart and Isaac Elizer, sometimes in exchange for commodities.⁴⁴⁶ But their exchanges with the New Englanders caused them

Myer Pollock, Newport, to Michael Gratz, May 7, 1769, Michael Gratz to Isaac Hart, Newport, Dec. 2, 1768, Michael Gratz to Isaac Elizer, Dec 4, 1768, and in Frank M. Etting Collection, Collection 0193, Gratz Correspondence 1695-1780, Box 67, HSP; on Isaac Elizer, see Faber, *Jew, Slaves, and the Slave Trade*, 135.

⁴⁴⁵ See Marcus, *Colonial American Jew*, Vol. II, 531, 592, 661, 684, 688, 693, 791; Faber, *Jews, Slaves, and the Slave Trade*, 74, 135-137; "Ship Registers for the Port of Philadelphia, 1726-1775," *PMHB*, Vol. 26, No. 2 (1902), 284; Malcolm Stern's *Americans of Jewish Descent* does not have an entry for Harts of Rhode Island. There are several other Hart families in several cities. Not all of them were related and but not all of the above names are recorded in his records.

⁴⁴⁶ Moses Hays, New York, to Michael Gratz, April 20, and July 15, 1768; Jan. 12, 1769; Michael Gratz, New York, to Barnard Gratz, Sept. 1768; Moses Hays, New York, to Barnard Gratz, Nov. 9, 1768; Michael Gratz to Moses Hays, April 13, 1769, Gratz Family Papers, Series I, APS; Isaac Hart, Newport, to Michael Gratz, Dec 2, 1768; Michael Gratz to Isaac Elizer, Dec. 4, 1768, Etting Collection, Gratz

trouble and anxiety. In one episode, Moses Hays drew on Gratz before Gratz owed him money, which Gratz discovered when he “was presented with an order of 500 Dollars in favr of Mr Brown & Co at Ten Days Sight.” Gratz informed Hays that he could not pay the draft without receiving the West Indian Rum that Hays had promised to send.⁴⁴⁷ Not wanting to undermine Hays’ credit, however, Gratz exchanged the draft with a third party but two weeks later, he balanced their account by drawing on Hays in favor of David Franks for \$630. “[Y]ou will not fail paying it,” he implored Hays, “as was done to me as a particular favour by him and would be of great disadvantage to us both another time.” Hays also sent Gratz bills of exchange to sell, which, he later informed Gratz, might prove to be problematic, news that alarmed Gratz who feared that they could affect his credit: “I hope all those that has been sold by me here, will be accepted and paid, as your names are on them all, and would be of great hurt to me also.” Gratz begged him “to be carefull of those already gone that they meet with due acceptance as you know the Consequence.”⁴⁴⁸ Another instance of

Correspondence, HSP; Michael Gratz to Isaac Elizer, Dec. 4, 1768, and Michael Gratz to Isaac Hart, Dec 20, 1768, Michael Gratz Letter Book 1768-1772, HSP; Michael Gratz to Moses Levy, Dec. 29, 1768, Michael Gratz Letter Book 1768-1772, HSP.

⁴⁴⁷ Michael Gratz to Moses Hays, Dec. 1, 1768, and Michael Gratz to Moses Levy, Dec. 29, 1768, Michael Gratz Letter Book 1769-1772, Frank M. Etting Collection, Collection 0193, Flat File 193, HSP; Isaac Hart, Newport, to Michael Gratz, Dec. 2, 1768, and Michael Gratz to Isaac Elizer, Dec. 4, 1768, Frank M. Etting Collection, Collection 0193, Gratz Correspondence 1695-1780, Box 67, HSP.

⁴⁴⁸ Michael Gratz to Moses Hays, Jan. 1769, Michael Gratz Letter Book 1769-1772, Frank M. Etting Collection, Collection 0193, Flat File 193, HSP (also in Michael Gratz Letter book 1769-170, SC 4259, AJA).

problematic bills of exchange arose in May 1769 when Jacob Henry Chabanel of Amsterdam owed a debt to Isaac Elizer, who got a set of bills of exchange for one thousand five hundred guilder that would have drawn on the credit of Isaac Hart to pay Elizer. The bills passed to a series of people including Hays & Pollock, and Michael Gratz, before Chabanel protested them and threw the entire network of debtors into disarray.⁴⁴⁹

That same month, a bill of exchange for \$80 that Isaac Hart had sent to Michael Gratz was returned unpaid because the merchant of whom the amount was demanded could not pay. Such an event was not unusual and could often be resolved with personal agreements rather than appealing to formal legal measures.⁴⁵⁰ Gratz asked Hart to ask James Price, the individual on whom Gratz would draw payment, to write a few lines to the fourth party on whom he was drawing to clear up the situation.⁴⁵¹ In the meantime, Hart sent another set of bills of exchange for £60 sterling, which Gratz refused because they “will not sell here at present as money very scarce by the Dry Goods Merchants and the best Bills to be had at a short Cr 30 Day

⁴⁴⁹ Protested Bill of Exchange, May 2, 1769, Frank M. Etting Collection, Collection 0193, Misc. Documents 1685-1805, Box 75, HSP.

⁴⁵⁰ Bruce H. Mann, *Republic of Debtors: Bankruptcy in the Age of American Independence* (Cambridge, MA, Harvard University Press, 2002).

⁴⁵¹ Michael Gratz to Isaac Hart, May 4, 1769, Michael Gratz Letter Book 1769-1772, Frank M. Etting Collection, Collection 0193, Flat File 193, HSP (also in Michael Gratz letter book 1769-1770, SC 4259, AJA.)

Bills of a good House this Day was offerd at 57 ½ pr ct and less to raise Cash but no purchaser.”⁴⁵² This was all just the tip of the iceberg for Hart. A few weeks later Gratz wrote to him again telling him that a Mr. Enos had refused a request for payment based on Hart’s bill of exchange.⁴⁵³

While the Gratzes were developing their trade with New York and Rhode Island, the trade and speculation taking place in the west attracted them too. They were already primed for this business because of their experience assisting David Franks and Joseph Simon with the logistics of procuring goods and sending them to Fort Pitt. When William Murray went to Illinois country as Franks’ agent in 1768, the Gratzes made arrangements with Murray to send him goods that were suitable for local settlers, soldiers, and Indians. In June 1768, Murray told the Gratzes that the goods that had already arrived in Fort Pitt were loaded on a large boat but that he was still waiting for forty more horse-loads of goods to be delivered.⁴⁵⁴ This was the

⁴⁵² Michael Gratz to Isaac Hart, May 29, 1769, Michael Gratz Letter Book 1769-1772, Frank M. Etting Collection, Collection 0193, Flat File 193, HSP (also in Michael Gratz letter book 1769-1770, SC 4259, AJA.)

⁴⁵³ Michael Gratz to Isaac Hart, June 25 1769, Michael Gratz Letter Book 1769-1772, Frank M. Etting Collection, Collection 0193, Flat File 193, HSP (also in Michael Gratz letter book 1769-1770, SC 4259, AJA.)

⁴⁵⁴ William Murray, Fort Pitt, to Barnard and Michael Gratz, June 1768, in Byars, *B & M Gratz*, 86; Barnard Gratz to Michael Gratz, April 3, 1770, Michael Gratz Letter Book 1769-1772, Frank M. Etting Collection, Collection 0193, Flat File 193, HSP; Mark Abbott Stern claims that Murray was the Gratzes’ friend through whom he met Franks, see *David Franks*, 88. But Murray is listed as clerk to the contractors in June 1763. See *Henry Bouquet Papers*, Vol V, 265 and Vol. VI, 418-20. There is no

beginning of a long and mutually warm relationship.

Murray introduced the Gratzes to several associates including Aeneas Mackay. They assured Murray that they would “follow [Mackay’s] Orders in sending him up what he orders, as soon as we can get Wagons to carry them up and hope you have assured him of being well served, on which he may depend as well as by any Body... and we shall make it our Bussiness so to do by any Gentl[eme]n as wil recommend us.”⁴⁵⁵ A month later they notified Mackay that they hoped to send his order within a few days but indicated that there could be delays because they depended on wagon drivers from Cumberland County.⁴⁵⁶ They also began supplying Messrs St Clare and Limes with goods, and receiving their skins.⁴⁵⁷ Their set of western associates grew rapidly and as they developed a reputation they attracted customers who had formally been ordering goods from other, more established Philadelphia merchants. Barnard Gratz and Joseph Simon horned in on fur traders Henry Prather and George Gibson’s

evidence that the Gratzes knew Murray before this, and given the pattern of emergence of relationships it is far more likely that the Gratzes met Murray through David Franks. See also Dunn, *Opening New Markets*, 161-164..

⁴⁵⁵ Michael Gratz to William Murray, July 7, 1768, Michael Gratz Letter Book 1769-1772, HSP.

⁴⁵⁶ Barnard and Michael Gratz to Aeneas Mackay, Aug. 15 and Aug. 22, 1768, Michael Gratz Letter Book 1769-1772, Frank M. Etting Collection, Collection 0193, Flat File 193, HSP.

⁴⁵⁷ Michael Gratz to St. Clare and Limes, July 7, Aug, 15, 1768; Michael Gratz to St. Clair, Aug 21, 1768; Michael Gratz to Capt Christopher Limes, Aug. 18th, 1768, Michael Gratz Letter Book 1769-1772, Frank M. Etting Collection, Collection 0193, Flat File 193, HSP.

trade with Baynton, Wharton & Morgan and bought a consignment of skins valued at £715.⁴⁵⁸ And George Croghan began ordering goods from them for the Indian trade in 1769 too when he placed orders for £2066 worth of goods.⁴⁵⁹

As the Gratzes' western business was getting a toehold, their cousin and agent in London turned down their request for goods. He informed them that he had "taken a firm resolution...not to enter into any Business to any part Except what I Transact in England."⁴⁶⁰ Solomon Henry had served as Barnard and Michael Gratz's agent and creditor in London ever since the Gratz brothers settled in Philadelphia. The timing of this announcement could not have been worse. The Fort Stanwix conference was just around the corner, and Benjamin Franklin was in London presenting a proposal before the Board of Trade to open up western land for settlement. Their collaboration with William Murray was well underway, and once Murray settled in Fort Chartres he agreed to a "Joint adventure" with the Gratzes, which, he told them, "will do well

⁴⁵⁸ Byars, *B & M Gratz*, 85.

⁴⁵⁹ George Croghan account with Barnard and Michael Gratz, April 5, 1769, Frank M. Etting Collection, Collection 0193, Ohio Company Papers Vol 1, Box 58. HSP; George Croghan account with Barnard and Michael Gratz, May 24, 1769, Frank M. Etting Collection, Collection 0193, Ohio Company Papers Vol II, Box 59, HSP.

⁴⁶⁰ Solomon Henry, London to Barnard and Michael Gratz, Aug. 30, 1768, Gratz Family Papers, Mss.Ms.Coll. 72, Series I, APS.

enough.”⁴⁶¹ The Gratzes hoped to have all the pieces in place to provide goods to a rush of settlers in the event that Franklin succeeded. Yet without the connection to London, the Gratzes would not be able to properly compete in this potentially lucrative market.

In the summer of 1769, Barnard Gratz embarked on a journey to London. Sidney Fish argues that Gratz went to London on George Croghan’s orders to shore up Samuel Wharton and William Trent’s morale as they persevered with their case on behalf of the Indiana Company. But this seems doubtful. While the Gratzes had likely known Croghan for several years because of their mutual association with Franks and Simon, their own affiliation with Croghan was only in its infancy at the time Barnard left for London. They began dealing directly with him three months earlier. Nor were the Gratzes involved in Indiana Company affairs. Most importantly, Barnard Gratz was effectively a secondary associate. Moreover, Gratz’s letters from London negate the idea altogether. Had Barnard been sent by Croghan to assist and support William Trent he would have seen Trent soon after his arrival at the end of July. But by mid September he had seen Trent and Wharton only once. And in Barnard’s correspondence with Michael, the brothers rarely referred to the negotiations that were under way at Court. Instead, references to Croghan were about procuring payment

⁴⁶¹ William Murray, Fort Chartres to Barnard and Michael Gratz, April 24, 1769, Frank M. Etting Collection, Collection 0193, Ohio Company Papers Vol 1, Box 58. HSP.

from him.⁴⁶²

They had found that Croghan was a great risk. He had recently place orders for goods, the account for which he settled only partially in December 1769, paying some cash and deeding 9000 acres of land on the “Tuncdorka” River (Chenango River? Chuctanunda Creek?) in New York. On the balance, Croghan delayed payments and Michael grew increasingly frustrated. Early in 1771 he complained to Croghan that they “greatly suffer in regard the disappointment of [his] Promises,” and implored him to pay them what he owed. Gratz reminded Croghan that he was undermining their credit. “[W]e was oblige to Purch[ase] the Goods of others who insists Payments for which have don[e] as Farr as I Could, and now much push[e]d for the remainder by them.”⁴⁶³ Despite the outstanding debts, however, the Gratzes continued to fulfill Croghan’s orders until 1775 for which Croghan remitted sporadic, incomplete payments.⁴⁶⁴ It is likely that the Gratzes, expecting the confirmation of the land grants, were optimistic about Croghan’s prospects in spite of his massive debts to a number of creditors.

⁴⁶² Barnard Gratz, London, to Michael Gratz, Aug. 10, 1769 and Sept. 7, 1769, Gratz Family Papers, Mss.Ms.Coll. 72, Series I, APS.

⁴⁶³ Copy from letter book, Jan. 14, 1771, Michael Gratz to George Croghan, Gratz Family Papers, Mss.Ms.Coll. 72, Series I, APS.

⁴⁶⁴ See Fish, *Barnard and Michael Gratz*, 100; George Croghan Account with Barnard and Michael Gratz, April 5, 1769, and George Croghan Account with Barnard and Michael Gratz, 1769-1775, Frank M. Etting Collection, Collection 0193, Ohio Company Papers Vol 1, Box 58. HSP.

It is thus clear that it was the Gratzes' own needs and ambitions, not Croghan's, that motivated Barnard's trip. His intention was to build relationships with David Franks' kin and other merchants who might see fit to trust them with goods to ship to America, now that Solomon Henry had withdrawn from that role. As soon as he arrived in London, Barnard reminded Michael of the necessity of protecting their credit and reputations should he secure consignments of goods. "[I]n Regard to...selling & making R[e]mitt[a]nce in Due time," he reminded Michael, "I entirely would Depend on you that is to say if I getts goods here at 12 months Credit such as Indian Goods &c....It must be sold so as to make Remittance here in 9 months from the time the goods arrives with you." Barnard investigated what items were marketable in London so that Michael could send them. He advised his brother that peltry was in high demand and asked him to promptly ship as many loads of skins and furs as possible, as well as bar iron. Feeling optimistic about his prospects, he also suggested that Michael inquire of their Jewish colleague in Easton, Pennsylvania Myer Hart "what sise masts & what Quantity he could Gett by next spring," and whether he could procure "planks of 12 feet Long 10 inchs broad 1 ½ inch thick."⁴⁶⁵

London seemed to be full of opportunities. "[I]f one has Cash here just now to purchase Goods they might make them selves at once," Barnard observed, "there is

⁴⁶⁵ Barnard Gratz, London, to Michael Gratz, 10 Aug. 1769, Gratz Family Papers, Mss.Ms.Coll. 72, Series I, APS.

Every Day sales by publick [auction] or vendue.”⁴⁶⁶ Barnard did not have ready cash but he had every reason to be optimistic, at least at first. David Franks’ son Jacob, who had by then moved to England, promised to “Render [Barnard] any service in his power & that [Barnard] should propose anything in what maner he [Franks] Could be of service.” Franks had assured Barnard that “he would Consider” any proposal, “& speake to his Uncle Moses Franks abt me if there Could be any thing Done for me here.” And Richa Franks, David Franks’ sister, informed Barnard that she had spoken to Moses about him. He told her “that if American Buissness was Brisk...he might imploy [Barnard] as a bro[k]er for that purpose.”

The Gratz/Franks exchanges in London underscore the disparity between their respective positions. Despite the Gratzes’ ambition, hard work, and punctiliousness, David Franks’ son Jacob rose much faster in commerce. Jacob had begun his period of training while Barnard was David Franks’ clerk, but of the two youngsters, Jacob had all the advantages that his father had had when he came of age: training in the best counting houses, capital to get started in business, and access to an extensive family trade network. He immigrated to London in about 1763; by 1769 he owned a home in town and a country estate in Isleworth where he lived with his wife (who was also his second cousin Priscilla Franks, the daughter of his grandfather Jacob’s brother Aaron, and Moses Franks’ wife Phila’s sister, sealing the alliance even more.) In spite of

⁴⁶⁶ Barnard Gratz, London, to Michael Gratz, Sept. 7 1769, Gratz Family Papers, Mss.Ms.Coll. 72, Series I, APS.

having begun their careers at the same time, Jacob Franks was beneficiary to advantages that Barnard Gratz could never aspire to in his lifetime.⁴⁶⁷

Jacob Franks progressed from selling consignments of goods sent from London in the early 1760s, to procuring a valuable opportunity in New York working for his father and uncle's colleague, John Watts, who found him to be "good humourd & tractable, ready enough to take Advice, but...a little Volatile." David Franks recognized that his family's fortunes were greatly dependent on the power of the British empire at its center. He also recognized that his brother's proximity to eminent merchants and policy makers in London was far more advantageous than his own colonial connections would ever be. Thus in 1763 David sent his son Jacob (or Jack, as he was now called) to London where he would be working for his uncle Moses. "He can write very prettily, his Skill in Book keeping I apprehend not to be great, as he has been little conversant in that Branch of the Co[unt]ing House," Watts informed Moses Franks, explaining that he had "scarce any Books to keep, Letter writing & other kind

⁴⁶⁷ According to Rachel Daiches-Dubens, "Eighteenth Century Anglo-Jewry," 153, Naphtali Franks' son was also named Jacob, and there is a possibility that the Jacob Franks with whom Barnard spent many months negotiating could have been Naphtali's son. However, when he met Moses Franks for the first time, Barnard told Michael that David and Moses's sister Richea, who Barnard accompanied to London from Philadelphia, introduced him to Moses. When he saw Jacob Franks for the first time in London, he told Michael, "I have also seen Mr. Jacob Franks who was intown yesturday with Miss R. Franks," but he did not talk about an introduction and it is likely that the Jacob Franks was David's son. See Barnard Gratz, London to Michael Gratz, July 26, and Aug 1 1769, Gratz Family Papers, Mss.Ms.Coll. 72, Series I, APS.

of scribbling & Correspondence seems to have filled up my time.”⁴⁶⁸ Nevertheless, thanks to his training, his aptitude, and his connection to Philadelphia and New York, Jacob Franks rose quickly. From London he dealt with the richest non-Jewish merchants, such as Curtis Clay, Willing and Morris, Thomas Wharton, and Joshua Fisher of Philadelphia, among many others in the American colonies, and he became involved in the East India Company in London.⁴⁶⁹

Barnard and Michael Gratz had not neglected to hone their own merchant skills. They knew how to write letters, participate in a retail and service economy, and build family connections. But they were only “newly interacting with their social superiors” and surviving letters make it clear that Jacob Franks continued to be Barnard’s social superior.⁴⁷⁰ He and his uncle Moses Franks were gracious and hospitable when Barnard arrived in London in 1769, but they asked Barnard to come to the Franks homes in the country, not convenient for someone who was a stranger and, furthermore, was without an abundance of resources. Barnard called on “Mr[.] Moses Franks Country seat where he Rec[eive]d me very kindly as also Mrs[.] M.

⁴⁶⁸ John Watts, New York, to General Monckton, Nov. 24, 1763; and John Watts, New York, to Moses Franks, Nov. 24, 1763 in Barck, *Letters of John Watts*.

⁴⁶⁹ Jacob Franks account with Curtis Clay, Jan. 1769-Sept. 1775, Coxe Family Papers, Collection 2049, Series 2, Box 6, Folder 3, HSP; Tench Coxe to Benjamin Seixes, July 15, 1785, Coxe Family Papers, Collection 2049, Series 1, Vol. 3, Folder 3, HSP; Tench Coxe to John Franks, London, May 5, 1783, Coxe Family Papers, Collection 2049, Series 1, Vol. 2, HSP.

⁴⁷⁰ Dierks, “Middle-class Formation,” 102-3.

Franks who insisted to see me.” Yet after the perfunctory introductions, “Mr. Moses Franks being B[usy] writing to his Brother by this opp[ortunit]y & then agoeing out to Din[ne]r had no time to Talk to me ab[ou]t any thing.⁴⁷¹

Barnard’s stay in London was expensive, and without the certainty of closing any deals, Barnard endured constant anxiety. He urged Michael to continue to collect their outstanding debts at home and to send bills of exchange to cover his expenses. But without credit in London, Barnard had to be cautious. In August 1769, Michael sent a bill of exchange for £20 sterling drawn by “one Mr[.] W[.] Frampton” on “one Mr James Keating.” The bill had been endorsed by David Franks, Michael told Barnard, who advised Barnard to seek out his son Jacob who would “take the bill up if you Chuse it...so think you will not be disappointed in that Bill.”⁴⁷² Small sums and appeals to family members for their payments helped Barnard subsist in London.

He went with the hope of building some new relationships and finding new outlets for business in order to enhance their transatlantic trade but the deteriorating political situation in the colonies threatened his plans. He arrived in London in July 1769, just three months after Philadelphia merchants formed a nonimportation agreement in response to the Townsend Acts. Once again, the boycotts were intended

⁴⁷¹ Barnard Gratz, London, to Michael Gratz in Philadelphia, July 26, 1769, Gratz Family Papers, Mss.Ms.Coll. 72, Series I, APS.

⁴⁷² Michael Gratz Letter Book 1769-1772, Frank M. Etting Collection, Collection 0193, Flat File 193, HSP (copy in Michael Gratz Letter Book 1769-1770, SC 4259, AJA).

to pressure parliament to revoke the onerous taxes, a principle Barnard endorsed; but they hurt colonial trade and were an impediment to Barnard's commercial goals.

"Some people here thinks if amarica stands out little Longer not Importing any Goods from here, the acts will be Repeald, while others swares they will not," he told Michael in his first letter from London, "butt my opinion they will, as there is petitions Drawn up all over England to is Majesty for there being Repeald."⁴⁷³

In the meantime, Philadelphia merchants experienced shortages of both goods and money to pay their debts. Michael reported that "Business at present is very dull owing to the Scarcity of Money." And he had been unable to collect money that others owed them. "None yet received from Mr Callender, Mr Hart or S: Clair & Limes, all which injures our Trade much and keeps my hands t[ie]d," he told Barnard, "have calld on Mr Thomas Lawrence but can get no Satisfaction of him as yet."⁴⁷⁴ In spite of merchants' hope on both sides of the ocean that the Acts would be repealed, Barnard's brother-in-law Matthias Bush, a merchant and ship-owner in Philadelphia, also complained that the exchange rate was unfavorable, and both money and goods were scarce. And there was no evading the embargo. Violators of nonimportation were harassed. Wine belonging to merchant John Ross, for example, was seized. None too happy, the sailors, who were also hurting because there was no work, "found out the

⁴⁷³ Barnard Gratz, London, to Michael Gratz, July 26, 1769, Gratz Family Papers, Mss.Ms.Coll. 72, Series I, APS.

⁴⁷⁴ Michael Gratz to Barnard Gratz, Aug. 31, 1769, Michael Gratz letter book 1769-1770, SC 4259, AJA.

Informer thy Rowld the informer in Tar & Fathers and paraded [through] the streets with him,” Barnard’s associate Mathias Bush reported.⁴⁷⁵

A partial repeal in March 1770 gave Barnard Gratz some hope of being able to achieve more in the next months. Barnard had evidently proposed to Moses Franks that he could send Indian goods to Virginia or Maryland and transport them inland from there. With news of a partial repeal, Franks gave Barnard some encouragement, provisionally agreeing to supply any goods that Barnard wanted if Barnard accompanied the goods to their destination, and only if the Tea Act was repealed. Because it took time for the news to travel across the ocean, ships continued to be turned away from Philadelphia, Boston, and New York and were returning to London with their cargoes, and Franks changed his mind.⁴⁷⁶

On Michael Gratz’s side of the ocean, merchants felt certain that they could sell goods from England if only they were sent. William Murray reported from Illinois country that “the goods he had with him turn[ed] out to great advantage.” He wrote every few months with requests for goods that were in high demand: tea, spirits, sugar, and port.⁴⁷⁷ With the shortages that resulted from nonimportation, Michael was low on

⁴⁷⁵ Mathias Bush, Philadelphia, to Barnard Gratz, London, Nov. 7 1769, Frank M. Etting Collection, Collection 0193, Gratz Correspondence 1695-1780, Box 67, HSP.

⁴⁷⁶ Barnard Gratz, London, to Michael Gratz, March 19 and April 4, 1770, Gratz Family Papers, Mss.Ms.Coll. 72, Series I, APS.

⁴⁷⁷ Michael Gratz to Barnard Gratz, Aug. 31, 1769, Michael Gratz Letter Book 1769-1772, Frank M. Etting Collection, Collection 0193, Flat File 193, HSP; William

the list of merchants who would get their hands on goods. He told Murray that “as Mr David Franks wanted them...we let him have them rather than to have discontent ... as you know him when he takes a thing into his head is not so easily forgot.” David Franks therefore took possession of goods that were due to Michael Gratz, who had “partly engaged with Mr Sproat before they come in but then we found that [Franks] must have them.”⁴⁷⁸ Just as Barnard experienced his own lower status relative to Jacob Franks’ standing, it is clear that there was a pecking order in Philadelphia as well. In the meantime, the Gratzes’ debtors could not pay them, which meant that Michael had no money to remit to Barnard in London. William Trent, still in London, also owed them money but was likewise unable to pay.⁴⁷⁹

The situation did not quell Michael’s entrepreneurial spirit. In an unusual venture into processing commodities for long-distance and local trade, Michael bought a chocolate, mustard and vinegar business for £400, which he assured Barnard was an excellent price. He planned to partner with New Yorker Thomas Baker in the chocolate manufacturing venture and for the mustard business he asked Barnard to inquire about purchasing mustard seed. As for vinegar, Michael also appealed to the

Murray, Kaskaskias, to Michael Gratz, Sept 22, 1769, Frank M. Etting Collection, Collection 0193, Gratz Correspondence 1695-1780, Box 67, HSP.

⁴⁷⁸ Michael Gratz to William Murray, Sept. 1, 1769, Michael Gratz Letter Book 1769-1772, Frank M. Etting Collection, Collection 0193, Flat File 193, HSP.

⁴⁷⁹ Barnard Gratz, London to Michael Gratz, May 16?, 1770 Gratz Family Papers, Mss.Ms.Coll. 72, Series I, APS.

stores of knowledge in London and dearth of it in the colonies when he asked Barnard to inquire about the “arte of Make’g vinegar.”⁴⁸⁰

The situation dragged on, and London merchants were becoming impatient too. In June 1770, Moses Franks alerted a correspondent that they were losing opportunities as Americans initiated relationships elsewhere. He had heard that a merchant house in Philadelphia had received orders from the Spanish to send 27,000 barrels of flour to Puerto Rico. He also knew that many dry goods merchants in Philadelphia were “extremely out of humour for want of Goods...[and] there are many who are strongly of opinion to break thro the agreement of non-importation.” He hoped that “the revival of Lord Dunmore who with a little dexterity may manage the temper of [the] leaders to advantage” might change the situation.⁴⁸¹ Still, Franks was unwilling to risk a loss. At the end of June, he was again on the brink of supplying Indian goods to Barnard valued between £700 and £800 and other goods of a similar value. The very next day “arrived 2 ships from Boston full with Dry Goods Returnd & the papers mentio[nin]g that all the Col[o]n[ie]s are Come to the same R[e]solution [to] putt a stop to it,” and Franks changed his mind again.⁴⁸²

⁴⁸⁰ Michael Gratz, to Barnard Gratz, London, Nov. 27, 1769, Gratz Family Papers, Mss.Ms.Coll. 72, Series I, APS

⁴⁸¹ Moses Franks, Teddington, to ? June 2, 1770, Moses Franks Letters SC 3688, AJA.

⁴⁸² Barnard Gratz, London, to Michael Gratz, June 26, 1770, Gratz Family Papers, Mss.Ms.Coll. 72, Series I, APS.

After more than a year in London, Barnard Gratz could not contain his exasperation, “finding that the Merchts of Philada would not agree to Import Goods from England when New York Do[es. T]here is now aloading six ships for New York which will be all full of Dry Goods & will be at N York soone in the Fall whilst our Philad[elphi]a ships goes back Empty.” In spite of a little bit of business in London that he had not yet concluded, he decided to return to Philadelphia. As he waited for final word from Moses Franks whether he would supply a shipment of goods for Barnard to take through Baltimore or New York, Barnard received news that Philadelphia merchant Daniel Wister was in bankruptcy still owing Moses Franks £6000-7000. It was David Franks who had brokered a deal between his brother Moses and Daniel Wister. “I shall tomorrow Goe out to Mr Franks and finish with him if he will Do what he Promised me,” he told Michael, “(if that unlucky affair of DW does not hinder it).”⁴⁸³

It is not clear whether Moses Franks acquiesced. In October 1770 Gratz left a copy of a deed for 9050 acres of Land near Albany in the hands of the Franks’ clerk, William Emerton, to sell. He partially paid his debt to Andreas Groth, a London colleague who had spent time in Philadelphia when he had left goods with Barnard to

⁴⁸³ Barnard Gratz, London to Michael Gratz, July 27, 1770, and Aug. 24 and 26, 1770, Gratz Family Papers, Mss.Ms.Coll. 72, Series I, APS; Michael Gratz to Barnard Gratz, London, July 6, 1770, Gratz-Franks-Simon Papers, (McA MSS 011), McAllister Collection, Series 1, Box 1, Folder 54, LCP; Barnard had met Groth in Philadelphia sometime before undertaking his journey to London. Groth had left goods in Barnard’s care in Philadelphia when he returned to Europe.

sell, and he paid his debt to Messrs Boehm & Sons of Hamburg, to whom Andreas Groth had recommended Barnard. As Groth put it, paying the debt was “greatly to your Credit and advantage.” Maintaining a good reputation was critical. It was also “to my honour,” Groth wrote, as he had introduced Gratz and Boehm, and it would have reflected badly on Groth had Barnard defaulted.⁴⁸⁴ But the connection to Groth, whose name disappeared from the record after Barnard’s return, seems to have been short lived.

While floundering in London, Barnard complained, “I can Do nothing here, my being a stranger in any buisness & no acquaintance to Recommend any thing to me or introduce me to People, so that its Certain I shall Return [home].”⁴⁸⁵ London was a new environment, one where his reputation and skills had not yet been proved and his credit was insubstantial. Joshua Isaacs, an associate from Rhode Island who was in London at the same time, introduced Barnard to “a House that Trades in hardware.” Barnard reported that he could have done business with that house if only he had money but they declined giving him credit. He had also come to realize that the fibers connecting him to the Levy/Franks family were very tenuous indeed. Joshua Isaacs told Barnard that “Mr. Issac Levy has Given him a letter of Cr[edi]t on Mr

⁴⁸⁴ Andreas Henry Groth, Oxon?, to Barnard Gratz, London, Oct. 24, 1770, Gratz-Franks-Simon Papers, (McA MSS 011), McAllister Collection, Box 1, Folder 57, LCP.

⁴⁸⁵ Barnard Gratz, London, to Michael Gratz, April 4, 1770, Gratz Family Papers, Mss.Ms.Coll. 72, Series I, APS.

Jacob Franks for £500 ster[ling] which was very Good of him as it's a Great introduction to the young man."⁴⁸⁶ Barnard, however, had not been a beneficiary. He yearned to return home, but knew he could not yet leave with his reputation intact. "[T]he Cheaf that keeps me here is the want of money to Settle with Messrs Boehm as I Promised them I would not leave London until I settled with them, so hope before this Comes to yr hands you have Remitted me the amount of there Balance D[ue] to them as I am ashamed to see them." Having asked Moses Franks to give him credit on goods, he felt that he could ask no more.⁴⁸⁷

In the end, the London trip yielded no benefit. The Franks' clerk William Emerton wrote after Barnard's departure that they had "now a glorious prospect to succeed in the Timber Trade – having one of the best wharfs, & most convenient Situations on the River Thames for that commodity, Logwood, & Mahogany." He suggested that they could do business in those articles but Barnard's interaction with the Franks had not been productive.⁴⁸⁸ His only other correspondent from London after his return was fellow Jew Barnett Jacobs, and their correspondence was short-lived. Jacobs sent some small cargoes of his own goods for Barnard to sell on

⁴⁸⁶ Barnard Gratz, London, to Michael Gratz, May 16, 1770, Gratz Family Papers, Mss.Ms.Coll. 72, Series I, APS.

⁴⁸⁷ Barnard Gratz, London, to Michael Gratz, April 4, 1770, Gratz Family Papers, Mss.Ms.Coll. 72, Series I, APS.

⁴⁸⁸ William Emerton, London, to Barnard Gratz, July 10, 1771, Gratz-Franks-Simon Papers, (McA MSS 011), McAllister Collection, Series 1, Box 1, Folder 14, LCP.

commission. He also proposed sending shoes for Barnard to sell but Barnard did not believe the venture would be profitable. And Barnard gently rejected Jacobs' idea of sending second handclothes. "People here would not Buy them, the poorest men here if he has got 20/ to [buy] Cloths he will have it New."⁴⁸⁹ In London, he also oversaw the purchase and loading sundry goods for Barnard but he neglected to check the contents of the package and the order was not satisfactory. Jacobs was evidently a petty trader and Gratz had higher ambitions. Barnard's difficulties were partly due to his being unfamiliar and outside of local networks. But they were also partly due to political circumstances – the poor economic outlook in the colonies in 1770 and a shortage of sterling exchange.

Soon after Barnard left for London Michael Gratz married Joseph Simon's daughter Miriam. Simon undoubtedly knew how the Gratz brothers had continued to increase their set of colleagues, which included a number of Jewish merchants in New York and Newport, and beyond, as well as a growing number of non-Jews. This union and their overlapping concerns with David Franks in Philadelphia reveal how Jews' bonds were sometimes beneficial. But Barnard's tribulations with Moses Franks in London show that competitive personal interests easily trumped commonalities and could hurt coreligionists. Bad luck and rash decisions could compromise colleagues

⁴⁸⁹ Barnard Gratz to Barnett Jacobs, London, Oct. 15 and Nov 12, 1772, Michael Gratz Letter Book 1769-1772, Frank M. Etting Collection, Collection 0193, Flat File 193, HSP.

and a shared religion did not protect them. In November 1769, for example, affairs reached a point of rupture between Michael Gratz and Moses Hays, whose bills of exchange had already caused problems for Gratz the previous year. This time, Hays encountered resistance from a third party who would not pay a bill of exchange for £240 in Gratz's favor. Michael wrote to Hays: "must still beg of you to Consider my case in those Bills " for he had been "call'd on again with a second protest...[from] Mr Milligans." Reminding Hays of the consequences of nonpayment, Gratz pleaded with Hays address the issue "as my Character, as a Young beginner should not be hurted." He also notified Hays, "find on examin[in]g my Books you are about one hundred & odd pounds in my Debt Exclusive of any Bill of exch[an]ge."⁴⁹⁰ Almost a year later, the debt was unpaid and by September 1770, Gratz was not the only creditor chasing Hays and his partner Myer Pollock for money.⁴⁹¹

Things went from bad to worse. In September 1770 Michael complained to Hays and Pollock that he was being hounded to pay a bill of exchange (plus interest) for £190 that was overdue to Amsterdam insurance underwriters. Michael insisted that as there "is no other Papers with" the Dutch claims, he could not go to his creditor (merchant Meredith) to draw money. So he desperately needed Hays and Pollock to pay their debts to Michael so that he could make good on his own debts. As Michael

⁴⁹⁰ Michael Gratz to Moses Hays, Nov. 2 and Nov. 7, 1769, Michael Gratz Letter Book 1769-1772, Frank M. Etting Collection, Collection 0193, Flat File 193, HSP.

⁴⁹¹ Michael Gratz to Hays and Pollock, Sept. 26, 1770, Gratz Family Papers, P-8, Box 1, Folder 9, AJHS.

continued, “am sorry to say it is not in my power to pay, with out your assistance...on which [I] rely, as Friends, and Men of Honour.” Even worse, he expected that he would be “Served with the Same Fate” on other bills.⁴⁹² Indeed, this was compounded by a string of claims that had a poor impact on Michael Gratz. Together with his Newport colleagues, Gratz was about to be caught in a storm that, unbeknown to him, was already brewing.

Together with Newport colleagues Naphtali and Isaac Hart, and Moses Hays and Myer Polock, Michael Gratz purchased a share of the ship *Rising Sun* for £500 sterling. At the time of the transaction, the ship was on a voyage from Amsterdam to Tenerife.⁴⁹³ The Harts and Hays and Polock, in particular, were in a tight spot with their own debtors, and the events that followed led to questions regarding Gratz’s purchasing the ship. Was the purchase arranged in order to settle the Harts’ debt to him, and did it therefore inadvertently lead to an unfortunate position after the purchase? Or did Michael purchase part of the ship so that he could act on the Harts’ and Hays & Polock’s behalf? Just after Gratz purchased the ship, it became the instrument by which the Harts’ creditor tried to settle an old debt. Along with Hays & Polock, the Harts had incurred a debt with their Amsterdam colleague Jacob Henry Chabenell for wine. To pay for it, the Harts and Hays & Polock drew credit from Isaac

⁴⁹² Michael Gratz to Messrs Hays and Polock, Sept. 26, 1770, Gratz Family Papers, P-8, Box 1, Folder 9, AJHS.

⁴⁹³ Legal Document, Dec. 24, 1770, Frank M. Etting Collection, Collection 0193, Crogan-Gratz Papers, Vol. 1, Box 55, Folder 22, HSP.

Elizer and got a set of bills to pay Chabanell, which they sent to Chabanell's agent in New York, Robert Livingston. Concerned about their solvency, and suspecting that the bill of exchange might be protested in Amsterdam, Livingston demanded that Michael Gratz put up the ship *Rising Sun* as security so that in the event that the bill of exchange did not meet the debt he would sell it and use the proceeds to settle the debt. He brought the Gratz's colleagues, the Simsons, into the fray, requesting that they hold the bill of sale for the ship. Livingston also demanded that Michael Gratz guarantee Livingston would not incur any expenses while settling the issue, should there be trouble.⁴⁹⁴

Instead of allowing the bill of exchange to go its full route, however, Livingstone prematurely sold the ship at auction to New York merchant Jacob LeRoy.⁴⁹⁵ Gratz protested the sale. The Harts concurred that in his suspiciousness and impatience, Livingstone had needlessly compromised their interests, and when Gratz turned to them for debt payments they insisted that the root of the problem was Livingstone's untoward behavior.⁴⁹⁶ By April 1771, Hays & Polock were in an even

⁴⁹⁴ Robert Livingston, New York, to Mr Simson, Declaration?Demands? by Robert Livingston, New York, 1771, Frank M. Etting Collection, Collection 0193, Crogan-Gratz Papers, Vol. 1, Box 55, Folder 27, HSP.

⁴⁹⁵ Protest of sale of ship *Rising Sun*, March 25, 1771, Frank M. Etting Collection, Collection 0193, Misc. Documents 1685-1805, Box 75, HSP.

⁴⁹⁶ Michael complained that N Hart had "made us but Little Payment." See Michael Gratz to Barnard Gratz, July 6, 1770, Gratz-Franks-Simon Papers, (McA MSS 011), McAllister Collection, Series 1, Box 1, Folder 54, LCP.

worse situation: they were in jail because they “Passed in this Colony [of Rhode Island] as Insolvent.” They could be relieved from their “Dreadfull Situation,” they told Michael Gratz, “by the assistance of [their] Creditors,” who, they hoped, would vouch for their honesty. They could be released from jail if their creditors would agree to give them time to sell their property to pay off creditors.⁴⁹⁷ It was not long after this episode that Hart & Co, which included Naphtali and Isaac Hart, was insolvent too.⁴⁹⁸ Both the Harts and Hays and Polock “surrender[ed] all the estate, both real and personal, for the use of their creditors.” By January 1772, Hays & Polock had been released and were “Clear’d men.”⁴⁹⁹ From that time onward, the Gratzes’ link in a chain with these New Englanders was broken.

Fortunately for the Gratzes this was only one of many enterprises they kept going during the early 1770s. They developed a relationship with merchant Hayman Levy in New York from whom they purchased large quantities of goods needed for

⁴⁹⁷ Isaac Hart, Newport, to Michael Gratz, April 10, 1771, McAllister Collection, HSP; Hays and Polock, Newport, to Michael Gratz, Sept. 29, 1771, Gratz Family Papers, P-8, Box 1, Folder 9, AJHS.

⁴⁹⁸ *Newport Mercury*, Sept. 30, 1771, Oct. 21, 1771, June 22, 1772, July 20, 1772; *Providence Gazette and Country Journal*, Oct. 12, 1771 and Oct. 19, 1771; Marcus, *Colonial American Jew*, Vol. II, 788.

⁴⁹⁹ *New York Gazette*, Oct 7, 1771; *New York Journal*, Nov. 28, 1771; Myer Myers, New York, to Michael Gratz, Jan. 26, 1772, Frank M. Etting Collection, Collection 0193, Gratz Correspondence 1695-1780, Box 67, HSP.

their Fort Pitt concern.⁵⁰⁰ A few years after Barnard's London trip, Moses Franks gave them a large quantity of goods on credit, for which Joseph Simon signed as security.⁵⁰¹ They continued to deal with New York colleague Isaac Adolphus, and their association with him briefly expanded in the early 1770s to include his relatives Moses and Jacob Adolphus who lived in Kingston and Spanish Town, Jamaica. Moses Adolphus had found that he was having trouble selling the beef that Michael was shipping to him but was hoping that Geneva (gin) would be better. Jacob Adolphus had also shipped goods to Michael Gratz from Jamaica, and Moses told him, "dealings will in time be larger provided you are punctual." But shipping and economic conditions doomed this relationship. "I observe...the price of flour," Moses Adolphus wrote, "there's nothing got by it for it's 16/6 here but we cannot export the things under the market price." He also complained that "after writing for an Article 10 weeks [ago]... it will be 10 weeks more which way the little gains am sure will not

⁵⁰⁰ See Michael Gratz to Barnard Gratz, New York, Sept. 27, 1772, Gratz-Franks-Simon Papers, (McA MSS 011), McAllister Collection, Series 1, Box 1, Folder 54, LCP; Michael Gratz to Barnard Gratz, New York, October 1, 1772, and Barnard Gratz, New York to Michael Gratz, May 9, 1774, Gratz Family Papers, Mss.Ms.Coll. 72, Series I, APS.

⁵⁰¹ Barnard and Michael Gratz Bond to Moses Franks, Nov, 25, 1774, Gratz Family Papers, Mss.Ms.Coll. 72, Series I, APS.

ans[we]r.”⁵⁰² In spite of the relatively close proximity of the Caribbean, communications were often exceedingly slow.

While Barnard Gratz’s London trip yielded no significant business, the West proved to be lucrative for him and Michael. Toward the end of 1770 they became partners with David Franks, William Murray, and James Rumsey in a store in the Illinois Country.⁵⁰³ When Franks bought the stock of Baynton, Wharton, and Morgan’s Illinois business (see above), including calico, chintz, hats, shoes, buttons, coats, compasses, knives, windows, sealing wax, cinnamon, nutmeg, and strouds, they avoided having to pay exorbitant rates to transport loads from Philadelphia to Pittsburgh and then on to Illinois. Baynton, Wharton, and Morgan’s clerk at their Kaskaskia store, James Rumsey, negotiated the sale with Levy and Franks’ employee William Murray. But Rumsey resigned midway through the transaction and formed a partnership with Murray, leaving the Franks and Levy obligations to Baynton, Wharton, and Morgan unpaid. Three years later, the original partners sued Levy and

⁵⁰² Michael Gratz, Philadelphia, to Barnard Gratz, New York, Sept. 27, 1772, Gratz-Franks-Simon Papers, (McA MSS 011), McAllister Collection, Series 1, Box 1, Folder 54, LCP; Moses Adolphus, Kingston, Jamaica, to Michael Gratz, Jan. 11, 1771, Gratz-Franks-Simon Papers, (McA MSS 011), McAllister Collection, Series 1, Box 1, Folder 2, LCP; Bills of Lading, Aug. 15 and Sept. 13, 1771, Gratz-Franks-Simon Papers, (McA MSS 011), McAllister Collection, Series 1, Box 2, Folder 76, LCP.

⁵⁰³ James Rumsey, Fort Chartres, to Barnard and Michael Gratz, Jan. 26, 1771, in Byars, *B & M Gratz*, 115-117.

Franks for the £10,039 they still owed.⁵⁰⁴ Franks' debt aside, however, his business in Illinois was now the dominant Anglo-American concern in the region.

Barnard began making frequent trips to Fort Pitt, often in company with Joseph Simon, where he stayed for long periods. He cultivated new relationships with colleagues on these trips, enlarging his set of associates between Philadelphia and Pittsburgh. The personal contact was important: he sometimes solidified relationships or smoothed ruffled feathers. In July 1771, Barnard accompanied Joseph Simon to Fort Pitt where they met with trader Eneas McKay and with the ever-present frontier speculator George Croghan.⁵⁰⁵ In December 1772 he was in Carlisle, waiting for associates Irvin Nailer and Machon to arrive for a trip to Fort Pitt. As he waited, Barnard agreed to take back rum that he had supplied earlier to Robert Callender and which Callender resold to Robert Machon. He spent considerable time, too, collecting unpaid accounts and taking new orders that he transmitted to Michael in Philadelphia.⁵⁰⁶

Joseph Simon still utilized the Gratzes' services in Philadelphia, sending them

⁵⁰⁴ Depositions regarding Baynton, Wharton and Morgan account with David Franks for merchandize sold to Rumsey and Murray, SC 3640, AHA; Michael Gratz to William Murray, Michael Gratz Letter Book 1769-1772, Frank M. Etting Collection, Collection 0193, Flat File 193, HSP; Stern, *David Franks*, 88-89.

⁵⁰⁵ Barnard Gratz, Fort Pitt to Michael Gratz, July 1, 1771, Gratz Family Papers, Mss.Ms.Coll. 72, Series I, APS.

⁵⁰⁶ Barnard Gratz, Carlisle, to Michael Gratz, Dec. 3, 1772, Gratz Family Papers, Mss.Ms.Coll. 72, Series I, APS.

skins that he obtained from Indian traders on the frontier and ordering goods he needed.⁵⁰⁷ In August 1772 Simon sent a large load of deerskins to the Gratzes. “I shall want £200 from the sales of these skins,” he advised, “so do sell them off for Cash as soon as possible, that you send me the money this week.” But the Gratzes’ business had developed enough so that Simon began providing similar services for them. He delivered merchandize that the Gratzes sent to their other colleagues in and around Lancaster. In August 1772, he sent goods, including powder and brass kettles to wagoner Edward Morton to deliver to Messrs. Ross and McKay in Fort Pitt and received peltry from them on behalf of the Gratzes, which he examined before forwarding them Philadelphia, and he requested John Campbell to pay their draft for 100 Dollars.⁵⁰⁸

Tangled financial transactions complicated Simon, Franks, the Gratzes, and their many associates’ relationships. They made payments on one another’s behalf and they constantly drew on one another to balance out their accounts. For example, Simon drew on the Gratzes for £100 from a third party and demanded £200 in cash to pay his debts to Samuel Shoemaker. Simon simultaneously credited their account for

⁵⁰⁷ Barnard Gratz, Lancaster, to Michael Gratz, June 12, 1771, Gratz Family Papers, Mss.Ms.Coll. 72, Series I, APS; Joseph Simon, Lancaster, to Michael Gratz, Sept. 17 and Sept. 20, 1771, Gratz-Franks-Simon Papers, (McA MSS 011), McAllister Collection, Series 1, Box 1, Folder 48, LCP.

⁵⁰⁸ Joseph Simon, Lancaster, to Barnard and Michael Gratz, Aug. 14, 1772, Frank M. Etting Collection, Collection 0193, Gratz Correspondence 1695-1780, Box 67, HSP.

£200 that he received from Myer Hart and planned to send them peltry to make good on his account with them.⁵⁰⁹ To be sure, they were partners in many ventures but it is often impossible to determine the extent to which each party invested in particular enterprises. “I did not choose to have my name mentioned in the Invoice to Croghan & Smallman,” Simon told the Gratzes, and consequently “filled up the Blank with your name & sent them the Invoice amo[untin]g to £607.11.11 ¼.” Simon relied on the Gratzes to keep records of their transactions. “You[’l] mind to charge for the Goods in your Books,” he told Michael, “as I make no Entreys of them in mine.” Yet there were still disagreements – mostly minor ones – regarding their accounts. Simon claimed that the Gratzes charged him twice for an article, for instance.⁵¹⁰

These interactions were complicated in part because, while they were involved in a partnership, each also dealt independently with other colleagues. On behalf of Franks, Alexander Ross and Dunbar, the Gratzes employed wagoner Morton to carry Ross and Dunbar’s goods. Franks was apparently unaware of the arrangements and refused to pay Morton who then demanded payment from the Gratzes. Although they lived close to Franks and were in frequent contact, they asked Alexander Ross to advise Franks to pay them. At the same time, the Gratzes engaged in a separate

⁵⁰⁹ Gratz-Franks-Simon Papers, (McA MSS 011), McAllister Collection, Series 1, Box 1, Folder 48, LCP.

⁵¹⁰ Joseph Simon, Lancaster, to Barnard and Michael Gratz, Aug. 14, 1772, Frank M. Etting Collection, Collection 0193, Gratz Correspondence 1695-1780, Box 67, HSP; Joseph Simon to Michael Gratz, Oct. 10, 1772, Gratz-Franks-Simon Papers, (McA MSS 011), McAllister Collection, Series 1, Box 1, Folder 48, LCP.

transaction with Ross. “[W]e Dont Doubt but yours skins &c you mentiond to us are on the Road acoming Down,” Michael told him, “as they would sell very well to a High Price.” But it was not only the optimistic market that prompted Gratz to check in with Ross. “We allso wants a little money Badley, so if you Can assist us we would take it kind & be much oblige to you for it.” They always needed money from one transaction to pay for another. Not to waste an opportunity of further business in a highly competitive market, Michael also told Ross that he expected a shipment of Indian goods, and offered them “at as Reas[ona]ble terms as any in this town, or any Merch[an]t in amarica.”⁵¹¹ The Gratzes’ growing business concerns brought them into cooperation and competition with scores of Philadelphia’s non-Jewish merchants to whom they sold goods and from whom they purchased, and with whom they competed for business, including James and Drinker, Miles and Wister, and Jacob Shoemaker, for instance.⁵¹²

Other entanglements complicated frontier transactions. In their Illinois business, the Gratzes were expected to furnish Murray and Rumsey’s needs, but

⁵¹¹ See, for example, Michael Gratz’s letter to Alexander Ross, Aug 27, 1771, Michael Gratz Letter Book 1769-1772, Frank M. Etting Collection, Collection 0193, Flat File 193, HSP.

⁵¹² Barnard Gratz, Lancaster, to Michael Gratz, June 12, 1771, Gratz Family Papers, Mss.Ms.Coll. 72, Series I, APS; Barnard and Michael Gratz account with Miles and Wister, Gratz-Franks-Simon Papers, (McA MSS 011), McAllister Collection, Series 1, Box 2, Folder 60, LCP; Joseph Simon and Barnard and Michael Gratz, deed to Jacob Shoemaker, Nov, 18, 1771, Frank M. Etting Collection, Collection 0193, Misc. Documents 1685-1805, Box 75, HSP.

Murray and Rumsey usually notified David Franks of their orders and Franks, the Gratzes explained, was out of town often “so that we had no opp[ortunit]y of seeing your letters yet so at Pressent Do not know what you orderd, only what Mr Franks orderd us to get Ready as he says you must have large Q[uantit]ty goods up there.” Even though they trusted both Murray and Franks, this arrangement left the Gratzes with some unease. “[A]s we have not the Pleasure of Being personally acquainted with Mr Rumsay,” Michael wrote to Murray, “we have only to beg of you to Recommend Frugality Industry & Care which all our trade Depends on.” Just as their dealings with the Harts and Hays and Pollock turned bad, this could too. They assured Murray that “every thing [he] left in [their] Care shall be Duly attended to and no Doubt you’ll take Care of our affairs in B[usine]s up there with you, as you know the Cheaf of our Dependence is on your Care Freugally and good Management.”⁵¹³

Joseph Simon also added partnerships with John Campbell and one Milligan to his own entanglements. Campbell was an Indian trader and land surveyor who laid out a town at the falls of the Ohio on behalf of himself and Simon, which later became Louisville, Kentucky.⁵¹⁴ Fort Pitt became the center of his and the Gratzes’ world.

⁵¹³ Barnard and Michael Gratz to William Murray, Oct. 2, 1771, Michael Gratz Letter Book 1769-1772, Frank M. Etting Collection, Collection 0193, Flat File 193, HSP.

⁵¹⁴ Joseph Simon, Lancaster, to Barnard and Michael Gratz, Aug. 14, 1772, Frank M. Etting Collection, Collection 0193, Gratz Correspondence 1695-1780, Box 67, HSP; Joseph Simon to Michael Gratz, Oct. 10, 1772, Gratz-Franks-Simon Papers, (McA MSS 011), McAllister Collection, Series 1, Box 1, Folder 48, LCP; *Bouquet Papers*, Vol. V., 412.

They had built their clientele there and Barnard and Simon travelled back and forth, taking orders from traders and settlers, which they transmitted to Michael, and finding carriage to Philadelphia for the skins that traders provided to them. While other Jewish associates were sometimes involved in these ventures in some capacity, Simon's and the Gratzes' western business highlights the extent of their interactions with non-Jewish colleagues. As with Jewish colleagues, some of these associations lasted many years, others were short lived. Many were amiable; others were marred by debts.

David Franks was ready to cut ties with George Croghan by 1770. Croghan offered to divide certain tracts in which they were jointly concerned or to sell the land. Alternatively, he offered to sell his share to Franks "as its of so Great use to you in feeding Cattle & Rasing Corn & hay you shall have My part of them Ten Tracts for 15/ [per] acre tho[ugh] I was offer.d 20/ w[hic]h you Can ap[p]ly to the Creditt of my old Debt with you and Mr Levy," which dated to before 1754.⁵¹⁵ Croghan's debt to the Gratzes was far more recent, but Michael was "much surprised" in the beginning of 1771 to hear that land Croghan had sold to him, probably to relieve Croghan's money woes, was "signed over to Mr J Wh[a]rton...and if So," he wrote, "hope You will take Care that I may not Suffer in this affair."⁵¹⁶ Croghan's credit collapsed just

⁵¹⁵ George Croghan, Fort Pitt to David Franks, Dec. 25, 1770, David Franks Letter from George Croghan, SC 3645, AJA.

⁵¹⁶ Draft of letter from Michael Gratz to George Croghan, Jan. 1771, Gratz Family Papers, Mss.Ms.Coll. 72, Series I, APS.

as Barnard returned from London.⁵¹⁷ His debts multiplied over his years partly because of attacks by Indians and settlers that led to losses but also due to his own mismanagement as an Indian trader and, additionally, because as William Johnson's deputy he applied for more credit than the army authorized. Tied to this, as he placed his faith in the value of his extensive property.⁵¹⁸ His most aggressive creditors were Governor William Franklin of New Jersey, Thomas Wharton, and William Peters and they all attached his property. Peters, for example, obtained a judgment against Croghan binding approximately one hundred and thirty five thousand acres "on the South side of the Mohawk's River."⁵¹⁹ Thus George Croghan's enormous debt to the Gratzes tied them together whether they liked it or not. They had too much to lose, and they knew that others had prior claims on Croghan and that their own claims, if they sued, would likely never be realized. They could give up on the debt and cease all dealings with Croghan but instead they chose to stand by him and hope to be paid off

⁵¹⁷ Nicholas B. Wainwright, "Turmoil at Pittsburgh: Diary of Augustine Prevost, 1774," *PMHB*, Vol. 85, NO. 2 (April, 1961), 114.

⁵¹⁸ Thomas Gage, New York, to Lord Hillsborough, Secretary of State, Dec. 4, 1771, Gage Papers, English Series, Vol. 21, Clement Library.

⁵¹⁹ Gov. William Franklin, Perth Amboy, to Michael Gratz, Sept. 28, 1772, Byars, in *B & M Gratz*, 127-128; Michael Gratz to Barnard Gratz, New York, Oct. 1, 1772, Gratz Family Papers, Mss.Ms.Coll. 72, Series I, APS; Agreement of William Peters' attornies, April 22nd, 1773, Frank M. Etting Collection, Collection 0193, Croghan-Gratz Papers, Vol. 1, Box 55, Folder 32, HSP. Poster advertising sale of the lands, May 23, 1773, in Byars, *B & M Gratz*, 131-132, Barnard Gratz to George Croghan, Aug. 9, 1773, Gratz-Franks-Simon Papers, (McA MSS 011), McAllister Collection, Series 1, Box 1, Folder 57, LCP.

once his land claims were confirmed.

The Indiana Company negotiations in London in which Croghan had a huge interest gave the Gratzes hope but, in any case, they had little choice but to wait. Support for the Indiana grant waxed and waned in London but it was usually pushed aside because the British government had other, more pressing colonial business, and the issue remained undecided year after year. The group devised a new strategy: Samuel Wharton and his supporter, member of parliament Thomas Walpole, proposed to found a new land company financed by American and English investors who would purchase land ceded to the Crown in the Fort Stanwix treaty. They began to recruit influential investors for the company, which became known as the Grand Ohio Company or the Walpole Company in England, and as Vandalia in the colonies. Shareholders included prominent Jews in trans-Atlantic commerce: David, Moses, Naphtali, and Jacob (John) Franks. And it included prominent non-Jewish colonists: Benjamin and William Franklin; Samuel, Isaac, and Joseph Wharton; William Trent; and Joseph Galloway. The group believed that by including some powerful English investors they would have a better chance of success. They recruited Lord Gower, President of the Privy Council; Lord Rocheford, Secretary of State for the Northern Department; Thomas Pownall, member of parliament who had served as governor of New Jersey, Massachusetts, and South Carolina, and whom James DeLancey had befriended at the Albany Congress; John Pownall, Secretary of the Lords of Trade and Plantations; Thomas Pitt; and George Grenville, among others. Should they succeed, the Indiana Company shareholders would recoup their earlier losses via land sales of a

much larger grant.

The Company representatives offered to purchase a huge tract (much larger than the Indiana Company previously sought) that had been ceded to the Crown in the Fort Stanwix treaty, including the Indiana grant and George Croghan's own grant. They offered to pay the Crown £10,160,7s,3d sterling – effectively reimbursing the Crown for the cost of the entire Fort Stanwix cession – to be paid in five installments plus a quit rent on improved lands after twenty years. In this plan, shareholders were confident that the Crown would recognize the grant. But the shareholders encountered an obstacle when Americans with competing claims objected, including the Ohio Company of Virginia, which claimed half a million acres on the Ohio River; another group of Virginians, which included George Washington among its members, who claimed 200,000 acres near Pittsburgh, and the Mississippi Company. Negotiations continued but, in the meantime, Croghan's troubles multiplied and so did his prospects, both binding the Gratzes to him more tightly.⁵²⁰

In January 1772, with great relief, Croghan told the Gratzes that he had resolved to “sell the place Near the City & likewise the Nine thousand acres on Susquehanna,” which he asked the Gratzes to sell for him. The reason for his decision was “the C[e]rtainty I have by Late Leters of the New Colony Coming forward in the Spring & that all my time will be taken up hear in this Country & think itt Needless to

⁵²⁰ See Fish, *Barnard and Michael Gratz*, 102-9; Griffin, *American Leviathan*, 88; Stern, *David Franks*, 97-98. On Thomas Pownall, see Chapter 1 footnote 105.**

Keep that place any longer.”⁵²¹ Indeed, rumors that the Crown’s approval of the Vandalia colony was imminent reached America, and the Gratzes congratulated Croghan “on the good news & the C[h]]arterd Government being settled.”⁵²²

It is unclear how the Gratzes and George Croghan came to an agreement but by July 1772, Barnard was Croghan’s agent; Croghan sent him his accounts and a memorandum of his affairs in New York, and a power of attorney to sell his land there and a request that Barnard “undertake to pay ye several Sums I owe to ye persons Menshiond in my Minute wh[ich] will answer my purpose as I only want to pay my debts.”⁵²³ Franklin, Wharton, and Peters, as Croghan’s creditors, pushed for an auction of Croghan’s New York lands. Concerned that selling the land at vendue would not bring its value, Barnard Gratz applied for permission to sell it privately in order to derive a larger sum.⁵²⁴ He began travelling frequently to New York, Albany,

⁵²¹ George Croghan, Fort Pitt, to Barnard and Michael Gratz, Jan. 4, 1772, Frank M. Etting Collection, Collection 0193, Ohio Company Papers Vol. 1, Box 58, HSP.

⁵²² Barnard and Michael Gratz to George Croghan, April 27, 1772, Michael Gratz Letter Book 1769-1772, Frank M. Etting Collection, Collection 0193, Flat File 193, HSP.

⁵²³ George Croghan to Barnard Gratz, July 7, 1772, Frank M. Etting Collection, Collection 0193, Croghan-Gratz Papers, Vol. 1, Box 55, Folders 29, HSP.

⁵²⁴ Gov. William Franklin, Perth Amboy, to Michael Gratz, Sept. 28, 1772, in Byars, *B & M Gratz*, 127-128; Michael Gratz to Barnard Gratz, New York, Oct. 1, 1772, Gratz Family Papers, Mss.Ms.Coll. 72, Series I, APS; Agreement of William Peters’ attornies, April 22nd, 1773, Frank M. Etting Collection, Collection 0193, Croghan-Gratz Papers, Vol. 1, Box 55, Folder 32, HSP; Poster advertising sale of the lands, May 23, 1773, in Byars, *B & M Gratz*, 131-132, Barnard Gratz to George Croghan, Aug. 9,

and Johnstown to deal with the sale of Croghan's land, while Michael stayed in Philadelphia overseeing their local and western interests. But the land affairs dragged on for years until well after the Gratzes' and Croghan's deaths.⁵²⁵

In addition to their involvement in land issues as Croghan's agents, the Gratzes also became involved in land speculation. At a particularly optimistic juncture, the Vandalia Company investors anticipated final confirmation of the new colony and speculators in Virginia and Pennsylvania also began devising new schemes to acquire land.⁵²⁶ The Gratzes joined a group headed by their Illinois colleague William Murray as they mapped out a colony on the Mississippi. Murray invited chiefs of the Illinois Indians to a conference in June 1773 to discuss a large land purchase and in July the terms were settled. Other shareholders in the new venture, called the Illinois Company, included David Franks, his two sons Jacob and Moses, his brother Moses, David Franks' son-in-law Andrew Hamilton and his brother William Hamilton -- scions of the eminent political family -- Joseph Simon, and his nephew Levy Andrew

1773, Gratz-Franks-Simon Papers, (McA MSS 011), McAllister Collection, Series 1, Box 1, Folder 57, LCP.

⁵²⁵ George Croghan account with Barnard and Michael Gratz, 1775-1777, Frank M. Etting Collection, Collection 0193, Ohio Company Papers Vol. ii, Box 59, HSP.

⁵²⁶ In an Aug. 9, 1773 letter to Croghan, Barnard Gratz wrote regarding the new colony, which was expected to be confirmed, that "Mr T Wharton told me & shewd me a Coppy of the Charter & that orders was Given to the Ciliciter Generall to make it out in form so hope that long Look'd for will now soone be finished & I flatter myself yo will not for Gett us amongst your friends if anything should offer," Gratz-Franks-Simon Papers, (McA MSS 011), McAllister Collection, Series 1, Box 1, Folder 57, LCP.

Levy, as well as other Franks/Simon/Gratz colleagues involved in the western trade. Murray acquired another large grant in 1775 in the Wabash Company in which David Franks and his sons and brother invested. Within a short time competing groups of speculators believed that they owned the same land. Caught in a knot of competing claims, compounded by the objections of Indians who were being dispossessed of their land, the British delayed a decision. The War halted negotiations.⁵²⁷

By 1772, General Thomas Gage and his Philadelphia-based commissary were perpetually frustrated with the inefficiency of the commanding officers in the Illinois country forts and food spoilage and wastage at the forts there. And they detested the contractor's agents, who, they believed, "will ever take every advantage they can." Gage's relationship with Franks became increasingly acrimonious. In Gage's final communication to Franks in 1772, he advised that provisions would only be ordered on a month-to-month basis. The reason for this was that British authorities sought to lower expenditure in the North American west and decreased the volume of supplies as they withdrew troops.⁵²⁸ With this venture winding down, David Franks turned his

⁵²⁷ Toni Pitock, "Michael Gratz," in *Immigrant Entrepreneurship: German-American Business Biographies, 1720 to the Present*, volume 1, edited by Marianne Wokeck, <http://www.immigrantentrepreneurship.org/entry.php?rec=212>; Griffin, *American Leviathan*, 72-94; Fish, *Barnard and Michael Gratz*, 100, 121.

⁵²⁸ Thomas Gage to Lord Hillsborough, Secretary of State, March 4, 1772, Gage Papers, English Series, Vol. 21, Clements Library; Robert Leake to Thomas Gage,

attention to his continuing interests in a range of shipping ventures together with his brother Moses and his uncles, who were his most recent partners in his victualing concern.⁵²⁹ Likely in response to the London Franks having acquired a wharf on the Thames, as their clerk William Emerton mentioned to Barnard Gratz, the Franks and Levys invested in several new ships between 1772 and 1775, including a 230-ton vessel built in New Jersey in which Isaac Levy owned a share.⁵³⁰ The Frankses transported bar iron and pine timber in their vessels, items much in demand in London, especially for shipbuilding in the Navy.⁵³¹ But in February 1772, their ship *Teddington* sank, according to Moses Franks “thro Mismanagement.” To make things worse, David Franks experienced great difficulty getting the Philadelphia underwriters to pay insurance on the lost vessel because the “sailors...ran away from the ship

July 29, 1772, and Thomas Gage to Levy and Franks, Aug. 16, 1772, Gage Papers, American Series, Vol. 113, Clements Library; Stern, *David Franks*, 107.

⁵²⁹ Following George Croghan’s death in 1782 of papers belonging to Croghan, included Benjamin Levy’s receipt in behalf of Levy and Franks dated 10th January 1770. See List of Papers belonging to the estate of Colo. George Croghan, Frank M. Etting Collection, Collection 0193, Ohio Company Papers Vol. ii, Box 59. HSP. Isaac Levy was involved with David and his brother Moses in ship-building in the early 1770s.

⁵³⁰ “Ship Registers for the Port of Philadelphia, 1726-1775,” *PMHB*, Vol. 28, No. 3, 369, and No. 4, 488, 497. Moses Franks referred to the Leicestershire sailing home in a letter to David Franks, Oct. 5, 1773, David Franks Legal Documents and Correspondence, 1744-1778, SC 3643, AJA.

⁵³¹ Moses Franks, London, to David Franks, Feb. 7, 1772, David Franks Legal Documents and Correspondence, 1744-1778, SC 3643, AJA; Enclosure, “The Following the Dimension of the masts fit for his Majestys Navy,” in Moses Franks, *Teddington* to David Franks, Oct. 5, 1773, Coxe Family Papers, Collection 2049, Series 2, Box 5, folder 10, HSP.

giving her a bad character.” Moses assured David that underwriters in London always paid losses under such conditions and that if the Philadelphia underwriters “persist in their Refusal,” he was “determined to have the matter brought to a decision” in London.⁵³² Moses Franks evidently blamed Isaac Levy for the loss, however, and he advised David, “[i]n your future proceeding with regard to building it is my earnest Request that you have no Connections with or make the least Dependence on Mr I Levy.”⁵³³

One ship lost was not a serious blow to Franks’ economic wellbeing. Later that year, however, trouble struck again: the group’s ships *Gloucester* and the *St. Catherine* sank and Moses anguished that “the underwriters abroad will most undoubtedly dispute their respective assurance and very probably the same spirit may be caught by the underwriters on this side.... [T]his is undoubted.” Moses Franks wrote to his uncle Isaac Levy, who had continued to work with the Franks brothers notwithstanding Moses’ warning,

that *no possibility of insuring remains* untill one *two or three arrive safe* and upon a certain construction of strength and security which must have your utmost care for this you see we are *now reduced to the wretched necessity of anxiously running our own risques* the reputation of safety in navigation can be recovered & established and one arrival will not be

⁵³² Moses Franks, London, to David Franks, Philadelphia, Feb. 7, 1772, David Franks Legal Documents and Correspondence, 1744-1778, SC 3643, AJA.

⁵³³ Moses Franks, London, to David Franks, Philadelphia, Feb. 7, 1772, David Franks Legal Documents and Correspondence, 1744-1778, SC 3643, AJA.

sufficient proof to the terrified underwriters.⁵³⁴

Moses Franks, now clearly the principal figure in the family network, implicated Levy in their the “fatality which happend to the Glo[uce]ster & the St Catherine floats.” Levy had evidently been overseeing the shipbuilding, but now Moses Franks asserted that “the fatal proofs we have had of the want of a proper person to watch over the builders cawkers &c &c make it an infatuation equal to madness to go on without an inspection & control over the general work in its progress.” Furthermore, he told Levy that “except Welshman & Jones every master of your appointment of the sloops, have created difficulty & dispute.” Moses preempted any inclination Levy would have to hold David Franks responsible. “Whilst I complain of the want of exactness on your part I cannot omit doing justice to Mr David Franks.⁵³⁵ By July 1773, David and Moses Franks were listed as co-owners of at least three ships -- the 300-ton ship *Delaware*, built in Philadelphia, the 170-ton ship *Belle*, and the 400-ton ship *Mars* -- but Levy’s name no longer appears on documents.

Even though David Franks escaped blame in the ship fiascos, there were indications that in spite of his status in Philadelphia, and in spite of his role in the family network, he could be careless, and his mismanagement of certain matters

⁵³⁴ Moses Franks, Teddington, to Isaac Levy, Philadelphia, Nov. 3, 1772, David Franks Legal Documents and Correspondence, 1744-1778, SC 3643, AJA.

⁵³⁵ Moses Franks, Teddington, to Isaac Levy, Nov. 3, 1772, David Franks Legal Documents and Correspondence, 1744-1778, SC 3643, AJA.

caused consternation in some quarters. Moses Franks' New York colleague John Watts thought that David was a sloppy businessman and he avoided tying their business interests.⁵³⁶ In spite of Watts' warnings, it is clear that Moses trusted David, even if David Franks was lacking. Yet, in 1778, David Franks raised the possibility of his going to England, and Moses urged against the move. He advised that building his business would be too difficult. "Every individual who have yet come here in this predicament have repented," he wrote, without making any offers to help.⁵³⁷

David's younger son, Moses, it appears, did not have what it took to engage in commerce and frontier trade. He had opportunities to hone his skills with consignments of goods, but gave it up. In 1775 he expressed the desire to study law in London. His uncle Moses discouraged him. "I advise my name sake to content himself till a proper time & to use the interval assiduously in improving himself," Moses advised David, "if that be his intention, he may acquire knowledge by application & regular attention full as much or better than he can in London." Moses' hesitation about his nephew's proposal was ostensibly about the fact that students of law in London had to be Christian, and that such an overt avowal would infuriate their uncle Aaron, as we shall see in the next chapter. But Moses also suggested that he and Jacob Franks were concerned that Moses Franks would be dependent. "[Y]our son Jack says,

⁵³⁶ John Watts, New York, to Moses Franks, London, May 12, 1762, in Barck, *Letter Book of John Watts*, 191.

⁵³⁷ Moses Franks, London, to David Franks, Aug. 3, 1778, Coxe Family Papers, Collection 2049, Series 2, Box 8, Folder 6, HSP.

[that later] he may have it in his power to enable his Brother to study in the Temple like a Gentleman.” In 1778, after Aaron Franks’ death, Moses Jr. left for London.⁵³⁸

The onset of hostilities in 1775 put the Franks family in an awkward position. The partnership Nesbitt, Drummond, and Franks was awarded a new contract to supply British troops. This time David Franks supplied only the British troops who were taken prisoner.⁵³⁹ Franks protected himself from allegations about his loyalty by applying to Congress for permission, which they granted, and they also permitted him to “sell his bills for such sums of money as are necessary for that purpose.”⁵⁴⁰ Franks persevered in this from November 1776 to February 1779, the cost amounting to

⁵³⁸ On Moses Franks Jr.’s failure see Francis Murphy to Barnard Gratz, May 23 [no year – probably 1772 based on other details], McAllister Collection, Box 1, HSP; Moses Franks, Teddington, to David Franks, May 8, 1775, Coxe Family Papers, Collection 2049, Series 2, Box 6, Folder 7, HSP; Moses Franks, London, to David Franks, June 30, 1778, Coxe Family Papers, Series 2, Box 8, Folder 6, HSP.

⁵³⁹ A Contract between the firm and King George III, dated April 2, 1776 survives stipulating that they were to supply supplies to twelve thousand British troops from January 1776 to May 1777, SC 3684, AJA. But in his Loyalist claim, David Franks purported to have served as agent to the contractors from Nov. 24, 1776 until Feb. 25, 1779.

⁵⁴⁰ *Pennsylvania Packet*, May, 27, 1776; Herbert Friedenwald, “Jews Mentioned in the Journal of the Continental Congress,” PAJHS, No. 1 (1893), 65-89; *Pennsylvania Packet*, May 27, 1776; Stern, *David Franks*, 116-7.

£51,793 sterling.⁵⁴¹

Franks already had in place a network of people who knew how to procure supplies and to transport them. He contracted to several sub-agents to oversee operations in more remote parts. They were responsible for procuring meat, flour, salt, soap, tobacco, straw, candles, and wood for prisoners who were being held in Lancaster, Reading, York, Lebanon, Carlisle, Bethlehem, Easton, and also in Frederick and Hagerstown, Maryland and in Virginia. Joseph Simon seems to have been Franks' primary agent and he, in turn, oversaw an extensive area with other agents under his supervision, such as "Mr Bidle in Reading, and Myer Hart in Easton."⁵⁴² Simon faced enormous difficulties: he struggled to find farmers who would sell "their Chattle and Flower," and when he did prices were "high and dayly Riseing." And he reported that "[o]ur Butchers and Bakers are so much [e]mpl[o]y[e]d for the Militia that they seeme indifferent for my Custom." The prices Simon was obliged to pay rose quickly. In January 1777, he paid eight shillings per ration. Two

⁵⁴¹ Franks also notes in his memorial that a 1778 fire "consum'd all the Books, Accounts and Paper belonging to the contractors." David Franks Loyalist Claims, June 12, 1786, SC 3653, AJA.

⁵⁴² See David Franks to the Board of War, June 6, 1777, in Horace Wemyss Smith, *Miscellaneous Americana: A Collections of History, Biography and Genealogy* (Philadelphia, Press of Dando Printing and Publishing Company, 1895), 88; Levy Andrew Levy, Lancaster to Patrick Rice, Aug. 27 1777, Gratz-Franks-Simon Papers, (McA MSS 011), McAllister Collection, Series 3, Box 3, Folder 128, LCP; Myer Hart, Easton, to Elias Boudinot, Jan. 20, 1778, SC 4639, AJA; Statement by Myer Hart about David Franks, March 19, 1778, Franks Family Papers, P-142, Box 1, Folder 8, AJHS.

months later, he paid twelve shillings, and within a few weeks he wrote that he had sufficient meat to supply the prisoners for only two weeks, “and then,” he told Franks, “I Do not know what Can be done for them.”⁵⁴³

Simon, who was reimbursed only periodically, constantly needed cash to pay his suppliers, and it was not always easy to send cash through a countryside now in turmoil.⁵⁴⁴ In April 1777, Simon acknowledged receiving a “Bundle of money p[er] Mr. Aaron Levy,” but it would “be of little service,” he told Franks’ clerk Patrick Rice, who was the person responsible for communicating with Simon and fulfilling his requests. “The [balance] due to me was almost £2000...I do Expect you[’l]l send me p[er] first safe opp[ortuni]ty the £700 and at Least a £1000 more as no bussiniss to be don[e] without mon[e]y at these times.” A few weeks later he received £500, which Franks gave to one of the Gratz brothers to deliver, but he was in constant need and requested more. Of course, part of the problem Franks faced was his effort to feed British loyalists and traitors in the midst of patriot territory. Trying to supply British

⁵⁴³ Joseph Simon, Lancaster, to David Franks, Jan. 13 and March 21, 1777; Gratz-Franks-Simon Papers, (McA MSS 011), McAllister Collection, Series 3, Box 3, Folder 129, LCP; Joseph Simon, Lancaster to Patrick Rice, Jan. 24, 1777 and May 23, 1777, Gratz-Franks-Simon Papers, (McA MSS 011), McAllister Collection, Series 3, Box 3, Folder 130, LCP; Levy Andrew Levy, Lancaster, to Patrick Rice, June 5, 1777 and Aug. 27, 1777, Gratz-Franks-Simon Papers, (McA MSS 011), McAllister Collection, Series 3, Box 3, Folder 128, LCP.

⁵⁴⁴ Joseph Simon, Lancaster, to David Franks, March 21, 1777; Joseph Simon, Lancaster, to David Franks, March 21, 1777, Gratz-Franks-Simon Papers, (McA MSS 011), McAllister Collection, Series 3, Box 3, Folder 129, LCP.

prisoners, who received a full allowance of beef and bread, and “upwards of 600 of the Hessians” who were free to work for pay but for whom Simon had to pay a weekly sum for their provisions, proved difficult, to say the least.⁵⁴⁵

In addition to these difficulties, Franks had to submit detailed invoices that complied with the directions of the British commissary general in New York. He was ordered to submit three receipts for each battalion or regiment “expressing the Corps in the Body, whether belonging to Gen[era]ls Losbirg Kniphausen or Rall” and without any “Erasurements to be either in the Writing or figures in the Margin,” and “To keep the Mens Receipts separate from the Women & Children’s -- To Draw the Receipts every two Months.” The number of prisoners changed daily and new groups often arrived without commanding officers who could control them or distribute the rations or provide the proper paperwork that Simon needed to prepare his own invoices.⁵⁴⁶ Like David Franks and his clerk Patrick Rice, Simon had to tap his network of associates to fulfill his duty. His nephew Levy Andrew Levy was his deputy. The two obtained salt from John Gibson in Philadelphia, for example, and

⁵⁴⁵ Joseph Simon, Lancaster, to Patrick Rice, April 1777, Gratz-Franks-Simon Papers, (McA MSS 011), McAllister Collection, Series 3, Box 3, Folder 130, LCP; Joseph Simon to David Franks, April 20, 1777, Gratz-Franks-Simon Papers, (McA MSS 011), McAllister Collection, Series 3, Box 3, Folder 129, LCP.

⁵⁴⁶ See addendum on letter from Joseph Simon to David Franks, Jan. 13, 1777, Gratz-Franks-Simon Papers, (McA MSS 011), McAllister Collection, Series 3, Box 3, Folder 129, LCP; Joseph Simon to Patrick Rice, Jan. 24, 1777, April 25, 1777, May 14, 1777, and May 19, 1777, Gratz-Franks-Simon Papers, (McA MSS 011), McAllister Collection, Series 3, Box 3, Folder 130, LCP.

other goods from local connection Ephraim Blaine and from Andrew Elliot in New York.⁵⁴⁷

While Franks and Simon called on the Gratzes to procure supplies for them during the war they were extremely busy with their own ventures, many of their exchanges in partnership with each other. They continued to procure goods -- rum, sugar, molasses, ginger, mustard, linen, wine, coffee, wampum, nails, tea, and Russia sheeting -- for customers in Carlisle, Shippinsburgh, Bedford, and Pittsburgh. Many of their customers paid them in skins and furs but they expended much energy chasing debts and attempting to get their hands on cash.⁵⁴⁸ One or the other traveled almost constantly in search of goods. In 1775 alone, for example, Barnard went to Pittsburgh

⁵⁴⁷ Levy Andrew Levy, Lancaster, to Patrick Rice, Jan. 27, 1777 and May 14, 1777, Gratz-Franks-Simon Papers, (McA MSS 011), McAllister Collection, Series 3, Box 3, Folder 128, LCP.; and Joseph Simon, Lancaster, to Patrick Rice, May 19, 1777, Gratz-Franks-Simon Papers, (McA MSS 011), McAllister Collection, Series 3, Box 3, Folder 130, LCP.

⁵⁴⁸ See for example, Michael Gratz to Barnard Gratz, Pittsburgh, Jan 1, 1775, Henry Joseph Collections, Barnard and Michael Gratz, Correspondence, MS 451, Box 1, AJA; Michael Gratz to Barnard Gratz, Pittsburgh, Jan 10, 1775, Henry Joseph Collections, Barnard and Michael Gratz, Correspondence, MS 451, Box 2, AJA; various invoices in Gratz-Franks-Simon Papers, (McA MSS 011), McAllister Collection, Series 1, Box 1, LCP; Joseph Simon to Michael Gratz, March 21, 1775, Gratz-Franks-Simon Papers, (McA MSS 011), McAllister Collection, Series 1, Box 1, Folder 48, LCP; Michael Gratz to Barnard Gratz, New York, April 14, 1775, Gratz-Franks-Simon Papers, (McA MSS 011), McAllister Collection, Series 1, Box 1, Folder 55, LCP; Edward Wares, Pittsburgh, to Barnard Gratz, April 17, 1774, Frank M. Etting Collection, Collection 0193, Gratz Correspondence 1695-1780, Box 67, HSP; John Irvin, Bush Creek, to Barnard and Michael Gratz, Frank M. Etting Collection, Collection 0193, Ohio Company Papers Vol. ii, Box 59. HSP; Robert Campbell, Pittsburgh, to Barnard Gratz, July 6, 1775, Frank M. Etting Collection, Collection 0193, Crogan-Gratz Papers, Vol. 1, Box 55, Folder 44, HSP.

at least three times, stopping in multiple towns.⁵⁴⁹ They tapped every connection possible to acquire goods, including David Franks who sent a load of “sundry silver ware” to Barnard in Pittsburgh in October 1775 and William Trent, who acquired quantities of Indian goods in Georgetown and sent them to Barnard in Pittsburgh in November 1775.⁵⁵⁰

Franks’ duties became even more complicated when in May 1777 Congress appointed Elias Boudinot as commissary general for prisoners and informed Franks he should report to Boudinot in addition to his British supervisors. Bills of exchange amounting to £600 sterling purchased from Franks were sent to New York “for the relief of the prisoners” but the British eventually returned the bills to Boudinot. In response, Congress curtailed Franks’ freedom in performing his duties; he was no longer permitted to negotiate bills for the supply of prisoners and instead had to use

⁵⁴⁹ Michael Gratz to Barnard Gratz, Pittsburgh, Jan. 1, 1775, Henry Joseph Collections, Barnard and Michael Gratz, Correspondence, MS 451, Box 2, AJA; Michael Gratz to Barnard Gratz, Pittsburgh, Jan. 10, 1775, Henry Joseph Collections, Barnard and Michael Gratz, Correspondence, MS 451, Box 1, AJA; Michael Gratz to Barnard Gratz, New York, April 14, 1775, Gratz-Franks-Simon Papers, (McA MSS 011), McAllister Collection, Series 1, Box 1, Folder 55, LCP; Michael Gratz to Barnard Gratz, Pittsburgh, May 30, 1775, Gratz-Franks-Simon Papers, (McA MSS 011), McAllister Collection, Series 1, Box 1, Folder 55, LCP; Robert Campbell, Pittsburgh, to Barnard Gratz, July 6, 1775, Frank M. Etting Collection, Collection 0193, Crogan-Gratz Papers, Vol. 1, Box 55, Folder 44, HSP; Barnard Gratz, Pittsburgh, to Michael Gratz, Nov. 14, 1775, Henry Joseph Collection, Barnard and Michael Gratz Correspondence, MS 451, Box 3, AJA.

⁵⁵⁰ Harrold E. Gillingham, “Indian Silver Ornaments,” in *PMHB*, Vol. 58, No. 2 (1934), 118-119; Barnard Gratz, Pittsburgh, to Michael Gratz, Nov. 14, 1775, Henry Joseph Collection, Barnard and Michael Gratz Correspondence, MS 451, Box 3, AJA.

specie and barter. In addition, the purchasing Commissary of the district in which prisoners were held would deliver rations and promissory receipts to the Deputy Commissary General directly.⁵⁵¹

The new regulations caused much concern among Frank's colleagues who were involved in providing supplies to the British prisoners. As soon as he was aware of them, Joseph Simon asked Elijah Etting to speak to "some of the gentlemen members of Congress to know if we may continue as usual." Simon's concern was partly because Franks still owed him thousands of pounds but he was also afraid of contravening the new rules.⁵⁵² His concerns were well founded because a few months later he received a letter from Horatio Gates, President of the Board of War, saying that Boudinot had made a charge against Simon as Deputy Commissary of British prisoners and demanding that he report to the board in York Town, Pennsylvania, to explain his conduct. The Board informed him that he was "blam'd for Rec[eivin]g Continental Money" from Franks rather than specie, forcing Simon to insist that Franks pay him specie or terminate their arrangement.⁵⁵³

Simon and the Gratzes' western associates from their Fort Pitt concern

⁵⁵¹ *Pennsylvania Packet*, Jan. 28, 1778.

⁵⁵² Joseph Simon, Lancaster, to Elijah Etting, York town, Jan. 29, 1778, in Byars, *B & M Gratz*, 168.

⁵⁵³ Joseph Simon to David Franks, April 9 and May 12, 1778, Gratz-Franks-Simon Papers, (McA MSS 011), McAllister Collection, Series 3, Box 3, Folder 129, LCP.

consisted of a large number of Virginians, including men empowered to make decisions. They supplied Virginia troops stationed in the Ohio Valley. Michael Gratz extended a loan of £10,000 to Virginia's delegates in the Continental Congress. They also sold goods to individual soldiers and officers, some of whom paid the Gratzes in tobacco and sold goods on the Gratzes' behalf in Fredericksburg, Virginia.⁵⁵⁴ Simon and his partner William Henry sold rifles to The Council of Safety for £6:10 each. He had a stock of one hundred and twenty rifles and was looking to expand his clientele. "Perhaps the Virg[ini]a Deligates will buy my Rifles," he suggested to Barnard Gratz, who was still serving as his agent and partner in some ventures.⁵⁵⁵

It was during these years that the Gratzes added Isaac Moses to their circle of trusted colleagues. Moses had learned the ropes in the preceding decades from his uncle the New York merchant Hayman Levy, also a Gratz colleague. Moses, like many other New York Jews, fled to Philadelphia during the revolutionary war and began doing business with the Gratzes and Joseph Simon. He procured goods for them

⁵⁵⁴ Michael Gratz, Philadelphia to Barnard Gratz, New York, August 5, 1774, Edwin Wolf Collection of American Jewish Historical Documents (#LCP.in.HSP231), Box 3, Folder 2, HSP; Michael Gratz to Barnard Gratz, April 9, 1776, Henry Joseph Collection, Barnard and Michael Gratz Correspondence, MS 451, Box 1, AJA; James Hunter, Fredricksburgh, to Michael Gratz, June 24, 1776, Frank M. Etting Collection, Collection 0193, Gratz Correspondence 1695-1780, Box 67, HSP; Friedenwald, "Jews in the Journal of the Continental Congress"; Byars, *B & M Gratz*, 19; Fish, *Barnard and Michael Gratz*, 100, 116, 118, 135-140.

⁵⁵⁵ Joseph Simon, Lancaster, to Barnard Gratz, April 4, 1777, Gratz-Franks-Simon Papers, (McA MSS 011), McAllister Collection, Series 1, Box 1, Folder 47, LCP.

in their endless search for supplies for the prisoners for David Franks, and for other customers. They invested together in cargoes of goods directed to the West Indies, at great risk given the conditions and the fact that they were either unable to, or chose not to, insure the cargoes. But as Moses told them, “a fortune may be made,” even if “also one lost.”⁵⁵⁶

The Gratzes became increasingly oriented toward Virginia as their list of colleagues from there grew. They sold a large load of fabrics to John Young and Adam Faulk of Fredericksburgh in early 1776.⁵⁵⁷ As army regiments arrived, they received orders for goods from colleagues such as John Finlay in Alexandria. Michael began making frequent trips to Virginia from early 1776 and he invested in several vessels with Virginia associates that had been seized from the British and were auctioned off to Americans. With Henry Mitchell he purchased two sloops, for example, and he invested with signer Robert Morris in a brigantine.⁵⁵⁸

⁵⁵⁶ Joseph Simon to David Franks, Aug. 22, 1778, Gratz-Franks-Simon Papers, (McA MSS 011), McAllister Collection, Series 3, Box 3, Folder 129, LCP; Isaac Moses, Philadelphia, to Michael Gratz, Dec. 8, 1778, Michael Gratz, Lancaster to Isaac Moses, Dec. 18, 1778; Isaac Moses, Philadelphia, to Michael Gratz, Lancaster, Feb. 7 and Feb. 18, 1779, Gratz Family Papers, Mss.Ms.Coll. 72, Series I, APS.

⁵⁵⁷ Agreement between Michael Gratz, John Young, and Adam Faulk, Feb. 13, 1776, Frank M. Etting Collection, Collection 0193, Crogan-Gratz Papers, Vol. 1, Box 55, Folders 48, HSP.

⁵⁵⁸ Michael Gratz, Fredericksburg, to William Trent, March 14, 1776, Gratz Family Papers, Mss.Ms.Coll. 72, Series I, APS; John Finlay, Alexandria, to Michael Gratz, April 8, 1776, Gratz-Franks-Simon Papers, (McA MSS 011), McAllister Collection, Series 1, Box 1, Folder 16, LCP; Fish, *Barnard and Michael Gratz*, 149-153;

While the war proffered excellent opportunities on Simon and the Gratzes' businesses, it had a deleterious effect on Franks concerns. Boudinot and the Board of War also began to look into the treatment of prisoners on both sides. Unlike the Continental soldiers in the care of the British, Myer Hart, Franks' agent in Easton, testified that he had "seen nothing like Cruelty exercised towards them nor heard of any Insult offered to them. On the contrary," he declared that he had only "observed a care of attention have been paid to their want, and that the commissary & Gaol Keeper have behaved to them civilly and with humanity."⁵⁵⁹ Whether true or not, this praise was set beside faltering payments of suppliers' debts. Scant evidence suggests a line of credit between David Franks and Nesbitt, Drummond, and Moses Franks in London. In April 1778 John Robinson acquainted Henry Clinton that the King had renewed Nesbitt, Drummond, and Franks' contract to supply the troops and that they would be providing provisions for 24 000 men in American for a year. In October that year he informed Clinton that Nesbitt, Drummond, and Franks had requested payment of £9892 "for provisions supplied to the English prisoners in North America," and that unless the treasury could "give then some relief therein, they must protest the Bill drawn upon them for this service." The treasury had agreed to pay only £8000 and

Alexander Abrahams, Philadelphia, to Michael Gratz, Fredericksburg, Sept. 2, 1776, Frank M. Etting Collection, Collection 0193, Gratz Correspondence 1695-1780, Box 67, HSP.

⁵⁵⁹ Declaration by Myer Hart, March 19, 1778, Franks Family Papers, P-142, Box 1, Folder 8, AJHS.

Robinson advised Clinton to “take care that in the settling this Account pursuant to the former Orders of this Board Credit be taken for this sum of £8000 as well as for the several sums of £4523.2.6, £10,000 and £1261.16.9 before advanced to them on the Like Account.”⁵⁶⁰

David Franks was at least minimally involved in this British line of credit to supply British prisoners. Two sets of bills of exchange for £300 sterling each from David Franks to Nesbitt, Drummond, and Franks in favor of Tench Coxe survive.⁵⁶¹ Indeed, if his position supplying the British prisoners did not put him under any suspicion within America, Franks’ close connections with family and colleagues in London and local loyalists such as Tench Coxe must have. Then, in October, a letter that David Franks wrote to his brother Moses, which he attempted to send via his wife’s cousin, Captain Thomas Moore in the regiment commanded by Franks’ brother-in-law General Oliver DeLancey, was intercepted. Congress announced that

the contents of the...letter manifest a disposition and intentions inimical to the safety and liberty of the United States; and that Mr. Franks, having endeavoured to transmit this letter, by stealth, within the British lines, has abused the confidence reposed in him by Congress to exercise within the jurisdiction of these States, the office of Commissary to the British Prisoners.

⁵⁶⁰ John Robinson, Whitehall, to Henry Clinton, April 30, and Oct. 9, 1778, SC 10225, AJA.

⁵⁶¹ Two sets of bills of exchange for £300 sterling each from David Franks to Nesbitt, Drummond, and Franks in favor of Tench Coxe, May 28, 1778, David Franks Legal Documents and Correspondence, 1744-1778 SC 3643, AJA.

Franks was promptly arrested and prohibited from supplying the British prisoners.⁵⁶²

The arrest left Franks' agents not knowing whether to continue with their responsibilities. Franks immediately notified Joseph Simon that he should no longer issue provisions after November 10th, the date on which Franks' duties would terminate. Simon advised the patriot Board of War about the number of prisoners in his care and asked to replace Franks.⁵⁶³ Levy Andrew Levy, who served as Simon's deputy, was in Fort Frederick at the time of Franks' arrest and received no orders to stop providing provisions until about a week after Franks' termination. His error evidently caused further problems for Franks and Simon and cast his own reputation in doubt. "[S]hould the affair be examin[e]d into," he told Franks' clerk Patrick Rice, "*be the Blame on me* I am ready to Clear up the Matter, the Publick are well acquainted with my sentiments respecting the present dispute, and assure you I should be very sorry to act aContrary part or give the Least Umbrage to Congress."⁵⁶⁴

Franks was charged with high treason but a grand jury acquitted him and he was released.⁵⁶⁵ In April he was arrested again and charged with a misdemeanor for

⁵⁶² *Pennsylvania Evening Post*, Oct. 21, 1778; *Pennsylvania Packet*, October 22, 1778.

⁵⁶³ Joseph Simon, Philadelphia, to the Board of War of the Continental Congress, Nov. 5, 1778, in Byars, *B & M Gratz*, 173.

⁵⁶⁴ Levy Andrew Levy, Lancaster, to Patrick Rice, Dec. 1, 1778, Pennsylvania Counties Misc. Records, Collection 488, Box 4, Folder 7, HSP.

⁵⁶⁵ *Pennsylvania Packet*, Dec. 12, 1778.

“giving intelligence to the enemy at New York.” While awaiting trial, Franks wrote to Congress that he “never meant or intended the least disaffection to the Public Cause of Americans.” He appealed to Congress for “a speedy discharge,” on account of the “distress of [his] Family” and the need to attend to his business.⁵⁶⁶ He was permitted to post bail of £5000 and Joseph Simon and General Cadwalader served as sureties, each submitting £2500. The jury acquitted him at his trial in April the following year.⁵⁶⁷

Franks was arrested once again in October 1780 and “with out the least form of Trial or enquiry, was sentenced to almost instant banishment.”⁵⁶⁸ In May 1782, after the war was over, he wrote to Tench Coxe and Andrew Hamilton, inclosing a power of attorney for them to act on his behalf “in Sales of Lands & everything else &c,” and a power of attorney from his son Moses. Expecting to need cash for relocation, he requested that Trent and Coxe sell land and to remit money to his brother Moses in London or to his brother Abraham Franks in Montreal. Still expecting that “some good may come...from Vandalia & Indianie lands...and allso some shares of Illinois & Wahaback lands,” he tried to sell his interest, as did his brother and sons.⁵⁶⁹ But

⁵⁶⁶ David Franks to the Continental Congress, Nov. 7, 1778, SC 3657 AJA.

⁵⁶⁷ *Pennsylvania Packet*, November 17, 1778, and April 29, 1779.

⁵⁶⁸ David Franks Loyalist Claims, SC 3653, AJA.

⁵⁶⁹ David Franks, New York, to Tench Coxe and Andrew Hamilton, May 10, 1782, David Franks SC 3644, AJA.

Franks' business was destroyed and his assets and affairs left in abeyance as he fled to England.

American independence and Franks' flight seemed to bring to an end what had been a valuable alliance for many of the people who constituted the early Jewish community in the region. But more Jews made Philadelphia their home during the war. Many members of New York's Jewish community fled British-occupied New York for Philadelphia. Some already had ties to Jews in Philadelphia and reinforced old ties or added to them. Jonas Phillips, for example, whose wife Rebecca had spent part of her childhood in the region when her mother married Israel Jacobs, opened up a vendue in Philadelphia and sold goods to many of the New York and Philadelphia Jews. Phillips previously had a few business interactions with the Gratzes but once he moved he became a central figure in their network. His customers included David Franks, Franks' clerk Patrick Rice, Levy Solomon, and the Gratzes' cousin Levy Marks. Phillips stayed in Philadelphia permanently but others, such as Hayman Levy, a notable New York merchant, and his nephew Isaac Moses, who began cooperating with the Gratzes soon after his arrival, as well as members of the extensive Myers family, reinforced their connections to Philadelphia merchants – Jews and non-Jews – before returning to New York at the war's end. But the links that connected many of them would become strong in the future.

David Franks was the Gratzes' and Simon's primary link to England during the course of their careers. Barnard Gratz tried to form sturdier bonds to London in 1769

but discovered that he had far better prospects in Philadelphia. They never articulated their allegiance during the war and, indeed, their economic interests probably pulled them in two directions. As speculators, they found independence brought promising future prospects without ties to the former empire. As merchants, however, a connection to Britain had been most productive and it would be difficult to re-establish close ties to their primary source of goods during the decade to come.⁵⁷⁰ While they had all imported from and exported to England and other British colonies, their future endeavors rooted them to North America. The Gratzes' profits during the war were largely book profits rather than direct payments; collecting payment on these ventures proved to be difficult with the ongoing shortage of cash, and they spent much of their time chasing debts after the Revolutionary war. But there was, at least, the prospect of recouping these debts if the United States survived the disconnected commercial Atlantic they now faced.⁵⁷¹

⁵⁷⁰ Doerflinger, *A Vigorous Spirit of Enterprise*, 199.

⁵⁷¹ As early as 1775, the Gratzes discussed their efforts to procure payment from the Virginia assembly for accounts. See Michael Gratz to Barnard Gratz, May 30, 1775, Gratz-Franks-Simon Papers, (McA MSS 011), McAllister Collection, Series 1, Box 1, Folder 55, LCP.

Chapter 4

BECOMING WHITE, BECOMING AMERICAN

In 1774, Illinois trader William Murray was in Philadelphia dealing with affairs relating to land grants. Eager to return to Kaskaskia, he complained to Barnard Gratz, who was out of town, that “[l]ittle, very little indeed has been done here to expedite my going home.” Murray was frustrated enough about delays and tie-ups and now there was an additional holdup. “[As] the Devil will have it,” he wrote, “I must be informed Forsooth that Moses was on the Top of a Mount upon a sacred expedition in the Month of May[.] Consequently his Followers must for a certain Number of Days cease to provide for their Familys.” Murray had been working closely with Michael Gratz, but now, much to Murray’s chagrin, Gratz refused to conduct business during the Jewish festival of *Shavu’ot*, or Pentecost. Perhaps Michael “may be promoted to such high Rank above,” he went on, “[t]hat he may think it beneath his dignity to associate with his Countryman.”⁵⁷²

Like Jacob and Abigail Franks, David Franks’ parents in New York, and like many other Jews living in a tolerant yet predominantly Protestant environment, the

⁵⁷² William Murray, Philadelphia, to Barnard Gratz, Johnstown, New York, May 16, 1774, Frank M. Etting Collection, Collection 0193, Ohio Company Papers Vol. 1, Box 58. HSP.

Gratzes inhabited two domains, a Jewish domain and a secular one, and they occasionally clashed. Michael Gratz's insistence on properly observing the Jewish holiday and Murray's griping to Barnard appears to be one of those situations. But the episode actually was benign. Murray and the Gratzes had known each other for several years during which time they had built a warm relationship. Michael Gratz knew that he could maintain his religious convictions and, at the same time, retain Murray's trust and respect. Murray demonstrated his confidence in them when in 1768 he gave Barnard Gratz power of attorney to handle his business. They often expressed interest in one another's families, sending compliments to the other's wives and children in letters, and Murray affectionately addressed Barnard as "dear Barney." Michael's religious observance inconvenienced Murray, but it did not perturb Murray that his colleagues were Jewish. In fact, Murray demonstrated his familiarity with their practices. He understood the significance of the holiday: that it marked Moses' receiving of the Law on Mount Sinai. He also informed Barnard that his family in Philadelphia were well, news he knew Michael "cannot on this Day nor tomorrow put so much in writing," because of the prohibition on writing during the holiday. Having griped about the delay, Murray then updated Barnard on proceedings in the "land affair" and sent his own and his wife's compliments.⁵⁷³

⁵⁷³ Michael Gratz to William Murray, July 7, 1768, and July 8, 1768, Michael Gratz Letter Book 1769-1772, Frank M. Etting Collection, Collection 0193, Flat File 193, HSP; Barnard and Michael Gratz to William Murray, Aug. 31, 1768, in Byars, *B & M Gratz*, 88; William Murray, Fort Chartres, to Barnard Gratz, June 28, 1769, Frank M. Etting Collection, Collection 0193, Gratz Correspondence 1695-1780, Box 67, HSP.

Once they had built up credit and established relationships with non-Jews, Jews' "separateness" or "otherness" diminished. The more the Gratzes and Simon and other members of their cohort interacted with non-Jews, the more their private/religious domain and their worldly domain intersected. They had learned through their own experience in America that the two could usually co-exist comfortably. As the episode with William Murray shows, contemporaries identified them as Jews, and rather than creating a cataclysm when one domain impinged upon the other, it seemed to clarify that while some of their practices were different, Jews were otherwise not too different than their gentile contemporaries.

Cultural differences between those Jews who were immigrants, like the Gratzes, and those who were American-born and acculturated, like the Frankses, also could be pronounced. David Franks had much in common with his non-Jewish peers of similar high status, and he lived close to the nexus of power in pre-revolutionary Philadelphia. Yet in spite of his economic ties to Jewish peers who were relative newcomers, the latter were not his social equals. To some extent, ties of Jewishness impelled him to assist them. Their bonds promoted trust and shared risks in their many business affairs. But the same bonds created ties of dependence stemming from newcomers' needs for access to goods and credit. The Franks' lucrative ventures with government contracts were an important vehicle for furthering many of his Jewish colleagues' economic interests, and their loyalty to David Franks was rewarded with opportunities in commerce and land speculation. Along the way, Jews monitored each other and often kept coreligionists at a distance.

At the same time, Jews' desire to build a religious community promoted cohesion. Those who wished to observe Jewish law had to rely on one another as they built an informal congregation. Growing numbers of Jews in Philadelphia made it easier to gather a quorum for prayer; and there were more individuals who knew how to perform certain rites such as circumcision and kosher slaughtering, which also facilitated observance. But larger numbers also complicated their relationships as their congregation strengthened. During the revolution, when refugees from New York boosted their community, altercations sometimes impeded their fellowship.

Jews' cultural and religious differences also likely seemed less pronounced because of the growing heterogeneous environment in Philadelphia and the wider British empire, which was home to other groups that were treated differently, as we saw in chapter two. Jews could accentuate the ways in which they resembled their "white" contemporaries in distinction to "others" such as Indians and black slaves. In subtle ways, they showed that they qualified to be loyal British subjects and then, later – for most of them, at least -- patriotic American citizens, with only occasional challenges from non-Jews. But as we saw in chapter two, Jews' own actions and ideas were not the sole determinants of their status and acceptance; contemporaries' many judgments contributed to their acceptance and, occasionally, threatened their security. What it meant to be Jewish in an important colonial port city was fluid. Frederick Cooper and Rogers Brubaker's multifaceted categories of identity, "identification and difference" and "commonality and connectedness," offer a framework for understanding this group's multilayered connections to one another and to their non-

Jewish peers and, likewise, their differences and the ways in which their cultural, economic, and even political practices shaped their social positions.⁵⁷⁴

By the end of the 1760s close to one hundred Jewish men inhabited Philadelphia and the surrounding region.⁵⁷⁵ Their numbers grew as sons of a few of the earliest settlers grew up and started families, and as some five and ten newcomers arrived each year.⁵⁷⁶ As we have seen, Jews' bonds facilitated cooperation and gave newcomers valuable opportunities to enter into trade. An association with other Jews – however tenuous – was critical in securing a position as a clerk, or for getting a consignment of goods to sell on commission. Some former newcomers established their businesses and gave yet other new arrivals opportunities, just as they had been given one. Myer Josephson of Reading illustrates the cycle well. Josephson worked as a clerk in Moses Heyman's store in Reading when he first arrived in the mid-1750s. Having gained experience and a connection to Philadelphia merchants, he opened his own store in 1758. In 1764 Josephson decided to take on his own clerk and he asked

⁵⁷⁴ Frederick Cooper and Rogers Brubaker, "Identity," in Frederick Cooper, *Colonialism in Question* (Berkeley, University of California Press, 2005), 62, 64, 71-6.

⁵⁷⁵ This number is based on information I gathered via surviving documents and it does not include women and children. See Appendix 2.

⁵⁷⁶ Most names only appear in occasional surviving sources and it is therefore impossible to track them, and even less is known about their wives and families.

Barnard Gratz to send him one of the “Jews who came to you.” It is unclear who those Jews were, but records show that some of them found their way to the area, and found work as servants, such as a female “Jewish servant” to whom Josephson referred and the young tailor the Gratzes’ cousin Solomon Henry sent “to be bound to [Levy] Marks as apprentice to stay with him for a year,” or such as Joseph Solomon, for whom Michael Gratz paid passage on the Brig *Dolphin* in 1770, and Philip Marks, a Dutch indentured servant who ran away from his master John Raser.⁵⁷⁷

Since Josephson’s prospective clerk would be unfamiliar with “business in the cities here,” Josephson told Gratz that wages would not be high but he intended to “give [the clerk] a store on half-profits” if he demonstrated good sense. Similarly, having been backed by Franks when he first arrived, Joseph Simon took on several newcomers in various capacities, including his nephew Levy Andrew Levy and Mordecai Moses Mordecai in a distillery. In 1764, Simon and Benjamin Nathan announced that they were opening a store in Heidelberg with funds that likely came

⁵⁷⁷ Myer Josephson, Reading to Barnard Gratz, January 1, 5534 [1764], Gratz-Sulzberger Papers, SC 4292, AJA; Barnard Gratz, London, to Michael Gratz, June 26, 1770, Gratz Family Papers, Mss.Ms.Coll. 72, Series I, APS; Michael Gratz promised to pay for the passage of Joseph Solomon on board the Brig *Dolphin*, see Michael Gratz bond, Sept 7, 1770, Gratz-Franks-Simon Papers, (McA MSS 011), McAllister Collection, Series 1, Box 2, Folder 86, LCP; *Pennsylvania Gazette*, March 29, 1775. According to Eric Goldstein, *Traders and Transports: The Jews of Colonial Maryland*, 27n, there is only evidence of a handful of Jews who came to the colonies as indentured servants. The above examples are not among the names that Goldstein cites. Whether these came as indentured servants or negotiated an agreement privately is unclear.

from Simon and labor from Nathan.⁵⁷⁸ Joseph Cohen, born in Westphalia, made his way to London in about 1764 and then to Philadelphia, where he secured a position with the Gratzes in about 1770.⁵⁷⁹ If a newcomer exhibited diligence and ambition he could be an additional node in a network, and someone who would help an established trader to expand. Both could benefit. Such mutually dependent relationships were critical to the network they were building and to the growth of the community.

Even while proposing his plan to Gratz for his prospective clerk, Josephson had a non-Jewish clerk who was working for him. His father had placed him with Josephson “to learn the business.” Josephson could “have him for nothing for years and [he] is a good Gentile,” he told Gratz, “have not yet made an agreement with him and is on trial here on his side and mine.” Yet Josephson was more inclined to install a coreligionist in another store earning a share of the profits. Perhaps this was because a Jewish newcomer rarely had the advantages that Josephson’s gentile clerk had: a father (“he is Isaac Lewer’s son”) who secured the position with Josephson for his son, and capital (he was “worth more than I, and perhaps £2000 and more”) with which to get started. Or perhaps he felt that Jews were more trustworthy because membership in the community they were building fostered greater accountability.

⁵⁷⁸ *Staatsbote*, No 108, 1764, in Brener, *Jews of Lancaster*, 14.

⁵⁷⁹ This information comes from biographical notes in the Cohen Family Papers, MS 223, AJA.

Still, not every newly arriving immigrant was lucky enough to get a position with a seasoned merchant, or even with a shopkeeper, or a consignment of goods to sell. Newcomers usually had no reputation to recommend them, and no connections that overlapped with the existing networks in Philadelphia. Without information about a person's integrity and industriousness any sponsor was taking a chance. The Frankses, the Gratzes, and Josephson knew that even a clerk or consignee could be a bad risk, and they turned some supplicants away. In 1763, Barnard Gratz received a letter from Zebi Hirsh bar Moses in London, who claimed to be a relative and who had resolved to go to Philadelphia because "here, unfortunately, to struggle for a livelihood among Jews is bad, and with my work it is like living from hand to mouth." He asked for information about "what goods sell there for the best prices." He emphasized that he did not intend to rely on Gratz's goodwill. Rather, he knew someone who had promised to give him £200 worth of goods on consignment. Moses claimed that his letter represented his second attempt to make contact and complained that Gratz had ignored his first. The first letter, if he wrote it, does not survive. It is possible that Gratz, unwilling or unable to help, disregarded it. In the letter that did survive, Moses attempted to shame Gratz for ignoring his earlier letter and reminded Gratz that they were cousins. He also emphasized that he was not asking for monetary help, only information. "If I had tried this with a stranger I should have received the information. I don't beg for anything nor that you present me with anything."⁵⁸⁰

⁵⁸⁰ Zebi Hirsch bar Moses, London, to Barnard Gratz, Adar 19, 5523 [March 4,

A few years later, when Barnard Gratz was in London, another young man claiming to be a relative approached him about going to America. Gratz rejected his overtures. “[A]s I Don’t know who he is I told him not [to] Go as I Do not know what he Could Do there,” he informed Michael. “I Gave him a Guinia & told him he must try what he Can Do here.”⁵⁸¹ Fortune-seekers believed that kinship imposed a greater obligation on those from whom they sought help. But benefactors did not automatically trust one another, claims of kinship notwithstanding. Barnard’s wariness can be explained, perhaps, by the fact that penniless migrants constantly arrived in every Atlantic community and often became a burden to the resident community. A year before Barnard was approached in London, “Jacob Musqueto, an object of Charity,” arrived in New York from St. Eustatius and threw “himself on the Mercy of the *Sedaka* [charity fund], Imploring Some Assistance.” The board of New York’s synagogue *Shearit Israel* resolved to pay for his board while in New York, but to hastily send him to Philadelphia en route to Barbados and to “write a letter to Mr. Michael Gratz...Requesting he could Collect Sufficient among the Yahudim [Jews] at Phila[delphia] as would defray the Expen[se] of the Same.”⁵⁸²

The Gratzes also were aware that throngs of poor Ashkenazi Jews made their

1763], Gratz-Sulzberger Papers, SC 4292, AJA.

⁵⁸¹ Barnard Gratz, London, to Michael Gratz, Aug. 10, 1769, Gratz Family Papers, Mss.Ms.Coll. 72, Series I, APS.

⁵⁸² May 16, 1768 entry, “Minute Book of the Congregation Shearith Israel,” 99.

way to London during these years, crowding into Jewish neighborhoods and relying on the *Great Synagogue* for support. Many of them made a living as peddlers and a significant number of them were convicted of crimes and sent to the colonies as convicts; more than one hundred Jews arrived in Maryland as convicts between 1718 and 1775, with the majority of them arriving after 1760.⁵⁸³ Others may have scraped together money for passage themselves. Most of them disappeared from the record but a few featured in runaway advertisements in Philadelphia newspapers. In 1764, for example, Michael Isaac, who “is supposed to be a Jew,” and “who pretends to be a Captain in the Fortieth Regiment of Foot...defrauded John Bulman...of 56 Dozen Stockings, amounting to One hundred and Thirty-three Pounds Sixteen Shillings, and served some others in the same Manner.”⁵⁸⁴ In 1771, a reward was offered for the apprehension of two convict servants who ran from Baltimore County together. One of them, Abraham Peters, the advertisement noted, “says he is a Jew.”⁵⁸⁵ A few months later, “Israel Philips, a Jew,” escaped the constable charged with putting him in jail, having been caught with stolen goods. The recidivist Philips was arrested and jailed several times, escaping more than once.⁵⁸⁶ In 1772, Isaac Jacobs and Emanuel Lyon,

⁵⁸³ Goldstein, *Traders and Transports*; Todd Endelman, *The Jews of Britain*, 45-6, 72.

⁵⁸⁴ *Pennsylvania Gazette*, Aug. 16, 1764.

⁵⁸⁵ *Pennsylvania Gazette*, Jan. 10, 1771.

⁵⁸⁶ *Pennsylvania Gazette*, Jan 9, 1772 and Nov. 27, 1779.

“Jew Pedlars” reportedly left Philadelphia with the intention, it was believed, to “defraud their creditors” and “one Solomon Levi, a Jew ran off a few months later without paying his debts.”⁵⁸⁷ In 1773, John Miller, who was “by religion a Jew,” ran away from a plantation and was thought to be heading to Philadelphia.⁵⁸⁸ In 1775, a three Pounds reward was offered for Philip Marks, who ran away from his master in Philadelphia.⁵⁸⁹

Fortunately for Gratz, the two men who claimed to be relatives had not yet reached American shores when they asked for help and it was easy for Gratz to deter them. But others made contact when they arrived, including a well-dressed young man who showed up in Lancaster on a horse in 1771. He already had friends in Philadelphia including Joseph Samson, who provided him with a letter of introduction to Levy Andrew Levy. Samson did not explain his own relationship to the young man but asserted that the man was Levy’s relative, and he pressed Levy to “help him decently,” and to convince his uncle to help too. Joseph Simon “gives to strangers,” Samson demanded, and “[b]earer of this has preference over strangers.” The man, Samson claimed, had credentials as “a good craftsman, namely, in hairdressing and barbering and wig making. We hope he will earn his livelihood here with great honor

⁵⁸⁷ Four non-Jewish merchants offered a reward for their apprehension, *Pennsylvania Packet and General Advertiser*, July 27, 1772 and Dec. 14, 1772.

⁵⁸⁸ *Pennsylvania Gazette*, June 30, 1773.

⁵⁸⁹ *Pennsylvania Gazette*, March 29, 1775.

if he has something to start with.” Sampson vouched for the man, assuring Levy that he was “no gambler, nor is he a drunkard. He has a wife and two children in London.” Sampson claimed to have recently spent time with the Gratzes and he closed his letter by sending his regards to several members of Lancaster’s Jewish community including the two most senior members, Joseph Simon and Joseph Solomon.⁵⁹⁰ By invoking their names he was intimating his own integrity.

But Simon and Levy recognized the man as the mendicant who showed up in Lancaster a mere two weeks earlier when several Jews there pitied him and gave him money. “So we were surprised now to see him in such swell clothes,” Simon told the Gratzes. He confronted the rogue, who told them that “Master Abrahams in Philadelphia gave him the coat and camisole and Master Abraham Franks lent his cape, coat, boots and spurs...Lazarus Butcher’s son by name, gave him the hat, wig, shirt and stocking.” Some of his Jewish benefactors in Philadelphia signed surety for the horse he rode and “Wolf Shamas’ son, gave him money for his expenses.” Enraged, Simon told the man to “clear out” that evening, and even though Simon warned the inn-keeper Matthias Slough, his neighbor and partner in some ventures,

⁵⁹⁰ This letter stands out. Most correspondence among Jewish immigrants was in English and almost all of it, even if it was written in Yiddish, discussed business. Rather than requesting goods to sell and a clerkship, he requested support for the man in question and suggested that his supposed connection to Levy qualified him for assistance. See Joseph Samson, Philadelphia, Kislev 2, 5532 [Nov. 9, 1771], with translation, Henry Joseph Collection, Barnard and Michael Gratz Correspondence, MS 451, Box 2, AJA and Joseph Simon to Barnard and Michael Gratz, Kislev 6, 5532 [Nov. 13, 1771], Gratz-Sulzberger Papers, SC 4292, AJA.

Slough allowed the rogues to stay overnight. “[T]hey paid him for his goodness,” Simon reported, “[w]ith counterfeit money.”⁵⁹¹ This incident and the two episodes involving Gratz show that Jews did not always help fellow Jews. Jews did not trust everyone just because they were Jewish and they sometime rejected overtures after utilizing various measures to assess the potential for risk.

When Simon related the trickster episode to the Gratzes, he cautioned them not to be taken in by such types and to shun them “when they come to Philadelphia.” The letter-bearer “has friends enough in Philadelphia who helped him with clothes and money and a horse,” Simon wrote. “Why did they not keep him with them all the time? Why? Because like begets like,” he declared. Simon clearly disdained some of the other Jews living in Philadelphia. Perhaps some of them were the same men to whom Mathias Bush referred in 1769 while Barnard Gratz was in London. “[W]e are Plagued with a [parcel] New Jews the[y] have wrot[e] a foolish Ill Natured Paper ag[ai]nst the few old Jew [settlers]...Pray pr[e]vent what is in your power to Hinder any more of that sort to Come.”⁵⁹²

The Franks/Simon/Gratz network nurtured their relationship with one another and with other colleagues carefully, and they monitored them by sharing information about successes and failures. Network members did not merely trust each other just

⁵⁹¹ Joseph Simon, Lancaster to Barnard and Michael Gratz, 6 Kislev 5532 [Nov. 13, 1771], Gratz-Sulzberger Papers, SC 4292, AJA.

⁵⁹² Mathias Bush, Philadelphia to Barnard Gratz, London, Nov. 7, 1769, Etting Collection, Gratz Correspondence, HSP.

because they were coreligionists. While their commonalities gave them easier access to one another, they had to prove their good business sense, honesty, reliability, and industriousness. As Francesca Trivellato argues, “the equation of ethno-diasporic communities with trust gives the false impression that one (trust) was a byproduct of the other (community).”⁵⁹³ A merchant or trader could not let ethno-religious bonds or communal obligation cloud his judgment. Thus, when a newcomer named Abraham Segal wanted goods on commission from Michael Gratz, Nachman Ben-Moshe vouched for Segal and put up security on Segal’s behalf because Michael was not prepared to run the risk.⁵⁹⁴ Plenty of stories proved the Gratzes’ caution to be well founded, as when only a month after “Master Bailey” accompanied Joseph Samson’s ward to Lancaster, Bailey, who “is supposed to be a Jew,” ran off with two other men, having stolen a sorrel mare and a black pony from William Weston.⁵⁹⁵

Just as Jews did not automatically give and get trust from each other, neither were they always honest in their interactions. The Lancaster trickster and his friend “Master Bailey” were not the only scoundrels. In 1768, Moses Lazarus, one of Simon’s employees, boasted to another of Simon’s associates, Joseph Myers, that he had stolen some goods from a bundle that he was transporting from Philadelphia for

⁵⁹³ Trivellato, “Sephardic Merchants in the Early Modern Atlantic,” 102; on trust also see Haggerty, “*Merely for Money*”?, 66-96

⁵⁹⁴ Nachman Ben Moshe, Reading, to Michael Gratz 29 Av, 5524 [Aug. 27, 1764], Gratz-Sulzberger Papers, AJA.

⁵⁹⁵ *Pennsylvania Packet and General Advertiser*, Dec. 2, 1771.

Joseph Simon. Until two months earlier, Lazarus had been working for the Simon family teaching the children (presumably a Jewish education) and slaughtering and butchering meat for them. Subsequently, he evidently found employment transporting goods for his colleagues. Simon and Levy Andrew Levy checked the goods, “in hopes to find it a falsehood, but to our astonishment found it to be True, a great part of it taken out which he must of have done on his Return from Phil[adelphi]a,” Levy reported. “[I]s such a man worthy to be cal[le]d a Jew[? H]e should be excommunicated from our society.”⁵⁹⁶ There was no rabbinical authority to issue a formal excommunication, so Levy likely meant to shun Lazarus and spread word of his misdeeds to colleagues in other towns.

Similarly Manuel Josephson of New York told Michael Gratz about “a Young Rogue named Levy Marks.” Josephson recounted that he provided goods for Marks to sell on commission “out of meer Compassion.” Marks courted Josephson’s trust, taking a few items, returning to remit payment, and taking more goods. After returning a few times, he skipped town with goods valued at £40, and Josephson then asked his Philadelphia colleagues to be on the lookout: “[I]f you get from him my goods or the amo[un]t of them in money or Effects I will be satisfied.” He also cautioned that “[i]t can’t be in any shape meritorious to shew Lenity to such a Villain.”⁵⁹⁷ This illustrates

⁵⁹⁶ Levy Andrew Levy, Lancaster, to Michael Gratz, April 4, 1768, McAllister, HSP.

⁵⁹⁷ Manuel Josephson, New York, to Michael Gratz, July 17, 1771, McAllister Collections, HSP; Manuel Josephson, New York, to Michael Gratz, July 19, 1771,

one of the advantageous features of trade networks: they were “a public means of social communication and circulating judgment about the value of other members of communities.”⁵⁹⁸

Jews also used other means to regulate associates. They terminated joint ventures, withdrew support, and used legal institutions at their disposal in order to protect their own interests. Joseph Simon seems to have been involved in several such episodes. He sued his partner Benjamin Nathan in a Schaefferstown store in 1773. By 1774, as Nathan was planning to leave the area for New York, his carousing provoked his colleagues' wrath again. “He is a worthless[s] Raschall,” Levy Andrew Levy reported to the Gratzes, “I supos he intends soon to visit you on his way to N[ew] York I hope you[’ll] show him no Countinance.” In 1773 Myer Hart, one of the founders of Easton and one of the earliest members of the hinterlands community, complained to Barnard Gratz about Joseph Simon. Simon was charging too much interest on lands that Hart was purchasing and now was threatening to sue Hart. “[M]y god is their no humanity in the man[,] a man that pretend to be a good [Jew,]” he wrote to Gratz. A few months later, Levy Andrew Levy asked Gratz to let him know how much he had received from Hart on Simon's behalf so that he, Levy, could

Frank M. Etting Collection, Collection 0193, Crogan-Gratz Papers, Vol. 1, Box 55, Folder 26, HSP.

⁵⁹⁸ Craig Muldrew, *The Economy of Obligation*, 2.

acquaint Biddle, the lawyer pursuing Hart.⁵⁹⁹ But Hart also took action against wayward Jewish colleagues. In 1776, he lodged a complaint with the committee of public safety against Barnet Levy, who he wanted removed from his premises.⁶⁰⁰

Commercial failure was not the same thing as personal dishonesty. When a fellow Jew suffered a setback based on bad luck or commercial dislocations rather than dishonesty, his colleagues usually supported his recovery. In February 1764, the hapless Moses Mordecai, who already had financial difficulties a few years earlier, ran into further trouble when several creditors sued him with flimsy rationales. “I don[’]t like Moses Mordecai[’]s proceedings & wou[ld] have you send me his Bond & I will do what I can,” Joseph Simon wrote to Barnard Gratz. Simon added, “I hear Kepple has sued him for £10.” Myer Josephson also rallied to Mordecai’s side: “Have the intention to keep him out of jail till court opens,” he told Barnard Gratz. Josephson made it clear that Mordecai was no reprobate. “He has not much sense...I will treat him well because he is an honest man with no brains.” Nevertheless, Josephson lamented the prospect of Mordecai’s potential incarceration. “Since Jews live here no

⁵⁹⁹ Myer Hart, Easton, to Barnard Gratz, Dec. 19, 1773, Gratz-Franks-Simon Papers, (McA MSS 011), McAllister Collection, Series 1, Box 1, Folder 20, LCP; Levy Andrew Levy, Lancaster to Michael Gratz, May 28, 1774, in Byars, *B & M Gratz*, 141-142; Levy Andrew Levy, Lancaster to Michael Gratz, June 23, 1774, Gratz-Franks-Simon Papers, (McA MSS 011), McAllister Collection, Series 1, Box 1, Folder 29, LCP.

⁶⁰⁰ Hart, “Notes on Myer Hart and Other Jews,” 127-133.

Jew here has been in prison,” he told Gratz.⁶⁰¹ It is unclear how that situation resolved but in 1767 he was again in debt. This time, his brother-in-law Myer Hart purchased a property that Mordecai owned so that Mordecai could pay. Mordecai moved around from place to place, trying his luck but was rescued from near disaster in 1774, when Joseph Simon arrived in Pittsburgh to find Mordecai and his family “almost in a starving condition.” Joseph Simon funded their move to “East Town.”⁶⁰² While Mordecai was hopeless as a businessman, no one questioned his honesty. Nor did he jeopardize any of his colleagues’ livelihoods.

But Joseph Simon took an opposite approach to his nephew Levy Andrew Levy, who had been Simon’s right-hand-man for decades. Levy compromised his uncle’s interests -- or Simon believed he did -- causing the most striking schism among this cohort. Simon blamed Levy for losses in connection with the chaotic task of supplying the British prisoners for Franks and the strict requirement for submitting invoices. There were hints of disagreements in 1777, for example, when Levy asked David Franks’ clerk Patrick Rice to “wait on Mr John Gibson and Desire him to give

⁶⁰¹ Myer Josephson, Reading to Barnard Gratz, Sushan Purim 5524 [Feb 18, 1764], Gratz-Sulzberger Papers, SC 4292, AJA. There is some confusion due to the fact that there was both Moses Mordecai and Mordecai Moses Mordecai. The former, from Bonn, Germany, died in 1781 and was buried in Philadelphia. Mordecai Moses Mordecai, from Tels, Lithuania, died in 1809 and was buried in Baltimore. While some documents were specific, others refer to “Mr. Mordecai,” making it difficult to differentiate. See Stern, in “Two Jewish Functionaries.”

⁶⁰² Levy Andrew Levy to Michael Gratz, June 5, 1774, Gratz Family Papers, Mss.Ms.Coll. 72, Series I, APS.

you the Returns & Papers I left in his hands respecting the Salt that was delivered to the Prisoners Quarterd here last year.”⁶⁰³ Several months later, Levy told Rice that he would “be more particular” in the future, and that he would take care to “include the women & children to the [different] Regiments they belong,” and he excused himself for prior omissions. “[I]s not my fault, as my Uncle knows no advice at the time.”⁶⁰⁴ Then, he explained that he was at Fort Frederick when David Franks was arrested and knew nothing of the “resolve of Congress” to disallow Franks to supply the prisoners. He had seen no reports nor did he receive order to refrain from supplying the prisoners until almost a week past the termination date. At that point, Levy explained, “I immediately told the Com[missar]y of the Prisoners here [was] to take Charge of The Prisoners in providing for them.”⁶⁰⁵ Perhaps Simon had been unable to obtain payment for those various mistakes and unjustly blamed Levy. In any event, Levy was still digging his way out of debt at the decade’s end.⁶⁰⁶ In 1779, he began selling off land, probably to cover his debts, and he acknowledged Michael Gratz “for the many

⁶⁰³ Levy Andrew Levy, to Patrick Rice, Jan. 27, 1777, Gratz-Franks-Simon Papers, (McA MSS 011), McAllister Collection, Series 3, Box 3, Folder 128, LCP.

⁶⁰⁴ Levy Andrew Levy, to Patrick Rice, July 4, 1777, Gratz-Franks-Simon Papers, (McA MSS 011), McAllister Collection, Series 3, Box 3, Folder 128, LCP.

⁶⁰⁵ Levy Andrew Levy, to Patrick Rice, Dec 1 1778, Pennsylvania Counties Misc. Records Box 4 Folder 7, HSP.

⁶⁰⁶ Simon and [Aaron] Levy, Lancaster, to Barnard Gratz, Dec. 20, 1780, Gratz Family Papers, Mss.Ms.Coll. 72, Series I, APS; Isabella H. Rosenbach and Abraham S. Rosenbach, “Aaron Levy,” PAJHS, Vol. 2.

favours & obligations [he was] still Indebted.”⁶⁰⁷ In May 1784, Levy acknowledged his rupture with his uncle; he had made an effort to “speake to [his] uncle respecting [his] present distressed situation,” but, he predicted, “it will avail nought[,] for I expect no assistance, or release by him...perhaps I have diminished his Estate.” Levy pondered the nature of their past relationship and came to the realization that his loyalty to Simon earned him no regard now in his time of need:

You as well as Thousands know my attachment to him and his family and often neglected a fair opp[ortuni]ty and many good offers but did not, like others, study my own int[eres]t, however its too late to repent of my past negligence, but yet do not repent my time and labour by serving him, and his family, I must compare my self to an Old Horse that had been serviceable and when worn out left to shift for himself and get what he can from the Publick.⁶⁰⁸

Had he been able to boorow money, Levy speculated, he might have been able to pay off his creditors, obtain goods to stock his shop, and get back on his feet, “but money is not to be Borrowed here.” Eventually, when it was clear that he could not resuscitate his business, Levy sold his house and furniture, and his family moved to Elizabethtown in Maryland. By October 1785, his two daughters were earning money doing “fine Work for the Inhabitants” and his wife had opened a mantua shop and a

⁶⁰⁷ Levy Andrew Levy, Lancaster, to Michael Gratz, Dec. 8, 1779 and Jan. 9, 1780, Gratz Family Papers, Mss.Ms.Coll. 72, Series I, APS

⁶⁰⁸ Levy Andrew Levy, Lancaster, to Michael Gratz, May 16, 1784, Gratz Family Papers, Mss.Ms.Coll. 72, Series I, APS.

sewing school.”⁶⁰⁹ For a long time, Simon and Levy’s kinship and mutual dependency had engendered trust. But when that trust broke down, their close association ended.

Levy knew that he would be able to support his family in more remote parts but he dreaded the prospect of not being in “a place where a Congregation of our Society are that I might bring up my Children as *yehudim* (Jews).” He worried about being in “a strange place,” with no other Jews and not having access to someone who could slaughter and butcher according to dictates of *kashrut*. “This place has been my first residence in America for more [than] 38 years,” he told Michael Gratz. He had seen the Jewish community grow from its infancy and finally, in Philadelphia at least, they had a synagogue. Now he would have to start life over.⁶¹⁰

Levy also lamented severing ties with intricately woven family networks in Philadelphia. In some cases, relatives followed one another in a chain migration, just as Levy followed Simon, and the Gratzes followed Jacob Henry and their cousins Levy and Henry Marks followed them.⁶¹¹ Jews also knit their families together

⁶⁰⁹ Levy Andrew Levy, Lancaster, to Michael Gratz, Oct. 27, 1785, Gratz Family Papers, Mss.Ms.Coll. 72, Series I, APS.

⁶¹⁰ Levy Andrew Levy, Lancaster, to Michael Gratz, May 16, 1784, Gratz Family Papers, Mss.Ms.Coll. 72, Series I, APS.

⁶¹¹ Levy Marks’ name first appears in a 1759 entry in Gratz Ledger, Frank M. Etting Collection, Collection 0193, HSP; Lipman Marks’ name appears in Myer Josephson, Reading, to Barnard Gratz, 2 Marheshvan, 5524 [Oct. 11, 1764], Henry Joseph Collection, Barnard and Michael Gratz Correspondence, MS 451, Box 2, AJA; and

through marriages. As we have seen, Joseph Simon and Mathias Bush of Philadelphia were connected to one another because of their respective marriages to cousins Rosa Bunn and Rebecca Myers-Cohen, and Barnard Gratz joined their extended family when his married Richea Myers-Cohen.⁶¹² It was at the time that Barnard Gratz married that Joseph Simon began using him as his agent in Philadelphia. Michael Gratz married Joseph Simon's daughter Miriam in 1769. Simon would not have corrupted his business affairs by including the Gratzes just because they were kin. Rather, he approved of these marriages because the Gratzes had proved themselves in business. These marriages in turn linked Simon and his nephew Levy Andrew Levy, the New York Myers-Cohen family, the Gratzes, and their cousin Solomon Henry in London. Marriages converged Jews' economic, social, and religious realms.⁶¹³

Many of the earliest settlers -- the Gratzes, Joseph Simon, Mathias Bush among others -- formed a tight-knit social group. Their affectionate greetings and messages to one another in letters fortified their camaraderie. From Curaçao in 1765, for example, Michael Gratz ended his letter to Barnard with his "best Comps to Mr and [M]rs Bush & family, Marks & family, Mr & Mrs, Hymans, Mr & Mrs Jacobs &

Henry Marks' name appears in Michael Gratz's 1765 will, Byars, B & M Gratz, 74-75.

⁶¹² Jacob Henry, New York, to Barnard Gratz, January 1, 1761, Gratz-Franks-Simon Papers, (McA MSS 011), McAllister Collection, Series 1, Box 1, Folder 22, LCP; Brener, *Jews of Lancaster*, 11; Fish, *Barnard and Michael Gratz*, 37-39.

⁶¹³ The Talmud, the oral law, dictates the nature of the relationship.

daughter.”⁶¹⁴ And when Barnard Gratz sailed to London in 1769, in his first letter home he sent his “[l]ove to Mr. Mrs. Bush & Children...Compts to Mr I Jacobs & familly & all the Jews in Philad[elphi]a.”⁶¹⁵ As they added Jewish colleagues in other locations, these men almost always expressed their mutual regard and included greetings to and from other Jews that they knew in common. Elias and Isaac Rodriguez Miranda, the Gratzes’ colleagues in Curaçao, wrote that “Mr. Penha & Spouse and all the family Sends their Comp[limen]ts not forget[t]ing Mr Bernards Daughter.”⁶¹⁶ Likewise, in a letter to Isaac Hart of Newport, Rhode Island, Michael Gratz sent greeting to the other Harts and his compliments to Miss Isaacs.⁶¹⁷

Even though they did not build the synagogue that Jacob Henry hoped for in 1761, Jews almost certainly gathered a *minyan* (quorum of 10) on a regular basis in Philadelphia and in some of the surrounding towns at a private home. It was only in 1771 that the community rented a building in Cherry Alley to be used as its first synagogue. They made arrangements to purchase their own Torah scroll, and Michael

⁶¹⁴ Michael Gratz, Curaçao, to Barnard Gratz, Aug. 29, 1765, Gratz Family Papers, Mss.Ms.Coll. 72, Series I, APS.

⁶¹⁵ Barnard Gratz, Devonshire, to Michael Gratz, Philadelphia, July 18, 1769, Gratz Family Papers, Mss.Ms.Coll. 72, Series I, APS.

⁶¹⁶ Elias and Isaac Rodriguez Miranda, Curaçao, to Barnard and Michael Gratz, Gratz-Franks-Simon Papers, (McA MSS 011), McAllister Collection, Series 1, Box 1, Folder 45, LCP.

⁶¹⁷ Michael Gratz to Isaac Hart, Dec. 20, 1768, Michael Gratz Letter Book 1769-1772, Frank M. Etting Collection, Collection 0193, Flat File 193, HSP.

and Barnard Gratz purchased prayer books via associates in London, and a *Yad*, a pointer to be used when reading from the Torah, and *Rimonim*, coronets for the Torah, from their colleague and friend in New York, the silversmith Myer Myers.⁶¹⁸ At that point, they also began collecting a fund to be used for charity and employing a *shochet* (ritual slaughterer) to serve the community.⁶¹⁹

Hardly any sources informing us about their lived religion survive but letters provide some insight into their efforts to observe.⁶²⁰ Many letters indicate that they stopped business during the Sabbath and holidays. In a quick report from St. Kitts en route to Curaçao in 1765, Michael Gratz updated Barnard about his undertakings.

⁶¹⁸ *Pennsylvanische Staatsbote*, July 30, 1771; Barnard Gratz, to Michael Samson, Oct. 15, 1771 and Barnard Gratz to Barnet Jacobs, Oct 15, 1771, Michael Gratz Letter Book 1769-1772, Frank M. Etting Collection, Collection 0193, Flat File 193, HSP; Myer Myers, New York, to Michael Gratz, January 26, 1772, Frank M. Etting Collection, Collection 0193, Gratz Correspondence 1695-1780, Box 67, HSP; Byars, *B & M Gratz*, 121; Fish, *Barnard and Michael Gratz*, 198; Wolf and Whiteman, *History of the Jews of Philadelphia*, 41, 58-9.

⁶¹⁹ Solomon Marache, Lancaster, to Barnard Gratz March 20, 1774, Gratz Family Papers, Mss.Ms.Coll. 72, Series I, APS; Agreement between Michael Gratz and Abraham and Ezekiel Levy, June 18, 1776, Gratz Family Papers, Series 1, APS; see also Wolf and Whiteman, *History of the Jews of Philadelphia*, 58.

⁶²⁰ Jonathan Sarna credits historian David Hall for the concept of “lived religion,” in David Hall, (ed.) *Lived Religion in America: Toward a History of Practice* (Princeton, NJ, Princeton University Press, 1997); see Jonathan Sarna, “Marking Time: Notes from the Arnold and Deanne Kaplan Collection of Early American Judaica on How Nineteenth- Century Americans Jews Lived Their Religion,” Arthur Kiron (ed.), *Constellations of Atlantic Jewish History, 1555-1890: The Arnold and Deanne Collection of Early American Judaica* (Philadelphia, University of Pennsylvania Libraries, 2014), 49.

“Being just *Shabbat* I can say no more,” he explained and hurriedly signed off. Barnard ended a 1770 letter in a similar way.⁶²¹ When David McClure, a missionary to the Delaware Indians, wanted to engage in business with Joseph Simon on a Saturday, Simon refused. McClure, however, could not do business the next day, being his own Sabbath. To accommodate McClure, Simon asked his non-Jewish neighbor to oversee the transaction for him.⁶²² Travel is also prohibited on the Sabbath but the length of time it took to get from place to place, delays, and unpredictable events sometimes made it impossible to observe this constraint. In April 1765, Michael Gratz informed his brother that he expected to be home on Friday or Saturday. No doubt he hoped to be home before the Sabbath but knew that a delay would require his travelling on the Sabbath.⁶²³ In 1773, Michael Gratz indicated that

⁶²¹ *Shabbat* is Hebrew for the Sabbath, and they always wrote the word in Hebrew. Michael Gratz, St Kitts to Barnard Gratz, July 12, 1765, Gratz-Franks-Simon Papers, (McA MSS 011), McAllister Collection, Series 1, Box 1, Folder 54, LCP; see also Barnard Gratz, London, to Michael Gratz, July 27, 1770, Gratz Family Papers, Mss.Ms.Coll. 72, Series I, APS.

⁶²² “Lancaster in 1772,” *Journal of the Lancaster County Historical Society*, No. 5 (1901), 108-109. Jonathan Sarna addresses the clash that often occurred between Jewish law and American life, see *American Judaism*, 23-24.

⁶²³ Michael Gratz, New York, to Barnard Gratz, April 22, 1765, Frank M. Etting Collection, Collection 0193, Gratz Correspondence 1695-1780, Box 67, HSP.

he had been expecting Barnard's arrival in Lancaster on *Shabbat*, which would have meant that he would have had to travel.⁶²⁴

Some Philadelphia Jews, most notably Myer Josephson, who usually wrote in Yiddish, dated their letters according to the Hebrew calendar. Allusions to specific festivals attest to their close attention to the calendar too and to their observance of a considerable number of holidays, including minor festivals. Writing on the eve of the Jewish New Year, Myer Josephson opened a letter to Michael Gratz with the traditional wishes, "May you and yours be inscribed and sealed at once for a good year." He informed Gratz that he would be "going to Lancaster for *Minyan* for *Yom Kippur*, God willing; if you could come thither, too, should be glad. We could use you as *parnass* [community administrator/leader.]" This also suggests that the distances and time it took to travel precluded regular services.⁶²⁵ Barnett Jacobs, the itinerant circumciser, also recorded dates alongside the Hebrew names of the infants he circumcised and their fathers in his record book. A few uncertainties and errors illustrate the difficulty of keeping track of the dates. One entry included the Hebrew month and year but omitted the date. Another entry recorded a date that, according to

⁶²⁴ Michael Gratz to Barnard Gratz, Jan. 11, 1773, Gratz-Franks-Simon Papers, (McA MSS 011), McAllister Collection, Series 1, Box 1, Folder 54, LCP.

⁶²⁵ Myer Josephson, Reading, to Barnard Gratz, Shushan Purim 5524 [Feb. 18, 1764], Gratz-Sulzberger Papers, SC 4292, AJA.

one historian, was incorrect.⁶²⁶ Nevertheless, his records show that he did he tried to keep track. In 1784, as he was preparing his departure for Elizabethtown, Levy Andrew Levy asked Gratz to procure a *luach* [calendar] for him for the upcoming year. This and a few other references to homemade calendars plus surviving calendars from a slightly later period suggest that individuals in this group acquired calendars from elsewhere or created their own, which would have involved “a combination of astronomical and mathematical science, along with cultural and religious interpretations.”⁶²⁷

Jews in the mid-Atlantic also often planned their travels around the calendar. In 1775, Barnard Gratz aimed to return from Pittsburgh in time to celebrate the high holy days at home even though he had not attended to all his duties there. “I shall be

⁶²⁶ Jacobs recorded the date as Thursday, 6th Ab, 5529. According to Malcolm Stern, Thursday was the 4th of Ab that year, corresponding to July 17, 1760, see “Two Jewish Functionaries in Colonial Pennsylvania,” 49.

⁶²⁷ Levy Andrew Levy, Lancaster, to Michael Gratz, Sept. 9, 1784, Gratz Family Papers, Mss.Ms.Coll. 72, Series I, APS. In an undated letter, Issachar Bernard referred to a calendar that he drew up for Barnard Gratz. He either kept track of the dates and drew up his own calendar or made a copy of one that he acquired. See Issachar Bernard to Barnard Gratz, Henry Joseph Collection, Barnard and Michael Gratz Correspondence, MS 451, Box 1, AJA; another example from 1778-1779 a handwritten *lu'ah* (Jewish calendar) compiled by Abraham Eleazer Cohen for the year 5539 in the Kaplan Collection of Early American Judaica, University of Pennsylvania Libraries. See Jonathan Sarna, “Marking Time,” 50. Quote in Elisheva Carlebach, *Palaces of Time: Jewish Calendar and Culture in Early Modern Europe* (Cambridge, MA, Belknap Press of Harvard University Press, 2011), 5.

obliged to go up again after *Rosh Hashanah*,” he told his brother.⁶²⁸ The next year, however, pressing business threatened to keep him in Pittsburgh and so he asked Michael to send his prayer books for *Rosh Hashanah* and *Succoth*. If there were other Jewish traders in the area, it is doubtful that there were ten of them, sufficient for a *minyan*.⁶²⁹ Michael Gratz also found himself away from home for the high holy days. He contented himself with Solomon Myers’ company “all the holydays” and hoped “the Good and Great being has written us all in the book of Life.”⁶³⁰

Refraining from work to observe a holiday was relatively easy compared to practices that required some expertise. To make observance of the dietary laws easier – even ensure it, perhaps -- New York’s synagogue employed a *shochet* and distributed meat to community members.⁶³¹ It was only in the early 1770s, Philadelphia’s congregation employed a *shochet*. Until then it seems that individuals had to take care of this themselves or else avoid meat or eat unkosher meat. No information is available about the solutions this cohort found until the 1760s, when there were Jews in the area with the requisite knowledge, enabling them to provide for

⁶²⁸ Barnard Gratz to Michael Gratz, Sept. 22, 1775, Gratz-Franks-Simon Papers, (McA MSS 011), McAllister Collection, Series 1, Box 1, Folder 55, LCP.

⁶²⁹ Michael Gratz, Williamsburg, to Barnard Gratz, Pittsburgh, Oct. 15, 1776, Gratz Family Papers, Mss.Ms.Coll. 72, Series I, APS.

⁶³⁰ Barnard Gratz, Pittsburgh, to Michael Gratz, Aug. 17, 1776, Gratz Family Papers, Mss.Ms.Coll. 72, Series I, APS.

⁶³¹ “Minute Books of Shearith Israel.”

themselves and their families. Myer Josephson was one of them. In 1764, he told the Gratzes that he had gone “hunting to kill some deer” and that he had sent them a portion. With the time it took to procure transportation and for the journey to Philadelphia, however, he was concerned that the Gratzes might not receive the meat within seventy-two hours. For the meat to be kosher it had to be washed and salted within that time. He also told them that he had sent the hindquarters, which, to be kosher, had yet to be deveined. This meant that one of the Gratzes knew how to perform the necessary butchering.⁶³² Benjamin Nathan owned a slaughtering knife, and Israel DeLieben brought a document with him from London certifying that he was competent to slaughter.⁶³³

In 1764 Isaac Adolphus of New York mentioned to Michael Gratz that he had received a letter from Mordecai Levy, the *shochet*, asking advice, and that he had

⁶³² Myer Josephson, Reading, to Barnard and Michael Gratz, Marcheshvan 11, 5525 [Nov. 6, 1764], Henry Joseph Collection, Barnard and Michael Gratz Correspondence, MS 451, Box 1, AJA.

⁶³³ When Joseph Simon seized Benjamin Nathan’s property for failure to pay rent, Simon left him his slaughtering knife: see Stern, “Two Jewish Functionaries,” 32. De Lieben certificate signed by Samuel Bar Isaac Keyser, 1774. AJHS. Sidney M. Fish, *Barnard and Michael Gratz*, 192-193, describes a controversy within the community regarding the credentials and qualifications of DeLieben. The matter was settled in his favor by Samuel of Halle, a Dutch Rabbi, who happened to be visiting the area at the time. Another certificate was issued to Solomon Etting of Philadelphia in 1782, see Mikveh Israel Archives, Congregation Mikveh Israel, Philadelphia, PA. Isaac Rivkind in “Early American Hebrew Documents,” *PAHS*, 34 (1937): 51-74, maintains that the certificate was issued by Barnard Gratz. The certificate was written in Hebrew and the individuals’ Hebrew names are used. Archival notes at Mikveh Israel state that Barnet Jacobs issued the certificate.

referred the question to the person who served as *shochet* in their community. It is unclear whether Levy was serving the community or whether he merely slaughtered animals for his own purpose. His training was likely minimal, however, prompting him to seek advice.⁶³⁴ Some of these individuals earned money serving other members of the community. In 1768, Levy Andrew Levy told Barnard Gratz that Moses Lazarus, the man then employed by Simon, was leaving, and he asked Gratz to find out if “that man who boarded at Moses Mordecai [could] be spared,” or someone else in Philadelphia or New York. His uncle, Levy told Gratz, “will allow him the Sallery of £20 pr year...to kill meat for us and to teach the Children.”⁶³⁵

Barnett Jacobs of Heidelberg, the shopkeeper and one-time partner of Joseph Simon, was as the community’s itinerant ritual circumciser. His business conflicts with his Jewish colleagues did not preclude his performing circumcision on the sons of their kin. Jacobs’ records offer insights into the complications of Jewish life during the period. He recorded having circumcised Lipman Marks’ son “for the second time” when he was thirteen weeks old. Jacobs kept no record of the first attempt, and it is thus likely that someone else attempted a circumcision unsuccessfully. Jacobs also circumcised Levy Andrew Levy’s son when he was already two years old, rather than

⁶³⁴ Isaac Adolphus, New York, to Michael Gratz, June 25, 1764, Gratz-Franks-Simon Papers, (McA MSS 011), McAllister Collection, Series 1, Box 1, Folder 1, LCP.

⁶³⁵ Levy Andrew Levy, Lancaster, to Michael Gratz, Feb. 23, 1768, in Wolf & Whiteman, *History of the Jews of Philadelphia*, 49; see also Joseph Simon, Lancaster, to Barnard Gratz, July 7, 1768, Gratz-Franks-Simon Papers, (McA MSS 011), McAllister Collection, Series 1, Box 1, Folder 47, LCP.

the prescribed eighth day. Levy spent a lot of time on the frontier, and his family must have been stationed in Pittsburgh, a place too far for Jacobs to travel.⁶³⁶ Jacobs circumcised only thirty-two boys between 1757 and 1783 in Philadelphia, Lancaster, Reading, Heidelberg, York, and Easton.⁶³⁷

By 1776 the community was growing sturdier, and religious practice and worship had become far more viable. Their numbers suddenly increased considerably as Jews fleeing from the British in New York during the Revolution augmented their numbers, as did Jews from Charleston, Savannah and Rhode Island.⁶³⁸ Accustomed to a formal congregation, these transplants applied pressure to articulate “fix’d rules Established by the whole body for its Government.” The community raised money to

⁶³⁶ Stern, “Two Jewish Functionaries.” Jacob Raphael Cohen, who lived in Canada and Pennsylvania, kept a record book of circumcisions, deaths and marriages from 1781. See Record Book of Jacob Raphael Cohen, Congregation Mikveh Israel, MS-552, AJA.

⁶³⁷ Record Book of Jacob Raphael Cohen, Congregation Mikveh Israel, MS-552, AJA.

⁶³⁸ I have collected the names of approximately one hundred men living in and around Philadelphia from 1736 until 1776. Some of them likely died or moved on, but there were probably others for whom there is no evidence. This number allows for some women and children although there is minimal information about them. Wolf and Whiteman, *History of the Jews in Philadelphia*, 53, number the community at one hundred people at this time; William Pencak also estimates that there were about one hundred Jews in Pennsylvania from the 1760’s until the 1790’s, except during the American Revolution. See “The Jews and Anti-Semitism in Early Pennsylvania,” *PMHB*, Vol. 126, No. 3 (2002), 366. Ira Rosenwaike estimated that there were 250 Jews in Philadelphia in 1790 based on his analysis of the census, see *On The Edge of Greatness*. Rosenwaike’s figure included a number of Jews who remained in Philadelphia after the Revolution.

purchase land in Cherry Street and consecrated their newly erected synagogue in September, 1782, in which, under the influence of New Yorkers, they adopted the Sephardic liturgy in spite of the fact that the colonial community was almost entirely Ashkenazi.⁶³⁹ They also instituted a *Ma'amad*, a governing body, which was granted power over congregational matters. They organized and regulated worship, and supervised other aspects of observance too. And they instituted an official system of review and discipline over episodes that related to religious observance, such as whether Jacob I. Cohen should be permitted to marry the widow of Moses Mordecai, a woman who was a convert to Judaism, and whether Moses Clava, who had married a non-Jew, could be buried in the Jewish cemetery. One reported another to the Board of Directors for religious transgressions, such as when Ezekial Levy shaved on the Sabbath and the Board summoned him for an interview.⁶⁴⁰

The new system led to friction and disagreements. Prior to the arrival of a large percentage of what now comprised the congregation, the Jews in the area had to improvise and decide for themselves what was and what was not acceptable. They reacted to transgressions in business, sharing the information, and cutting offenders

⁶³⁹ Minute Book of Mikveh Israel, Mikveh Israel Archives, and copy in AJA; Marcus, *Early American Jewry*, Vol. 2, 128. Sabato Morais, "Mickve Israel Congregation of Philadelphia, PAJHS, Vol. 1 (1893), 13-24; Wolf and Whiteman, *History of the Jews of Philadelphia*, 114-118.

⁶⁴⁰ Mikveh Israel Congregation to Rabbi Saul Lowenstamm, Amsterdam, March 20, 1785 in Stern, "Two Jewish Functionaries," 41-46; Morais, "Mickve Israel Congregation of Philadelphia," 13-24.

out of the commercial circles but they did not police one another's religious lives. Dominated by transplants from New York, the new *Ma'amad* sought to create a more coherent community and to dictate individuals' behavior. One object of an inquiry was Mordecai Moses Mordecai who had always been considered to be the most knowledgeable member of the community on religious matters. Mordecai's first infraction involved his niece, who married a gentile "before a pastor according to their rite." The young woman's father, Myer Hart of Easton, cut ties to his daughter, and Mordecai, whose wife was the sister of Hart's wife, went to Easton to broker a reconciliation. Following Mordecai's intervention, Hart welcomed his daughter back and developed an affectionate relationship with her husband. Rumors circulated that Mordecai "secretly performed a Jewish marriage rite," which would have been problematic since according to Jewish law, a Jewish marriage involved two Jews and conversion to Judaism was a long and complicated process. Mordecai and the Hart family flatly denied the allegation. Some time later, however, someone who claimed to be a witness reported Mordecai to the president and two other members of the congregation. Baer Levy, a Jewish resident of Easton told the men that he served as witness to a Jewish wedding ceremony performed by Mordecai. The *ma'amad* summoned Mordecai who denied the accusation.⁶⁴¹

Affronted and indignant, Mordecai wrote to Barnard Gratz, his long-time friend

⁶⁴¹ Mikveh Israel, Philadelphia to Rabbi Saul [Lowenstamm] of the Ashkenazic Community of Amsterdam, 9 Nisan 5545 [March 20, 1785], in Stern, "Two Jewish Functionaries," 41-43.

and vice president of the synagogue, offering some commentary on the dispute. To him, the problem was not in his actions. “God, who knows all secrets and tests the heart, knows where guilt and innocence lie,” Mordecai defended himself, “God forbid that I do such a thing that may never be done in Israel.” Rather, from his perspective, it was his accusers’ actions and the procedure they used that were problematic. “The men who took the deposition of [Levy] did so illegally and in complete disregard of Jewish practice,” he wrote, because “the taking of a deposition was to be in a court of three according to [Jewish] law, and they must be a court of experts in matters of marriage; but those three men are neither experts in marriage law nor in any rabbinic law.” Mordecai raised other problems with what had taken place. First, “a deposition is only taken when the plaintiff and the defendant are not in the same locality.” Mordecai was in Philadelphia when the three men questioned Levy, he argued, and should have been given the opportunity to face his accuser. Second, “one witness alone is not acceptable in an important matter like this.”⁶⁴²

Mordecai’s letter revealed his dissatisfaction with the changes that had taken place since the influx of Jews from other colonies and their mode of governing the congregation. He was the son of Rabbi Moses of Tels, Lithuania, a center of Jewish learning at the time, and he no doubt was well versed in Jewish law, which he aimed to show in his letter. His judges, he claimed, were not. Unlike in Europe where rabbis

⁶⁴² Mordecai Moses Mordecai to Barnard Gratz, May 16, 1784, in Stern, “Two Jewish Functionaries,” 43-45.

dominated the congregation, in America the wealthiest members sat on the board and governed the community. Prior to the arrival of Jews from other cities during the Revolution, the community had not formed a *Ma'amad*. The wealthiest member of the community, the most revered because of his social and economic position, and therefore the person with most authority among them, was the secular-leaning David Franks.

During the preceding years, in spite of repeated business losses, Mordecai's associates had never questioned his integrity; his Philadelphia friends had always been sympathetic to the "noble and scholarly Mr. Mordecai," who they regarded as knowledgeable in religious matters.⁶⁴³ Mordecai used his letter to show his superior knowledge of Jewish law and at the same time to deride the men who had taken control of the community. He cited verses from the Torah and Talmud in his defense and in order to accuse the judges of wrongdoing. Rather than bringing the accusation to Mordecai immediately, he wryly noted that they "properly observed the rabbinic dictum: "when the ox is fallen, sharpen the knife," because I myself was sick all winter, and now my wife is sick and my household is in a very precarious condition." They were unfeeling and unworthy leaders. "If they took it upon themselves to investigate things as leaders of the congregation and to act straightforwardly according

⁶⁴³ Myer Josephson, reading to Barnard and Michael Gratz, Feb, 21, 1762, Henry Joseph Collection, Barnard and Michael Gratz Correspondence, MS 451, Box 1, AJA; Myer Josephson to Barnard and Michael Gratz, Feb. 18, 1764, Gratz-Sulzberger Papers, SC 4292, AJA; Levy Andrew Levy, Lancaster to Michael Gratz, June 5, 1774, Gratz Family Papers, Mss.Ms.Coll. 72, Series I, APS.

to the Torah of Moses, why did they forget what the Torah said: ‘That thy brother may live with thee,’” he asked. In comparison, the non-Jewish charities had sought to help poor and destitute during the course of the preceding winter. “It pains me greatly to think that the Jewish characteristics of kindness and charity have been turned into cruelty and hatred without cause.” Referring to the fact that they had taken a deposition under questionable circumstances, he questioned the *Ma’amad*’s authority to do so. “In the by-laws of our congregation there is no mention of such a law; neither can it be found in the laws of our Torah that a written deposition is accepted when the defendant is available.” Revealing his distaste for the Sephardic culture that had recently been adopted in the community, he suggested that his judges “brought this practice from Spain and Portugal, and that they are acting according to the practice of the Inquisition in hearing witnesses in secret.”⁶⁴⁴

The matter might have blown over but Mordecai upset the new leadership once again, prompting them to seek advice from Rabbi Saul Lowenstamm of the Ashkenazi community of Amsterdam. The death of Benjamin Moses Clava, one of the earliest settlers in the area, triggered a new conflict. The board summoned a “religious court,” which decided Clava would not receive the customary ritual cleansing and burial and that he could only be buried in a corner of the cemetery because he had married a Christian. The representatives also ruled that anyone caught “render[ing] any service

⁶⁴⁴ Mordecai Moses Mordecai to Barnard Gratz, May 16, 1784, in Stern, “Two Jewish Functionaries,” 43-44.

to the dead man shall be excluded from all religious functions until he submit to the congregation and accept whatever punishment be imposed on him.” The president of the congregation, however, found several “irreverent and irresponsible” people attending the body of the deceased, including Mordecai who “paid no attention to his words, and on the contrary quoted laws against him, and they washed the body and clothed it in shrouds,” affording him the dignity of a proper Jewish burial.

Not knowing how to act in the matter, the men who wrote the letter to Lowenstamm explained that:

the matter touches the very roots of our faith, particularly in this country where each acts according to his own desire....[M]any marry Gentile women,” they complained, and “completely irreligious people profane the name of God publicly... The congregation has no power to discipline or punish anyone except for the minor punishment of excluding them from the privileges of the synagogue... Therefore the duty and the need are great to make an impression on the public in a matter where the congregation has jurisdiction, and to close the breach as much as possible.⁶⁴⁵

There is no record of any follow-up, but Mordecai soon left the region for Virginia where he was one of the founders of Richmond’s first synagogue.⁶⁴⁶

Most Americans never actually encountered Jews during the prerevolutionary and revolutionary years, but those who did often identified them as Jews. A runaway

⁶⁴⁵ Mikveh Israel, Philadelphia to Rabbi Saul [Lowenstamm] of the Ashkenazic Community of Amsterdam, 9 Nisan 5545 [March 20, 1785], in Stern, “Two Jewish Functionaries,” 41-43.

⁶⁴⁶ Malcolm Stern, “Two Jewish Functionaries,” 46.

advertisement for Michael Isaac, alias Michael Isaac Jones, noted he was “between 30 and 40 Years of Age, short, and well set, has thick Lips, Pock-pitted, and has black Hair, tied behind.” The advertisement described the clothes Isaac wore and noted that “[h]e is supposed to be a Jew.”⁶⁴⁷ Bailey, the con man in Lancaster, was described as “five feet ten inches high, swarthy complexion; had on a brown coat and jacket, black breeches, booted and spurred, and a dark curl’d wig,” and was also “supposed to be a Jew.”⁶⁴⁸ Abraham Peters who was “about 24 or 25 years of age, about 5 feet 9 inches high: Had on ... a fearnought jacket, country cloth breeches, ozenbrigs shirt, and says he is a Jew” and, like Isaac and Bailey, had a swarthy complexion.⁶⁴⁹

Both David Franks’ father Jacob and Michael Gratz, for example, steadfastly refused to let business interfere with observance and therefore tipped off colleagues that they were Jews. But it is unclear how advertizers knew that the individuals in the runaway advertisements above knew that their subjects were Jews. At face value it would seem that their “swarthy complexions” might have been the identifying factor. After all, it was one of the features, together with dark hair and thick lips, that were sometimes associated with Jewishness. But Isaac Jacobs, another runaway identified as a Jew had a “fair complexion,” and Emanuel Lyon was not described as having a swarthy complexion; and other notices described “English convict servant men,”

⁶⁴⁷ *Pennsylvania Gazette*, Aug. 16, 1764.

⁶⁴⁸ *Pennsylvania Packet*, Dec. 2, 1771.

⁶⁴⁹ *Pennsylvania Gazette*, Jan 10, 1771.

“Irish servant boys,” and “Dutch servants,” many of whom, like Jews, were decried as having swarthy or ruddy complexions, dark hair, and thick lips. Emanuel Lyon was evidently “well versed in the Hebrew Tongue,” a feature that may have helped contemporaries to identify him even if plenty learned Christians studied the language too.⁶⁵⁰ Some Jews were also assigned dual ethnic national descriptors that indicate a certain blurring of identity and, perhaps, contemporary confusion over Jews’ place in their host nations.⁶⁵¹ Thus it remains unclear how contemporaries knew that certain people were Jews, and what it actually meant to them. When contemporaries referred to people as Jews they were not talking exclusively about the fact that they observed their religion, but, rather, “ethnicity” more broadly. At the same time, “Jewishness” was not the one and only feature according to which Jews defined themselves. Similarly, most contemporaries who knew Jews realized that their Jewishness was but one aspect of who they were.

Robert Johnstone, who lost out on a good business opportunity when Michael Gratz purchased the sloop *Olive*, knew that Gratz was a Jew, and he turned to prejudice to explain the event. The vessel, hauled in by privateers at the onset of the Revolution, had been condemned and the sale of the ship ordered by the admiralty court. Half of the proceeds were to be paid to part owner Leighburne, and Johnstone

⁶⁵⁰ *Pennsylvania Packet*, July 27, 1772 and Dec. 14, 1772. Many advertisements from the period offered Hebrew books, Hebrew lessons and translations from Hebrew.

⁶⁵¹ *Pennsylvania Gazette*, March 29, 1775.

subsequently came forward claiming to have previously bought half the sloop from the owner and believed that he had the right to purchase the other half. Gratz's agent reported that Johnstone "complain[ed] that he had no Notice of the sale at Frederick[s]b[ur]g last Tuesday, bluster much about it, says it is illegal, talks of selling it aside & says the Commissioners prefer Jews & Turks to him." While he reported the comment, Gratz's agent seemed unperturbed by the man's bigotry; and he evidently revealed no prejudice himself. Rather, he focused on the "Legality of the proceedings," reassuring Michael and advising him to act as he saw fit.⁶⁵²

Then there were those associates whose views of Jews may have been influenced by representations of the "mythic" Jews they had read about. "Give me Leave, Sir," wrote Thomas Barton, a schoolmaster in Lancaster, to Sir William Johnson, "to introduce to your Knowledge Mr Joseph Simon a worthy honest Jew, & a principal Merchant of this place." Barton informed Johnson that Simon "keeps up the Silver Smith's Business, and has Workmen well skill'd in making Indian Trinkets," and he assured Johnson that Simon "will study to serve...faithfully."⁶⁵³ We can only speculate about Barton's allusion to Simon as a worthy and honest Jew. His comments can be interpreted as differentiating Simon from most Jews, implying that Jews generally were not worthy or honest. On the other hand, in the diverse environment,

⁶⁵² [Illegible], Port Royal, to Michael Gratz, Sept. 6, 1776, Frank M. Etting Collection, Collection 0193, Crogan-Gratz Papers, Vol. 1, Box 55, Folders 50, HSP.

⁶⁵³ Thomas Barton, Lancaster, to William Johnson, July 22, 1767, *Papers of Sir William Johnson*, Vol. 5, 604.

people classified contemporaries according to a range of features. Perhaps the term “Jew” was merely a descriptor. Barton identified Simon as a member of a group, just as Barnard Gratz classified two Quakers, Bradshaw and Atkinson, who he met in London and were on their way to Philadelphia.⁶⁵⁴

In any case, Michael Gratz must have had some concerns about contemporary stereotypes and prejudices when he procured a letter certifying that he had provided his colleague William McKee with a “perfect Christianlike” burial. This was the McKee who had partnered with David Franks, Mathias Bush and the Gratzes and who disappeared after departing for Virginia in 1763, as discussed in chapter three. When Gratz found McKee, he was ill and he died soon afterwards. Michael made sure he was buried “within the pale of Christ Church,” and brought back a statement testifying to his actions.⁶⁵⁵

Most of the people who dealt directly with Jews revealed no prejudices, but they were nevertheless aware of stereotypes, which abounded in print and culture and popular culture. In fact, the Gratzes’ colleague William Murray made a reference to one particular stereotype of Jews as wheeler-dealers. In 1773, he left Philadelphia with

⁶⁵⁴ Barnard Gratz, London, to Michael Gratz, July 27, 1770, Gratz Family Papers, Mss.Ms.Coll. 72, Series I, APS.

⁶⁵⁵ Michael Gratz, Norfolk, Virginia, to Barnard Gratz, June 2, 1763, Gratz Family Papers, Mss.Ms.Coll. 72, Series I, APS; Samuel Cornell statement, New Bern, North Carolina, July 12, 1763, Frank M. Etting Collection, Collection 0193, Crogan-Gratz Papers, Vol. 1, Box 55, Folder 6, HSP (also in Byars, *B & M Gratz*, 65).

goods to take to Illinois Country, including three horses that a Pittsburgh customer had ordered from the Gratzes. “Two of them he sold a few minutes after he took possession, he gained eleven pounds,” Murray reported. “You see, Michael,” he added, “a Scotch Irish Man can get the better in a Bargain of a Jew.” His bantering remark shows that he knew of the stereotype, and he knew it to be just that – a stereotype.⁶⁵⁶

More important than stereotypes and rare instances of prejudice, is the fact that Jews participated fully in the economic culture. They interacted with non-Jews extensively in congenial relationships even if business sometimes interfered or caused inconvenience, as in the case of William Murray in the anecdote cited at the beginning of the chapter, and even if it occasionally resulted in a loss for their colleagues. In 1763 David Franks’ father, Jacob Franks, refused to make a payment on a Jewish holiday on a venture that involved his son Moses in London and their New York colleagues John Watts and William Alexander. Watts complained to Moses Franks that the delay “fell ultimately on me. It would have sav[e]d a stout Sum of Money if the Discharge had been made when exchange was low 90 per Ct.” Yet, like William Murray a decade later, Watts resigned himself to the situation. And like Murray, he felt comfortable expressing his frustration to Moses Franks precisely because their relationship had endured over many years and because their business dealings were intimately entangled. Watts was Moses’ childhood friend. He was also the business

⁶⁵⁶ William Murray, Pittsburgh, to Barnard and Michael Gratz, May 15, 1773, Frank M. Etting Collection, Collection 0193, Ohio Company Papers Vol 1, Box 58. HSP.

partner of Oliver DeLancey, Jacob Franks' son-in-law. Jacob and Moses Franks and Watts' partnered in multiple ventures and Moses served as Watts' agent in London. Watts also employed David Franks' son Jacob (or John, or Jack) as a clerk, a position that was available to him because of his grandfather and uncles' close connection to Watts.⁶⁵⁷

Jewish merchants' colleagues trusted them to handle consequential matters. Like William Murray, George Croghan gave Barnard power of attorney to sell his land and later he appointed the brothers as two of five executors of his will and, further, he left Barnard a tract of five thousand acres and Gratz's daughter Rachel a tract of one thousand acres "in consideration of sundry service he has done me from time to time."⁶⁵⁸ Many of David Franks' Philadelphia colleagues entrusted Moses Franks with their affairs too, when the merchants affected by the 1763 Indian attacks decided to apply for compensation from the Crown. They appointed Moses Franks to present their case to various dignitaries including the "lords of trade, or the King in Council," Secretary of State for the Southern Department the Earl of Halifax; William Allen, friend of the Penn and Hamilton families and chief justice of Pennsylvania's Supreme

⁶⁵⁷ John Watts, New York to Moses Franks, London, Oct. 30, 1763, in Barck, *Letter Book of John Watts*, 191.

⁶⁵⁸ George Croghan Will, 12 June 1782, Frank M. Etting Collection, Collection 0193, Crogan-Gratz Papers, Vol. 1, Box 55, Folders 90, HSP.

court; and the Penns themselves.⁶⁵⁹ In both these cases, there is the possibility that their colleagues never knew they were Jewish, but it is hardly something that the Jews in question hid.

The question of what colleagues' Jewishness meant to non-Jews has a flip side: what did being Jewish mean to Jews? For one thing, for many of them, religious observance of the Sabbath, holidays, and dietary laws was primary. Most of them expressed their solidarity with one another when they used Hebrew and Yiddish or mentioned the Sabbath. But their lives were multi-faceted and other secular forces often took precedence. Their sense of who they were and how they were prepared to act corresponded with a range of circumstance. Their sense of connectedness to other people, their solidarity with other groups, was not limited to coreligionists.⁶⁶⁰ In certain contexts Jews blended in with their non-Jewish peers and their shared values superseded any ethno-religious differences. David Franks and his Philadelphia-based Levy uncles Benjamin and Samson Levy were admitted into upper-class circles. They participated in entertainments and amusements suitable to their rank, and through the dancing assemblies, and membership in exclusive organization like the Library Company and the Mount Regale Fishing Club, they identified with their elite Philadelphia friends who, in turn, accepted them as part of the group. In June 1763, the

⁶⁵⁹ Proceedings of a meeting of Traders, Dec. 7, 1763, and David Franks, Baynton and Wharton, et al to Moses Franks and George Croghan, Dec. 12 1763 in *Papers of Sir William Johnson*, Vol. 4, 264, 267.

⁶⁶⁰ Cooper and Brubaker, "Identity," 59-85.

prominent Quaker Elizabeth Drinker recorded having gone to Frankford where “David Franks and wife drank Tea with us.” Benjamin Levy also socialized with the Drinkers. One evening in 1765, “signs of a Thunder Gust...occasion’d Benjamin Levy and wife to take shelter with [them]. They stay’d supper.”⁶⁶¹

David Franks projected himself in a way that became someone of his stature. He owned a fine house on the corner of Second Street and Lodge Alley (Walnut Street), which the engraver Birch later captured in his depiction of the Bank of Pennsylvania.⁶⁶² In 1771 Franks purchased *Woodford Mansion*, a grand Georgian house on twelve acres of land near William Hamilton’s *Woodlands*, which he enlarged with a second floor and an addition in the rear.⁶⁶³

⁶⁶¹ Elaine Forman Crane, (ed.), *Diary of Elizabeth Drinker*, Vol. 1 (Boston, Northeastern University Press, 1991), 100, 124.

⁶⁶² Joseph Jackson, “Iconography of Philadelphia,” *PMHB*, Vol. 59, No. 1 (1935), 62.

⁶⁶³ <http://woodfordmansion.org/history.php>

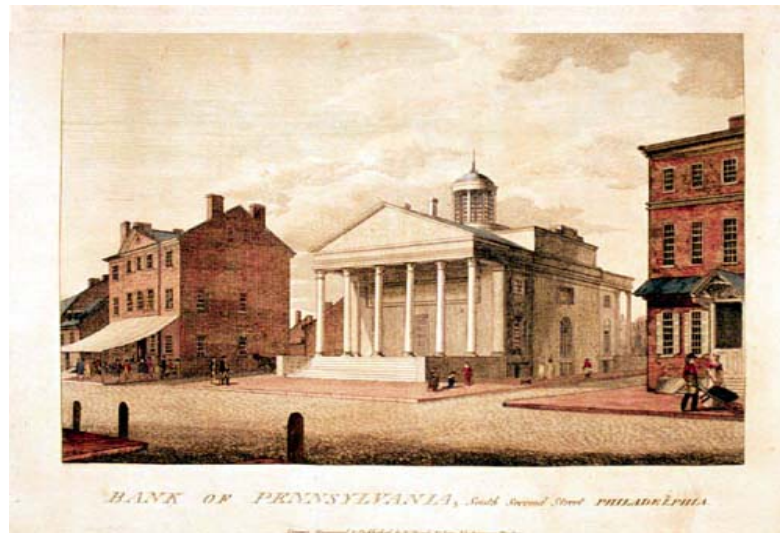


Figure 5: W. Birch & Son, Bank of Pennsylvania, South second Street, Philadelphia, 1800 (original at LCP) with David Franks' house on right.



Figure 6: Woodford Mansion, Philadelphia, PA. Woodford Mansion.org. David Franks' country estate.

In fact, Judaism seems to have had little influence on Franks' choices. In contrast to his kin, he seems to have had little interest in identifying with other Jews. He was not involved in Jewish communal affairs in Philadelphia. His wife, Margaret Evans Franks, attended Christ Church, likely with her children who were baptized there. His brothers made different choices, however, both marrying their uncles' Jewish daughters. In each case, their marriages likely promoted their business interests – an important factor in their lives. In contrast to David Franks, the London Frankses were leaders in the Ashkenazi synagogue there, the *Great Synagogue*. In 1768, uncle Aaron Franks and his nephews Naphtali and Moses donated £1500 pounds “toward defraying the expense of the Synagogue.”⁶⁶⁴ Aaron Franks was deeply committed to the synagogue and he publicized his Jewishness. At his death he left a significant bequest to the synagogue in his will and his 1777 funeral was a conspicuous, ceremonious affair that placed his religion front and center. A newspaper article described the long procession to “the Jews’ burying ground, Mile End.” It “began with a hearse, in which was the body; and another with some earth, which [Franks] had brought from Jerusalem, about thirty years ago, to be buried in; and followed by upwards of sixty coaches, and a vast concourse of Jews” who attended.⁶⁶⁵

⁶⁶⁴ *Gazetter and New Daily Advertiser*, April 8, 1768.

⁶⁶⁵ From Sept. 4, 1777, republished in *Pennsylvania Evening Post*, Feb. 5, 1778.

It is curious that David Franks' son Jacob married uncle Aaron's daughter Priscilla soon after settling in London.⁶⁶⁶ Having been baptized at Christ Church and having been raised as a Christian, Jacob could not have been an acceptable match in the eyes of Priscilla's father, Aaron. After all, when David's sister Phila married Oliver DeLancey, their father Jacob was concerned that Aaron Franks would refuse to release her inheritance from Isaac Franks. And when David's younger son Moses expressed his desire to go to London "to enter a student in the Temple" to train as a lawyer in 1775, his uncle Moses advised against it, as going to the bar would require a Christian oath. "[I]t is highly imprudent to attempt it, while Mr A Franks is living," Moses Sr. cautioned, "he never would admit a step of that sort in any of his family so avowedly – nor would any one of us venture to countenance it, as it would highly insense him."⁶⁶⁷ It is impossible to know how, then, Aaron Franks countenanced the marriage of Priscilla to Jacob Franks who had been brought up as a Christian. Did he know that Jacob had been baptized, or had that information been withheld? But maybe he did know. With regards to Moses Jr.'s desire to go to the bar, Moses Franks Sr. did say that that Aaron Franks would not "admit a step of that sort...so *avowedly*." It is possible that Aaron considered an oath to be an indisputable embracement of Christianity. Perhaps he was prepared to overlook Jacob's background as long as he

⁶⁶⁶ Daiches-Dubens, "Eighteenth Century Anglo-Jewry Jewry," 152.

⁶⁶⁷ Moses Franks, Teddington, to David Franks, May 8, 1775, Coxe Family Papers, Collection 2049, Series 2, Box 6, Folder 7, HSP.

adopted Judaism and played the part of a Jew in London society. The options that Aaron Franks' daughter faced were not quite as limited as they had been for David Franks in Philadelphia, but were still problematic.⁶⁶⁸ It appears that Jacob Franks Jr.'s Jewish Ashkenazi origins, his father's wealth, and his facility with business outweighed any misgivings Aaron Franks might have had.

David Franks' daughters, on the other hand, married non-Jews. In 1768, his eldest daughter Abigail tied her family to one of Philadelphia's preeminent non-Jewish families when she married Andrew Hamilton. As members of the Dancing Assembly and Mt. Regale Fishing Company, David Franks already socialized in common circles with the Hamiltons. Franks' youngest daughter Rebecca, having been admired as a great beauty by many a British officer during the British occupation of Philadelphia married Henry Johnson, lieutenant colonel to the 17th foot regiment.⁶⁶⁹ Whether Franks' daughters' marital choices were partly pragmatic approach to an advantageous marriage is unclear; but if they had any exposure to Judaism, there are no indications that they sought to preserve it. When David Franks' daughter Polly died in August 1774, she was buried in Christ Church.⁶⁷⁰ In 1781, his daughter Rebecca

⁶⁶⁸ Daiches-Dubens, "Eighteenth Century Anglo-Jewry Jewry," 153.

⁶⁶⁹ "Pennsylvania Marriage Licenses, 1762-1768 (continued), *PMHB* Vol. 40, No. 4 (1916), 450; *Pennsylvania Packet or the General Advertiser*, Feb. 7, 1782.

⁶⁷⁰ *Pennsylvania Gazette*, August 24, 1774.

acknowledged having received ham, a food prohibited by the laws of *kashrut*, from her sister Abigail.⁶⁷¹

There is no indication whatsoever that Franks ever joined his Jewish colleagues in Philadelphia in matters of observance and no record that he was part of any effort to establish a congregation. But there are a few scraps of evidence that he observed, at least to some extent, when he visited New York. In 1765, Franks added a postscript to a business letter to Barnard Gratz informing him that “[t]he [*chatan be’raishit*] & all the [*kahal*] very drunk yesterday.” This remark indicated that he attended synagogue to celebrate *Simchat Torah*, the merry festival when the annual cycle of weekly Torah readings is completed and restarted.⁶⁷² Then, at the time of Jacob Franks’ death in 1769, David Franks travelled to New York, presumably for the funeral and to observe the mourning period. He addressed Barnard Gratz on an urgent business matter but he included the detail that his “beard [is] now Long & troublesome,” a sign that he mourned his father’s death in the traditional manner.

⁶⁷¹ Rebecca Franks, Flatbush, to Abigail Franks Hamilton, Aug. 10, 1781, *PMHB*, Vol. 23, No. 3 (1899), 303-309.

⁶⁷² David Franks, New York, to Barnard Gratz, Oct. 13, 1765, Frank M. Etting Collection, Collection 0193, Gratz Correspondence 1695-1780, Box 67, HSP. The Hebrew words were written in Hebrew characters. Drinking and revelry is espoused on the holiday of *Simchat Torah*, which means “rejoicing in the Torah.” *Chatan be’raishit*, literally “groom of Genesis,” was the person given the honor of the first section of that day’s portion of Genesis. *Kahal* means congregation.

Franks also pledged to donate £5 per year to *Shearit Israel* in his father's memory.⁶⁷³

It is also striking that Franks shared these details with Barnard Gratz. The two men never shared any other allusions to matters pertaining to Judaism, suggesting that for Franks, instances of Jewish practice were few and far between, and he seems not to have sought fellowship in this regard. But in these two cases, his "Jewish acts" ignited his Jewish identity and motivated him to connect with Gratz as a fellow Jew, not merely as a colleague. In doing so he evoked their commonalities and reinforced their bonds, which were a critical component of their relationship even if their social lives rarely intersected. Nevertheless, these two instances show the complexity of religious identity since Franks appears to have refrained from any overtly Jewish actions in Philadelphia.

The question of Jews' self-understanding and the ways their non-Jewish contemporaries saw them extends to the questions of whether they were accepted as British subjects and as fellow Britons. As discussed in the second chapter, Britons had been grappling with what it meant to be British during the eighteenth century, especially in light of the fact that an increasingly heterogeneous set of subjects came

⁶⁷³ David Franks, New York, to Barnard Gratz, January 29, 1769, SC 3646, AJA; "Minute Books Shearith Israel," 102. Upon the death of a parent, spouse, sibling, or child, mourners are supposed to refrain from shaving for 30 days as a symbol of the mourner's withdrawal from society for the duration of the mourning period. It is also customary to make a charitable donation annually honoring the memory of the loved one.

into the British realm. An ideology was constructed that defined what a Briton was, allowing for a degree of coherence, and served to unite the newly conceptualized British “nation.” There were three broad components: adherence to some form of Protestantism; a commitment to and dependency on oceanic commerce; and a belief that Britons were vested with freedom that “found its institutional expression in parliament, the law, property and rights.” This conception of who was British included colonial settlers, who enjoyed extensive civil rights and the protection of a powerful navy even if they managed their own affairs with little metropolitan interference. They also shared a common culture with other British subjects in the Empire, perpetuated by their access to consumer goods from Britain.⁶⁷⁴ Jews were problematic with regards to this ideology but an increasing religious toleration mitigated the idea that adherence to Protestantism was a prerequisite for inclusion in the British “nation.”⁶⁷⁵ Further, Jews who participated in both oceanic and colonial trade – David Franks being an exemplar – helped to expand the empire through their backcountry endeavors. Their ventures linked the metropole with the frontier through their supplying provisions during the Seven Years’ War.

Commerce also produced a “leveling” effect for merchants as Franks but also for consumers. As goods became more widely available, social differences became

⁶⁷⁴ Quote from Armitage, *Ideological Origins*, 8; see also Marshall, “Introduction,” in *Oxford History of the British Empire, Vol. II*, 9-16; Wahrman, *Making of the Modern Self*, 199.

⁶⁷⁵ Gould, *Persistence of Empire*, 20.

less discernable and people across stations could hide their differences. For some metropolitan commentators, “the comfort of knowing who people were by how they looked and dressed had been replaced by the play of unreliable appearances.” Former “outsiders” were able to pass as insiders. Migrants blended into a generally heterogeneous environment in London and in Philadelphia, which was also home to a diverse population.⁶⁷⁶ Franks’ marriage to a Christian woman and his children’s baptisms brought him even closer to living up to all the prerequisites of “Britishness.”

David Franks’ son, the younger Jacob Franks, had Jewish roots and family but this did not trouble New Yorker John Watts, who felt certain that it was not Jewishness that might prevent a merchant from becoming a sophisticated Englishman; it was living in the colonies that held him back. “I am glad [he] is taking his leave of a place that beyond doubt is the worst School for Youth of any of his Majestys Dominions,” he confided to Moses Franks. “Ignorance, Vanity, Dress & Dissipation, being the reigning Characteristicks of their insipid Lives.” Watts believed that this colonial decline was recent. “When you knew it, there was some Emulation, some thirst of knowledge, some pride of becoming really Men,” he told Franks, “but the Tast[e] now is to be any thing else, that a total disregard of knowledge or a thought of being either of use or of Credit to their Country, can make them.”⁶⁷⁷ Jacob Franks’

⁶⁷⁶ Wahrman, *Making of the Modern Self*, 205-206.

⁶⁷⁷ John Watts, New York, to Moses Franks, London, July 23, Nov. 24, 1763, in Barck, *Letter Book of John Watts*, 191.

imminent move to London would permit him to surpass his rough and dissolute countrymen. In this, Watts' comments echoed those who observed the throngs of unacculturated Irish and German migrants who spread across the countryside.⁶⁷⁸

At the same time that Watts was extolling British characteristics over those of Americans, he also began reporting details of the incursions and barbarism of the "Savages" on the frontier.⁶⁷⁹ War with Indians threw the Pennsylvania countryside into chaos as violence engulfed the region, terrifying settlers, frustrating the local and metropolitan governments, and threatening eastern merchants' economic stability. Others began to use the term "savage" toward the end of the Seven Years' War too. Henry Bouquet, for example, recounted the destruction wrought by "savages" in Fort Pitt, and Jeffery Amherst celebrated Bouquet's "success against the Savages." Thomas Gage and others even alluded to the "savages" when discussing trade and treaties. Likewise, David Franks' co-memorialists used the term when applying to the Crown for compensation for their losses.⁶⁸⁰

⁶⁷⁸ Peter Silver, *Our Savage Neighbors: How Indian War Transformed Early America* (New York, W. W. Norton & Company, 2008), 11-13.

⁶⁷⁹ John Watts to Moses Franks, July 23, 1763, Nov. 6, 1764, in Barck, *Letter Book of John Watts*, 156, 305-6.

⁶⁸⁰ Henry Bouquet, Fort Pitt, to Plumsted and Franks, Sept. 30, 1763, and Henry Bouquet to Thomas Gage, June 7, July 12, 1764, and Feb 12, 1765, in *The Papers of Henry Bouquet*, Vol. VI, 418-20, 562, 587-91, 755-7; Jeffery Amherst to Plumsted and Franks, Sept 1, 1763, Plumsted and Franks to Thomas Gage, Dec. 23, 1763, Thomas Gage to William Murray, March 21, 1765, Gage Papers, American Series, Vols. 10, 32, Clements Library.

The Seven Years' War followed by Pontiac's Rebellion shifted colonists' focus and they increasingly came to differentiate between themselves -- civilized white Europeans -- and "savage" Indians. Europeans shared qualities that trumped any formerly identified differences, especially religion. William Murray told Barnard Gratz of a report that "38 or 48 Indians have been kill[e]d by White people on the Ohio," and Levy Andrew Levy reported that "a man come down to Carlisle...who says...that a Battle was fought...between some Indians & white men."⁶⁸¹ The categories solidified quickly and in 1777, in the midst of colonists' conflict with the British, there were reports of skirmishes between Indians and "whites."⁶⁸² Colonists distanced themselves from Indians in other ways too, most notably by pushing them beyond boundaries of settlement and engrossing the land formerly inhabited by Indians. Franks, Simon, Levy Andrew Levy, and the Gratzes joined their non-Jewish colleagues in land speculation schemes that dispossessed Indians. These interests, together with their participation in commerce, furthered British goals and aligned them

⁶⁸¹ William Murray, Philadelphia, to Barnard Gratz, New York, May, 16 1774, Frank M. Etting Collection, Collection 0193, Ohio Company Papers Vol 1, Box 58. HSP; Levy Andrew Levy to Michael Gratz, Jan.[?] 23, 1774, Gratz-Franks-Simon Papers, (McA MSS 011), McAllister Collection, Series 1, Box 1, Folder 29, LCP.

⁶⁸² John Gibson report, Feb. 8 1777, Gratz Family Papers, Mss.Ms.Coll. 72, Series I, APS

with other white Britons. Historian David Silverman argues that whatever other differences contemporaries identified, Jews, Irish, and Germans were white.⁶⁸³

Likewise, Africans-Americans contributed to Jews' white identity. Unlike Africans in their midst, Jews owned property and participated in the economic arena. Myer Hart of Easton owned three houses and several "negroes" in 1763. In 1772, George Nagel, took Barnard's slave to Reading to sell him there. In 1779, Barnard informed Michael that he was sending his "Boy John," and referred to "yr Negro Girl." Levy Andrew Levy also owned a "wench."⁶⁸⁴ The lived in an environment where many of the contemporaries owned slaves and they bought and sold bound servants on associates' behalf. In 1771, Aeneas Mackay assigned Gratz the task of overseeing the capture of his runaway slave and selling him. He also asked Gratz to sell his mare and to either sell the "wench" or send her up to him in Fort Pitt. Two weeks later, Gratz responded that the "negro" had been taken up and promised to sell him. A few months later, Joseph Simon reported to Michael about a "wench" that he

⁶⁸³ David Silverman, "Racial Walls: Race and the Emergence of American White Nationalism," in Ingacio Gallup-Diaz, Andrew Shankman, David J. Silverman, ed.s, *Anglicizing America: Empire, Revolution, Republic* (Philadelphia, University of Pennsylvania Press, 2015).

⁶⁸⁴ Hart, "Notes on Myer Hart and Other Jews," 127-133; George Nagel, Reading, to Barnard Gratz, March 2, 1772, Gratz-Franks-Simon Papers, (McA MSS 011), McAllister Collection, Series 1, Box 1, Folder 41, LCP; Barnard Gratz to Michael Gratz, April 4, 1779 and Levy Andrew Levy to Michael Gratz, Dec. 18, 1780, Gratz Family Papers, Mss.Ms.Coll. 72, Series I, APS.

had planned to “send up.” On a few occasions George Croghan requested that Joseph Simon or the Gratzes procure “negroes” for him and send them to Fort Pitt.⁶⁸⁵

Historian Jonathan Schorsch cites a Yiddish letter from Michael Gratz to Myer Josephson of Reading in which he mentioned Josephson’s failure to “surrender the nigger in Philadelphia.” What is noteworthy is that Gratz transliterated the word “nigger” in Hebrew letters, rather than using “the more usual term “Schwartz.” Schorsch’s point is that Gratz had adopted “the common non-Jewish epithet for Blacks.” Schorsch also argues that Jews in the Atlantic world absorbed racial perceptions of blacks that were common among their Christian contemporaries. Concerned about their own status as white, they strove to identify with the attitudes in the dominant culture.⁶⁸⁶ “White,” then, came to include all Europeans and differentiate them from Indians and slaves. Thus, in the aftermath of the Seven Years’ War, it was possible for Jews to show that they were white, and not “other.” By identifying as British subjects, by adopting British values and colonial values, by

⁶⁸⁵ Aeneas Mackay, Fort Pitt, to Michael Gratz, Nov 14, 1771, Frank M. Etting Collection, Collection 0193, Gratz Correspondence 1695-1780, Box 67, HSP; Michael Gratz to Aeneas Mackay, Nov. 27, 1771, Michael Gratz Letter Book 1769-1772, Frank M. Etting Collection, Collection 0193, Flat File 193, HSP; Joseph Simon, Lancaster, to Michael Gratz, Oct. 10, 1772, Gratz-Franks-Simon Papers, (McA MSS 011), McAllister Collection, Series 1, Box 1, Folder 48, LCP; Joseph Simon, Lancaster, to Michael and Barnard Gratz, Sept. 15, 1773, and Barnard Gratz, Pittsburgh, to Michael Gratz, Nov. 15, 1775, Gratz Family Papers, Mss.Ms.Coll. 72, Series I, APS.

⁶⁸⁶ Jonathan Schorsch, *Jews and Blacks in the Early Modern World* (New York, Cambridge University Press, 2004), 254-293. Quote in Michael Gratz to Myer Josephson, undated, Gratz Papers, P-8, Box 1, Folder 7, IIIf, AJHS, cited on 266.

doing the very things that defined Britons as British, they showed themselves to be the same as their white, non-Jewish contemporaries. When colonists began to protest the imposition of British taxes, they responded as many other merchants did. In 1765, David Franks, Sampson Levy, Benjamin Levy, Barnard and Michael Gratz, Mathias Bush, Joseph Jacobs, Moses Mordecai, and Hyman Levy all signed the non-importation agreement protesting the Stamp Act, even if, like many of their non-Jewish colleagues, they were torn between the principles in which they believed and the realities they faced.⁶⁸⁷

The late 1760s and early 1770s raised much anxiety and ambivalence for all merchants.⁶⁸⁸ Jews, like other colonial merchants, were buffeted about by British efforts to recoup some of the enormous expenses of the Seven Years' War. The Imperial Crisis escalated and the Americans declared independence, but few of them were resolute about their allegiance and no one could predict the outcome of the war. In addition to calculating the potential for loss versus gain, like all other merchants, Jews had to consider additional factors. Free to observe their religion and unrestricted in economic participation, they had greatly benefited from British toleration. Some of them had profited immensely from an expansive British empire. Others, however,

⁶⁸⁷ Resolution of Non-Importation Made by the Citizens of Philadelphia, Oct. 25, 1765, Treasures Collection, Am.340, HSP; see also Jastrow, "Notes on the Jews of Philadelphia."

⁶⁸⁸ Doerflinger, *Vigorous Spirit of Enterprise*, 67-8.

strongly believed that opportunities would be even greater with North American independence. The New York vendue master Jonas Phillips who moved to Philadelphia in 1774 shared the latest American news in a July 1776 business letter to his relative Gumpel Samson, a merchant in Amsterdam. The war would bankrupt England, Phillips anticipated. The Americans had mustered 100,000 men to fight and “have already made themselves like the States of Holland.” Rather than declaring his allegiance, he expressed his uncertainty about the outcome of revolutionary war: “How it will end, the blessed God knows. The war does me no damage, thank God!”⁶⁸⁹ But he was aware of the damage done to many others.

To a great extent, the networks and modes of conducting trade ultimately determined merchants’ allegiance. Many were invested in enterprises on both sides of the ocean, and preferred neutrality. David Franks, who relied on scores of customers and suppliers in Philadelphia and the hinterlands, also was tied closely to his London-based family and the contractor relationships he cultivated with the British army. When the imperial crisis erupted into war, the crown renewed its contract with Nesbitt, Drummond, and Franks to supply the British soldiers in America. The contract

⁶⁸⁹ Jonas Phillips, Philadelphia, to Gumpel Samson, Amsterdam, July 28, 1776, in Samuel Oppenheim, “Letter of Jonas Phillips, July 28, 1776, Mentioning the American Revolution and the Declaration of Independence,” *AJHQ*, 24-25, 128-131. On Jonas Phillips see Ben-Ur, “The Exceptional and the Mundane,” 369-373. Based on his statements about the British and the number of American troops, William Pencak argues that Phillips was a Patriot, but his comments are more nuanced. Not knowing what the outcome would be, he, like many of his colleagues, was cautious. His greater concern was the affect of the war on his livelihood. See *Jews and Gentiles*, 203.

required them to victual twelve thousand men from January 1776 to May 1777.

Unable to procure supplies for the British army in the colonies, they transported victuals from overseas, but David Franks was appointed to find victuals locally for British prisoners who were being held by the Americans.⁶⁹⁰ At several junctures, Franks' activities caused suspicion or disapproval, including his requests to cross enemy lines to negotiate with the British for reimbursement.⁶⁹¹ In the spring of 1778, Elias Boudinot, the commissary general for prisoners registered a complaint that Franks and Joseph Simon, his deputy, were using continental money for procuring supplies for the British and insisted that he use only specie. A shortage of specie made it extremely difficult to transact business and to pay his agents, who, in turn, were to pay suppliers, compounding the problem of supply shortages. Congress curtailed Franks' freedom, requiring him to obtain Boudinot's approval on his every move.⁶⁹²

Then, in October, Franks attempted to send his brother Moses a letter via the British in New York, but it was intercepted. The letter was deemed to be "inimical to

⁶⁹⁰ Franks, Moses: Contract with King George III of England for Moses Franks and other to furnish supplies to British soldiers in America, 1776-1777, SC 3684, AJA.

⁶⁹¹ Friedenwald, "Jews Mentioned in the Journal of the Continental Congress," 65-89.

⁶⁹² Joseph Simon, Lancaster, to David Franks, April 9, 1778, and May 12, 1778, Gratz-Franks-Simon Papers, (McA MSS 011), McAllister Collection, Series 3, Box 3, Folder 129, LCP; Levy Andrew Levy to Patrick Rice, April 23, 1778, Gratz-Franks-Simon Papers, (McA MSS 011), McAllister Collection, Series 3, Box 3, Folder 128, LCP.

the safety and liberty of the United States,” Franks was arrested, and Congress withdrew permission for him to supply the British prisoners.⁶⁹³ Because of their association with Franks, his colleagues feared being implicated, especially when Levy Andrew Levy continued to supply the prisoners beyond the date of termination of Franks’ contract.⁶⁹⁴ But their other business likely absolved them: Simon and Levy Andrew Levy provided some of the supplies to the Continental troops, even if shortages often impeded their efforts, as did the Gratzes. In April 1776, for example Michael informed Barnard that he had secured a contract with the Virginia and Maryland Convention to supply them with goods.⁶⁹⁵

The Franks family remained in British-occupied Philadelphia in 1777 when colleagues wishing to demonstrate their opposition to the British fled the city. In comparison, many of the other merchants who needed to be in Philadelphia for business sent their families to Lancaster, like Michael Gratz or the former New Yorker Isaac Moses. But Franks’ wife, son Moses, and daughter Rebecca remained behind in Philadelphia, and they participated in the amusements and entertainments laid on for

⁶⁹³ *Pennsylvania Evening Post*, October 21, 1778.

⁶⁹⁴ Levy Andrew Levy, Lancaster, to Patrick Rice, Dec. 1, 1778, Pennsylvania Counties Misc. Records, Collection 488, Box 4, Folder 7, HSP.

⁶⁹⁵ Levy Andrew Levy to Major Ephraim Blaine, June 7, 1776, in Byars, *B and M Gratz*, 157; Michael Gratz to Barnard Gratz, April 9th 1776, Gratz Family Papers, Mss.Ms.Coll. 72, Series I, APS; James Hunter, Fredericksburg, to Michael Gratz, June 24, 1776, Frank M. Etting Collection, Collection 0193, Gratz Correspondence 1695-1780, Box 67, HSP.

the British troops, the plays, balls, concerts and assemblies. “You have no idea of the life of continued amusement I live in,” Rebecca Franks told her friend Nancy Harrison. Even more damning, the Frankses entertained General Howe and some of his adjutants at their country home *Woodford* and at their house in the city, and accepted Howe’s invitations. “I spent Tuesday evening at Sir W[ilia]m Howes where we had a concert and Dance,” Rebecca reported.⁶⁹⁶ Most importantly, the Frankses attended the Meschianza, the extravagant send-off for General Howe, in May 1778, Rebecca bedecked as one of the Ladies of the Burning Mountain.⁶⁹⁷

Even if Franks did not explicitly line himself up with the British, his social amusements and his connections to known loyalists must have raised eyebrows among patriots. His brother-in-law Oliver Delancey joined the British army as Brigadier General at the head of a group that became known as the DeLancey Brigade and then left for England; Margaret Franks’ cousin Thomas William Moore, through whom Franks would send his letter to Moses Franks in 1778, served as captain in Delancey’s brigade. A good number of the Franks’ friends and relatives fled to England including Moses Franks’ friend and colleague, and Jacob Franks, Jr.’s former employer John

⁶⁹⁶ Rebecca Franks, Philadelphia to Nancy Harrison Paca, Feb. 26, 1778, in *PMHB*, Vol. 16, No. 2 (Jul., 1892), 216-218.

⁶⁹⁷ Ben H. Irvin, “The Streets of Philadelphia: Crowds, Congress, and the Political Culture of Revolution, 1774-1783,” *PMHB*, Vol. 129, No. 1 (Jan., 2005), 122-3; Stern, *David Franks*, 128-9; Frederick D. Stone, “Philadelphia Society One Hundred Years Ago, or the Reign of Continental Money,” in *PMHB*, Vol. 3, No. 4 (1879), 366-368.

Watts.⁶⁹⁸ In 1778, David Franks' son Moses left Philadelphia for London. Moses did express the desire to go to England in 1775 when he hoped to attend the Temple Bar and his uncle Moses tried to dissuade him but his departure in the midst of hostilities can only be read as loyalism.⁶⁹⁹

Franks himself did demonstrate some vacillation. For one thing, he never explicitly declared his support for the British. But he did contemplate going to England and solicited his brother's opinion. But before he received Moses' answer, he signed the oath of allegiance to Pennsylvania, which was also a renunciation of allegiance to George III. Perhaps he was dissembling, perhaps wavering. In any case, when it was discovered that he sent a letter across enemy lines, his actions were interpreted as hostile, at least by some parties. He earned a reprieve after addressing Henry Laurens, the President of Congress. "I am truly Concerned that my situation makes me troublesome to...The Honorable the Congress," he wrote, assuring Laurens that he "never meant or intended the least disaffection to the Public Cause of Americans."⁷⁰⁰

If David Franks' actions suggest ambivalence, Moses Franks' response to his brother did too. When in 1778 David floated the idea of his moving to England, Moses

⁶⁹⁸ Dorothy Barck, "Introduction" in Barck, *Letter Book of John Watts*; Stern, *David Franks*, 124.

⁶⁹⁹ Moses Franks, London, to David Franks, June 30, 1778, Coxe Family Papers, Collection 2049, Series 2, Box 8, folder 6, HSP.

⁷⁰⁰ David Franks, to Henry Laurens, Nov. 7, 1778, SC 3657, AJA.

advised against it, pointing to the difficulties of “mak[ing] entire new connections & alter[ing his] whole system of existence.” As he saw it, David would have to rebuild a business and that would be too difficult. “[E]very individual who have yet come here in this predicament have repented, and wish it undone,” Moses explained. Their sister Phila Franks DeLancey had moved and the government allowed her husband Oliver DeLancey and their daughter £500 per year “between them in consideration of Mr DeLancey’s services & Losses, Still, she does not think her situation to be envied.” He advised David to “think of this, & do not let caprice of any sort, nor any influence prevail on you to quit the quirt of your own home where you can live the master of your own time & of your own will & disposition; circumstances w[hi]ch nothing can compensate the loss of.”⁷⁰¹ However, when Moses received word in December 1778 of David’s arrest, he wrote to Grey Cooper, joint secretary to the Treasurer, imploring his “kind Interposition with lord North, in behalf of my unfortunate Brother Mr David Franks of Philadelphia whom the Tyranny of the Congress have caused to be arrested and thrown into Goal in that City.” He requested that “an Instruction be given to Sir H Clinton to exchange him – tho God knows whether he will be alive, when such an act of Benevolence & Mercy shall reach him.”⁷⁰² Cooper responded immediately and

⁷⁰¹ Moses Franks, London, to David Franks, Aug. 3, 1778, Coxe Family Papers, Collection 2049, Series 2, Box 8, folder 6, HSP.

⁷⁰² Moses Franks, to Cooper Grey, Dec. 22, 1779, SC 3687, AJA.

Henry Clinton was asked to “take such steps as you shall think proper to obtain [his] Release.”⁷⁰³

In the midst of David’s trouble, Moses added more in 1779. The contractors refused to honor the bills of exchange that David had drawn on them for payment for supplying the prisoners. The Contractors, Moses himself being part of the consortium, “finding themselves inadvertently engaged in this business to which they had not assented...decline[d] accepting them.” Moses advised David to settle the issue with the British army, but knowing that David’s movement was limited, Moses advised him to “send some capable confidential Man [to New York] to settle” the Crown’s outstanding debts. Pessimistic about the outcome of the war, Moses began to take steps to wrap up his own business in America. “[I]t is against every princi[ple] of prudence for me to go farther with my fortune in America,” he explained. He was deeply concerned about the possibility of losing money on his American investments, including “the very large property of lands Securitys...of which I scarcely indulge the calling it my own: besides the £6000 advanced for you and what I am at present even in doubt wither your own fortune is safe.” And he revised his opinion about David’s emigration. He now wondered “wither you may not be exiled from that country with your family.”⁷⁰⁴

⁷⁰³ John Robinson, Whitehall, to Henry Clinton, Dec. 26, 1778, SC 10225, AJA.

⁷⁰⁴ Richard Rowland for Nesbitt Drummond and Franks, London, to David Franks, March 6, 1779, Clinton Papers, Vol. 53:35, Clements Library; Moses Franks, London,

Before this letter arrived, the Supreme Executive Council ordered Franks' re-arrest. This time Franks was tried for sending traitorous correspondence in which he reported what the agents for the French were paying for rations. Franks' purpose in providing this information was to reinforce how difficult his duties had become with the ever-increasing price of supplies. His letter also told of the acquittal of Billy Hamilton, Franks' son-in-law's brother, who had been tried for high treason. "People are taken and confined at the pleasure of every scoundrel," Franks wrote. "Oh what a situation Britain has left its friends," he opined. The jury swiftly exonerated him, but any relief he might have felt would only have been temporary. The Whig *Pennsylvania Packet* published an inflammatory piece including the full text of Franks' offending letter and suggested Franks' exoneration was not appropriate.

[W]hat confidence will our allies place in us if, disregarding all those rules of justice and necessity which prevail among other nations, we thus permit persons holding office and growing rich by their connections with their and our avowed enemies, to communicate to those enemies our situation, circumstance, and abilities to carry on the war.⁷⁰⁵

Clearly some parties wanted an example made of David Franks, whose connections to known Tories, at the very least, made him suspicious. This anonymous writer stirred

to David Franks, April 4, 1779, Coxe Family Papers, Collection 2049, Series 2, Box 8, Folder 13, HSP.

⁷⁰⁵ *Pennsylvania Packet*, April 29, 1779.

up a controversy and multiple responses followed, some criticizing the author, some criticizing Franks.⁷⁰⁶

Franks' loyalties likely shifted back and forth as he was challenged from both directions. Some members of his community labeled him a Loyalist yet the British were refusing to remit payment for the rations he had supplied.⁷⁰⁷ For no apparent reason, news of Benedict Arnold's treason brought a new round of accusations for David Franks and on October 2, 1780, the day of his wife's funeral, the Supreme Executive Council issued warrants for his arrest and for four others including Billy Hamilton as individuals suspected of treason. Franks and Hamilton were both ordered to leave the state within fourteen days.⁷⁰⁸

Others Jews likely felt ambivalent and expressed their preference only when necessary; many finally threw in their lot with the patriots. Typically, their allegiance to the United States was based on economic realities: their commercial ties to London were not strong, as Barnard Gratz discovered in 1769 when, in London, he wrote that

⁷⁰⁶ *Pennsylvania Packet*, May 1, 4, 6, 13, 18, 20, 1779.

⁷⁰⁷ Richard Rowland to David Franks, March 6, 1779, Henry Clinton Papers, 53:35, Clements Library; Moses Franks, London, to David Franks, April 4, 1779, Coxe Family Papers, Collection 2049, Series 2, Box 8, Folder 13, HSP.

⁷⁰⁸ Franks' nephew David Salisbury (or Solebury) Franks, Arnold's aide, was under suspicion. Perhaps it was their connection to one another, although Franks was not the only one arrested that day. William Hamilton, James Seagrove, William Constable, as well as David S. Franks, were arrested too. See Richard K. Murdoch, "Benedict Arnold and the Owners of the Charming Nancy, *PMHB*, Vol. 84, No. 1 (Jan, 1960), 22-55; Crane, *Diary of Elizabeth Drinker*, Oct. 4, 1780 and Oct 7, 1780, 376, 377; Stern, *David Franks*, 154-6.

he felt that was been “a strainger in any buissness & no acquaintance to Recommend any thing to me or introduce me to People.”⁷⁰⁹ And in spite of David Franks ties to his London brother and son who were eminent merchants in London, Moses Franks warned him about the difficulties of “mak[ing] entire new connections.”⁷¹⁰ Mathias Bush likely discovered this too. He wrapped up his business and left for England in July 1774 or 1775, although there is no record of his reason. But by the end of 1776 he had returned, likely because he “repented of it,” as Moses Franks had put it in his warning to David.⁷¹¹ Slowly, some Jews began to express support for the Patriots. In 1776, Alexander Abrahams, the Gratzes’ clerk, wrote of the “disagreeable news of our people being obligated to evacuate Long Island,” but he tempered his comment by lamenting the “considerable loss of both sides.”⁷¹² Mathias Bush’s son Nathan sent Michael Gratz a detailed account of the Battle of Long Island, referring to “the

⁷⁰⁹ Barnard Gratz, London, to Michael Gratz, March 19 and April 4, 1770, Gratz Family Papers, Mss.Ms.Coll. 72, Series I, APS.

⁷¹⁰ Moses Franks, London, to David Franks, Aug. 3, 1778, Coxe Family Papers, Collection 2049, Series 2, Box 8, folder 6, HSP.

⁷¹¹ *Pennsylvania Packet*, July 20, 1774; Power of Attorney fro Mathias Bush to David Franks, Sept. 6, 1775, and several contracts in Lancaster County, Pennsylvania, Various Records in the office of the Recorder of Deeds, Folder 2, SC 6575, AJA; Solomon M. Myers, Fredericksburg, to Alexander Abraham, Nov. 14, 1776, Gratz Family Papers, Mss.Ms.Coll. 72, Series I, APS.

⁷¹² Alexander Abrahams to Michael Gratz in Fredericksburg, Sept. 2, 1776, Frank M. Etting Collection, Collection 0193, Gratz Correspondence 1695-1780, Box 67, HSP.

enemy” and “our people.”⁷¹³ Benjamin Levy, David Franks’ uncle and one-time resident of Philadelphia, wrote to his friend Robert Morris saying that he had heard that Congress “are oblig’d to leave Philadelphia,” and that they were headed to Baltimore, and extended an offer for Morris to stay in his house, assuring Morris that he would be able to find accommodation for all Morris’s children and three or four servants. “[S]incerely pray that you may not be under the necessity of leaving your home, and that we shall soon hear of the enemy retiring.”⁷¹⁴

Several Jews took the oath of allegiance to the states of Pennsylvania and Delaware in 1777 and 1778, including Michael Gratz, his cousin Levy Marks, Samson Levy and his son Moses Levy, Joseph Hart, Eleazar Levy, Hyman Levy, Abraham Seixas and David Franks’ cousin Isaac Franks.⁷¹⁵ Mathias Bush’s son Solomon served in the Pennsylvania Militia.⁷¹⁶ David Salisbury Franks, David Franks’ nephew who served as aide-de-camp to General Benedict Arnold from May 1778 until September 1780, was found to be innocent of treason himself. At the end of 1779, Mathias Bush addressed the Supreme Executive Council of the State of Pennsylvania applying for

⁷¹³ Nathan Bush, to Michael Gratz, Sept. 3, 1776, in Byars, B and M Gratz, 160-161.

⁷¹⁴ Benjamin Levy, Baltimore, to Robert Morris, Dec. 13, 1776, Levy Family Papers, Correspondence 1775-1804, AJHS.

⁷¹⁵ Renunciation of Allegiance to George III, Delaware, Aug. 19, 1778, Levy Family Papers, 1710-1835, AJHS; Jastrow, “Notes on the Jews of Philadelphia,” 49-61.

⁷¹⁶ Wolf and Whiteman, *History of the Jews of Philadelphia*, 83-6.

the position of Vendue Master for the City of Philadelphia. In his petition, he explained that he hoped to be approved since he had “met with many losses by the Enemy, on acco[un]t of his zeal for the Cause of his Country...and...having transacted Business in furnishing many articles for the use of this state which met the approbation of the late Hon[ora]bl[e] Council of Safety.” Unsuccessful in his application, he tried again a year later when he heard that the State aimed to appoint three vendue masters, asserting again that he had been a “Considerable sufferer by the Warr.”⁷¹⁷ His son Solomon applied for the post of Secretary to the Board of Treasury, invoking the “considerable wound” sustained during his “service of his Country in the earliest period of our most Glorious Contest,” which deprived him of serving his Country in the Field.”⁷¹⁸ Upon the announcement of peace, Levy Andrew Levy congratulated Michael Gratz. “Thanks to God America has obtained her End,” he wrote. His comment might have been an expression of his alliance had he not added “and a stop put to the shedding of so much Innocent Blood and of a Calamitous & Destructive war, may we again be happy & enjoy health & prosperity.”⁷¹⁹

⁷¹⁷ Mathias Bush to the Supreme Executive Council of the State of Pennsylvania, Nov. 26, 1779 and Sept. 22, 1780, SC 1508, AJA.

⁷¹⁸ Solomon Bush, to the Continental Congress, Dec. 8, 1780, SC 1510, AJA.

⁷¹⁹ Levy Andrew Levy, Lancaster to Michael Gratz, April 14, 1783, Gratz Family Papers, Mss.Ms.Coll. 72, Series I, APS.

According to historian Wiliam Pencak, the Revolution and the freedoms guaranteed in Pennsylvania's 1776 constitution elicited some anti-Jewish attacks from commentators who feared that Jews would gain full equality. One writer noted that "An Episcopal church, a Presbyterian meeting-house, a Roman Catholic church, a mosque, a synagogue, a heathen temple have now in Pennsylvania all equal privileges. Will it not be an asylum for all fugitive Jesuits and outcasts of Europe...Wo unto the city! Wo unto the land!"⁷²⁰ This instance does reveal prejudice, but occasional displays of intolerance notwithstanding, Jews' experience was overwhelmingly positive. To Pencak, the fact that Pennsylvania's constitution required a Christian oath for voting and office-holding as a "triumph for anti-semitism." He suggests that Henry Muhlenberg was behind the Christian Oath as he strove to deflect accusations about the loyalty of Germans, who had frequently been identified as "others" who refused shed their "German-ness." However, Muhlenberg's sentiments revealed his own prejudices, not widespread anti-Jewish feeling. There is no evidence that Franks, accused of being a loyalist, was ever attacked or identified as a Jew throughout his ordeal, and neither were any of his colleagues. In fact, that New York transplant Rabbi Gershom Seixas, together with Barnard Gratz, Simon Nathan, Asher Myers, Haym Solomon, Jonas Phillips, could be so bold as to submit a memorial to the Council of Censors declaring that "the tenth section of the frame of this government deprives the

⁷²⁰ *Saturday Evening Post*, Sept. 28, 1776; Pencak, *Jews and Gentiles*, 212-3; Wolf and Whiteman, *Jews of Pennsylvania*, 81.

Jews of the most eminent rights of freemen” suggests widespread acceptance. They noted that most other states had included Jews as full citizens, and they invoked their service as loyal Pennsylvanians, as tax-payers, and contributors to public utilities. “[A]s a nation or religious society, they stand unimpeached of any matter whatsoever, against the safety and happiness of the people.”⁷²¹

Franks used his final days in Philadelphia to put some of his affairs in order. He sold several tracts of land to Barnard Gratz, gave him another – probably as payment for outstanding debts -- and left bills of sale with him to sell, and he gave Joseph Simon instructions regarding some of his other real estate, some of it jointly owned with Simon.⁷²² He did not, however, turn to these two co-religionists and long-standing colleagues to handle his affairs in his absence. Rather, he gave power of attorney to the up-and-coming attorney Tench Coxe, his son Moses’ school friend and a rising merchant, and to his son-in-law Andrew Hamilton.⁷²³ Perhaps Simon and the

⁷²¹ *Pennsylvania Packet*, Dec. 23, 1783

⁷²² There are four separate indenture dated 18 October, 1780, in which David Franks Lancaster Country Records from the Office of Recorder of Deeds 1849-1885, SC 6574, AJA; David Franks to Joseph Simon, October 20, 1780, Coxe Family Papers, Collection 2049, Series 2, Box 10, folder 4, HSP.

⁷²³ Moses Franks, Jr., New York, to Tench Coxe, Philadelphia, Jan. 25, 1775, Coxe Family Papers, Series 2, Box 6, Folder 3, HSP; David Franks Power of Attorney, and Moses Franks Power of Attorney, 22 Nov. 1780, Coxe Family Papers, Collection 2049, Series 2, Box 10, folder 5, HSP.

Gratzes turned down his request; perhaps Franks did not sufficiently trust them; perhaps he believed that with their financial entanglements the Gratzes or Simon would prioritize their own interests over his; or perhaps Franks believed that the non-Jewish Coxe, who would manage his finances, had better skills or more heft in getting things done.

Franks remained in New York with his daughter Rebecca for a year and a half. He was likely keeping a close eye on the situation and hoping to return home. Days before his departure for London in 1782, he renewed Tench Coxe and Andrew Hamilton's power of attorney and instructed them to sell his and his sons' and brothers' land and to collect any outstanding debts.⁷²⁴ The war had a profound impact on the Franks family's economic interests, and their desire to liquidate their assets led to breaches in long-standing relationships. Also apparently not too confident Simon and the Gratzes, David Franks' son Jacob employed Coxe and Hamilton's services in recouping his debts, including from Benjamin Seixas, a fellow Jew from New York who spent the war years in Philadelphia, and who Jacob Franks likely knew most of his life via his connections to the Jewish community. He had already written to Seixas and had received no answer. This irked Franks, who felt that Seixas had put aside their connection and knew he could get away with evading payment. "I suppose the present situation of affairs between the two countrys prevents any compulsive measure,"

⁷²⁴ David Franks, New York, to Tench Coxe and Andrew Hamilton, May 10, 1782, Coxe Family Papers, Collection 2049, Series 2, Box 12, folder 1, HSP.

Franks wrote, “& he take the advantage of them...I hope (as no others can be had) he may be brought to a sense of his duty.”⁷²⁵

Other tension developed in Franks’ absence from Philadelphia. He strove to sell his Cobb’s Creek Mill and two houses in Philadelphia that he had acquired decades before in partnership with his uncle Nathan Levy, but he could not sell them without the agreement of Benjamin Levy, who would not approve a sale under £1000.⁷²⁶ He also tried to sell off land that he owned jointly with Joseph Simon and Mathias Bush, who had been partners in many ventures over the course of more than four decades.⁷²⁷ Until the property could be sold, he expected Simon to remit his share of rent on them. When Tench Coxe approached Simon, Simon told him that he had applied his and Franks’ joint rental income elsewhere and could not therefore remit it immediately. “This is very improper,” Coxe reported to Franks’ son Jacob, “[I] shall take the liberty of pushing him for Cash.” Simon, however, who had kept records of his and Franks’ account for decades, was incensed by Coxe’s rude demand, and possibly by Franks’ changed attitude. Coxe’s “[t]wo threatening letters [were] the only

⁷²⁵ Jacob Franks, Isleworth, to Tench Coxe and Andrew Hamilton, June 3, 1782, Coxe Family Papers, Collection 2049, Series 2, Box 12, folder 1, HSP.

⁷²⁶ David Franks, New York, to Tench Coxe and Andrew Hamilton, May 10, 1782, Coxe Family Papers, Collection 2049, Series 2, Box 12, folder 1, HSP; Tench Coxe, Philadelphia to David Franks, May 7, 1783, Coxe Family Papers, Collection 2049, Series 1, Vol. 2, HSP.

⁷²⁷ David Franks, Isleworth, to Tench Coxe, Sept. 4, 1782, Coxe Family Papers, Collection 2049, Series 2, Box 12, folder 10, HSP.

of the kind I ever received, after living now in this place full Forty years,” he wrote to Coxe. “The trouble I have taken for Mr Franks I never charged any Comm[issio]n on & done it intirely out of friendship, and am Willing [to] Serve him at any time tho’ not for gain sake[.] I kept the money of the rents,” he explained, “as then I was in Want of it being long out of Business.”⁷²⁸

By the end of the revolutionary war, Philadelphia was home to an organized Jewish congregation, a sign that the Jews who settled in the area had prevailed in their efforts to establish Jewish life. By adopting Sephardic practices, the members announced that they had become a community of “Port Jews.” They were Atlantic world Jews: acculturated participants in the dominant culture; they integrated Jewish and secular values; they presented themselves as their Christian contemporaries did. The Sephardic synagogue, however, masked the actual heritage of the founding members of the community, immigrants who brought with them a variety of Ashkenazi liturgical traditions, and the leadership – the wealthiest merchants among them -- set themselves apart from the more numerous Ashkenazi immigrants. The Revolution was a crucible, not only for British and American political structures, but also for merchants and traders whose commercial interests were inextricably linked to imperial policy, colonial resistance, and the emerging new order. The break with

⁷²⁸ Tench Coxe, Philadelphia, to Jacob Franks, Isleworth, Feb. 13, 1783, Coxe Family Papers, Collection 2049, Series 1, Vol. 2, HSP; Joseph Simon, Lancaster to Tench Coxe, Feb. 17, 1783, Coxe Family Papers, Collection 2049, Series 2, Box 13, folder 15, HSP.

Britain forced individual Jews to choose sides between the British empire that had made possible the benefits they derived from tolerations and inclusion – and economic success, in some cases -- and North America, the place where that toleration and inclusion had occurred and where they had built their lives.

The war was also a crucible for the Franks/Simon/Gratz trade network. Franks' enterprises bridged the two sides of the ocean but the hostilities completely disrupted his operations and compelled his expatriation. His connection to his Jewish colleagues was reduced to complex financial entanglements. Joseph Simon and Levy Andrew Levy suffered enormous losses too, which devastated their relationship and forced Levy to start over as a trader and as a Jew with no community. The Gratzes persisted. They nurtured new lines of business and new connections. They also emerged as leaders of the congregation, a sign that they had prevailed, even if their finances were severely disrupted. Philadelphia's Jewish network, then, shifted during the war and would reshape itself in the years that followed.

SECTION THREE
EXPANSION, 1783-1822

Chapter 5

FAMILY EXPANSION; NETWORK EXTENSION

In 1810, Michael Gratz's son Joseph sailed to Northern Europe on board the ship *Active* as supercargo. He took goods belonging to Simon Gratz & Co. – as the Gratzes' business was then called – and consignments from his brother-in-law Samuel Hays and other Philadelphia merchants. Gratz traveled between Tonningen, Kiel, and Hamburg selling quantities of sugar, cotton, coffee, indigo, and other commodities. In a sense, he was mirroring his uncle Barnard's efforts four decades earlier as he strove to build his business. But in spite of the difficulties he encountered during the Napoleonic Wars, he was in a much better position than his uncle had been. The family had substantial assets and a large network of connections. In addition, rather than engaging in trade within the British empire as a naturalized British subject as Barnard had done, Joseph Gratz was in Europe as a citizen of the United States, contributing to efforts to build his country's reach and reputation.⁷²⁹

By the time Joseph Gratz sailed to Europe the family's economic outlook was finally much improved after many years during which they struggled to stay afloat.

⁷²⁹ A series of letters survives from Joseph Gratz's travels to Europe Gratz Family Papers, Mss.Ms.Coll. 72, Series II, APS.

The turbulent revolutionary and post-revolutionary years reduced many merchants, Jews and non-Jews alike. Michael and Barnard Gratz and Joseph Simon devoted much of the 1780s collecting debts and settling with their creditors, whose demands threatened to topple what they had built.

Michael Gratz's sons derived many benefits from their father's successes. While the older generation never achieved the stature of some of David Franks' relatives, Barnard and Michael Gratz and Joseph Simon provided the younger family members with training, experience, and contacts. The older generation gradually withdrew from business during the 1790s and Michael's sons Simon and Hyman took over their father's land interests and as they came of age, their younger brothers Joseph, Jacob, and Benjamin, gradually joined their older brothers as the young republic's economic outlook was recovering and trade improved.

Many of Barnard and Michael Gratz's former colleagues disappeared from the record in the post-revolutionary years, but others endured. Michael Gratz's five sons sustained warm relationships with the children of their fathers' Jewish colleagues and many of this generation intermarried, creating multilayered kinship networks. Some economic connections consequently strengthened, but others rarefied as families grew. Unlike the immigrant generation who in the absence of kinship ties formed mutual dependencies with other Jews, the American-born generation had brothers, cousins, and brothers-in-law with whom they collaborated in business. They did not need to depend on Jewish colleagues for credit and commodities to the same extent that their father, uncle, grandfather, and their Jewish colleagues had. Having developed credit

and reputations, these more insular families had the advantage of kin as partners, factors, and agents. They also had many opportunities for dealing with merchants of all stripes. In fact, Jewish merchants of the first post-Revolutionary generation tended to be well connected and well educated, had all the newly developing systems at their disposal to protect their interests and, like many of their well-to-do peers, could simultaneously contribute to the young country's development as they developed their own business concerns.

As we have seen, David Franks left his affairs in the hands of Tench Coxe, and in 1783 when news of the Treaty of Paris circulated, the Frankses' attorney Tench Coxe assured his clients that it "secures to you & your family their property & claims in this Country."⁷³⁰ This was a great relief to the Franks family, who had a good deal of capital tied up in America. Acting for Franks and his sons and brother, Coxe began liquidating assets and chasing down the Frankses' debtors. None of these affairs were simple. David Franks had money due to him from coreligionists Myer Hart, the estate of Benjamin and Lyon Nathans, and from former non-Jewish associates David Montegut and John Morrel, both of Georgia, and William and Thomas Bradford, and

⁷³⁰ Tench Coxe to Moses Franks, April 16, 1783, Coxe Family Papers, Collection 2049, Series 1, Vol. 2, HSP.

from George Croghan's estate.⁷³¹ Ensnared claims caused ruptures of former alliances. For example, David Franks' joint interests with his uncle and partner Nathan Levy had not been disentangled nearly thirty-four years after Levy's death.⁷³² Levy's heirs disagreed with Franks' assessment of their respective shares in the property, and with Franks and Coxes' plans vis-à-vis their liquidation. Franks wanted to sell all properties that the two men held jointly. But Benjamin Levy, Nathan Levy's heir, did not want to sell quickly. He also claimed that the two houses in Norris's Alley that Franks listed as joint property were "the sole property of Nathan Levy deceas'd." Franks accused the Levy family of taking advantage of him. The houses, he claimed, were built by the co-partnership of Levy and Franks, a fact reflected in their books. Further, Isaac Levy had already received £2000 of his personal property to pay the debt of the partnership.⁷³³ In wrapping up his American business, Franks seemed to be unconcerned about alienating former allies and persistent about getting his share of mutual assets at a great distance. The two sides reached an impasse, and in 1787, in

⁷³¹ David Franks, to Tench Coxe, May 30, 1785, Coxe Family Papers, Collection 2049, Series 2, Box 23, Folder 3, HSP.

⁷³² David Franks power of attorney to Andrew Robinson, Tench Coxe and Andrew Hamilton for himself and his brother, Nov. 22, 1780, Coxe Family Papers, Collection 2049, Series 2, Box 10, Folder 5, HSP; a series of Coxe's accounts detailing David Franks' business date to 1781, see Coxe Family Papers, Collection 2049, Series 1, Accounts of Moses, David, and Jacob Franks, 1781-1791, and miscellaneous documents in Series 2, HSP.

⁷³³ David Franks, to Tench Coxe, May 30, 1785, Coxe Family Papers, Collection 2049, Series 2, Box 23, Folder 3, HSP.

frustration, Benjamin Levy appealed to Barnard Gratz to press David Franks about coming to an agreement. “I sincerely wish an amiable & friendly method of adjustment,” he told Gratz. “How dre[a]dful is it for near relations who have liv’d so many years on the most affectionate terms of friendship to end their days in the Violence of the law.”⁷³⁴

Perhaps Levy thought that Gratz, a long-time colleague and fellow Jew, could invoke their deep and long-standing bonds and persuade Franks to acquiesce. It is doubtful, however, that Gratz had any sway. If he did attempt to reconcile the two parties his efforts failed because the matter was still unresolved two years later. This time, Nathan Levy, son of Benjamin Levy and nephew of the late elder Nathan Levy, demanded that Tench Coxe surrender “the Books papers, Deeds, Bonds &c belonging to the said Nathan Levy’s estate,” and a moiety of all assets and moneys “that may have been received by you, in Accounts of Levy & Franks.” He expressly forbade Coxe to “appropriat[e], any Moneys, Houses, Bonds, Lands, Notes book debts, deeds, or Mortgages, that you may have rec[eive]d or shall henceforth receive on Account of Levy & Franks to the payment of the private debts of David Franks,” or to sell any of this property to pay Franks’ debts or to mortgage them as security.⁷³⁵ Indeed, at least on paper, the Levys were correct. As he worked to divide the assets of the former

⁷³⁴ Benjamin Levy, Baltimore to Barnard Gratz, June 10, 1787, Frank M. Etting Collection, Collection 0193, Gratz Correspondence 1695-1780, Box 67, HSP.

⁷³⁵ Nathan Levy to Tench Coxe, June 6, 1789, Coxe Family Papers, Collection 2049, Series 2, Box 32, Folder 1, HSP.

partnership, Coxe discovered that even if the two houses in the alley were built by Levy and Franks, “the deed has been carelessly made out to Mr Levy.”⁷³⁶

It was Franks’ London-based brother Moses’ “most fervent desire to doing every thing I have in America, to as speedy a settlement as possible.” First and foremost, he wanted to recover Daniel Wister’s debt of over £7000. “He has rich connections who may perhaps be disposed to assist in extricating him from his difficulties,” Franks suggested to Coxe. Coxe soon found that Wister’s other creditors had priority over Franks on Wister’s assets. He also asked Coxe to settle a matter on the estate of Moses Heyman, who had mortgaged land to Franks as security on a loan many years before.⁷³⁷

Most notably, Moses Franks wanted Coxe to go after Joseph Simon and the Gratzes for various debts. Simon, he told Coxe, “has been indebted to me many years.” He constantly evaded payment, “but as I never had a satisfactory reason assigned for the delay[,] I beg he may be pressed to make me a suitable remittance.” In addition, Franks had given Simon and Gratz credit on goods in 1774. The debt had been tied to a Bond at the time, when Franks “had every reason to think the terms of payment would have been complied with,” he told Coxe. There were several bonds.

⁷³⁶ Tench Coxe to John Franks, May 14, 1789, Coxe Family Papers, Collection 2049, Series I, Letterbooks, Vol. 4, HSP.

⁷³⁷ Moses Franks to Tench Coxe, July 31, 1783, Coxe Family Papers, Series 2, Box 15, Folder 4; Moses Franks to Tench Cox, Nov. 1, 1785, Coxe Family Papers, Series 2, Box 24, Folder 3; Tench Coxe to Moses Franks, May 22, 1784, Coxe Family Papers, Series 1, Vol. 3.

One, for £446 sterling, was due in 1775 and contained a penalty of £892 sterling; another was for £456 sterling, due in 1776, and likewise contained a penalty of £892 sterling; and a third was for £446 sterling, due in 1777. The Americans defaulted, likely because of a shortage of specie compounded by the hostilities between the two countries. Franks came to the same conclusion. “The troubles in America I presume prevented it,” he wrote, “but I see no reason why payment should not now be insisted upon.”⁷³⁸ Coxe demanded immediate payment. The Gratzes asked David Franks to sell lands situated at the “head of Susquehanna” on their behalf to purchasers in England so they could discharge their debt. The market for land, however, was stagnant. “You can not fail of being struck with the wild absurdity of such a proposition,” Moses Franks fumed. David Franks, in desperate need of cash, also wanted to sell his own land. But as Coxe told him, selling lands might be difficult under any agreement, as “[l]ands are duller here than you can imagine. Nothing in the Country will sell. Tis impossible to get half the value they would have brought before the war.” The primary reason, according to Coxe, was “the want of money.”⁷³⁹

⁷³⁸ Moses Franks to Tench Coxe, July 31, 1783, Coxe Family Papers, Series 2, Box 15, Folder 4; Michael Gratz, to Barnard Gratz, Johnstown, May 24, 1774, Gratz-Franks-Simon Papers, (McA MSS 011), McAllister Collection, Series 1, Box 1, Folder 54, LCP; Document, Nov. 6, 1787, Lancaster County, Pennsylvania Records in the Office of the Recorder of Deeds, SC 6575, AJA.

⁷³⁹ Tench Coxe, to David Franks, April 23, 1784, Coxe Family Papers, Collection 2049, Series 1, Vol. 3, HSP.

In Moses Franks' opinion, the Gratzes request to David Franks to sell their land was a ploy "calculated merely for procrastination[.] Therefore I have treated the proposition with the contempt it deserves," and he ordered Coxe "to use the best means to obtain satisfaction." Franks surmized "that they hoped from events, to have been absolved from the necessity of paying the Debt."⁷⁴⁰ In fact, the Gratzes and Simon remitted installments to Moses Franks' attorneys when they could, but not enough to satisfy Franks, who wanted Coxe to sue. For a period, legal action was out of the question, as the Treaty barred legal suits for debts for a period of time. In mid-1785, however, Coxe began threatening to sue, much to Joseph Simon's dismay. "I have been hurt Amazingly in my Property during the late Warr," Simon told Tench Coxe, "was you to Sue me if might intirely ruin me therefore pray your further indulgence."⁷⁴¹ Coxe's successors (Coxe gave notice in 1784) became increasingly aggressive in their demands. In 1787 or 1788, Simon mortgaged his property, including his house, as security while the Gratzes tried to sell land to cover the debt. Solomon Etting, Simon's right-hand-man at the time, told the Gratzes that he feared that Franks' lawyers would undersell Simon's property and urged Michael Gratz to

⁷⁴⁰ Moses Franks, London, to Tench Coxe, Feb. 13, 1784, Coxe Family Papers, Collection 2049, Series 2, Box 19, Folder 2, HSP (Franks' emphasis.)

⁷⁴¹ Joseph Simon to Tench Coxe, June 6, 1785, Coxe Family Papers, Collection 2049, Series 2, Box 23, Folder 4, HSP.

“stir [himself] and pick up the first and best purchase” he could find.⁷⁴² The potential consequences hung over them like an executioner’s axe.

The Gratzes begged Moses Franks for more time. In a letter peppered with Hebrew (probably to evoke ethno-religious bonds), they begged for mercy on their own and Simon’s behalf. Their “little ones,” they told Franks, would be “oblige to Cry for help and foode, unless we are relieved by your directions to your attorney...with Farther indulgence of payments.” They assured him of their “honest & just intention” and asked for the same consideration and justice as they had extended in 1778 and 1778. At that time, they reminded him, they would have been legally entitled to settle their debt with Continental Currency, which would have been a great advantage to them but an enormous hindrance to him. They also reminded him that they had gone out of their way to help his brother David Franks when he was hastily settling his affairs upon his expulsion from Pennsylvania.⁷⁴³ Simon did not hold out much hope of leniency. “I flatter myself very little from the answer that is expected from Mr Franks,” he told the Gratzes, “& then if not very much in favor my property fall on

⁷⁴² Solomon Etting, Lancaster, to Michael Gratz, Nov. 6, 1787, SC 3285, AJA; Stern, *David Franks*, 169-170, states that Simon’s debt was to Moses Franks, Jr. (David’s son) but sources in collections containing Gratz records trace the communications over this debt and it was Simon’s and the Gratzes’ debt dating to the 1770s. The Gratzes’ relationship with Moses Franks, Jr. was in fact relatively amiable.

⁷⁴³ A draft of this letter is written in Michael Gratz’s handwriting on the back of a letter from Joseph Simon to Michael Gratz, March 7, 1768, Gratz Family Papers, Mss.Ms.Coll. 72, Series I, APS. Although there is no addressee or date, the details contained in the letter and other letters from the period help place this one.

immediate sacrifice -- Good God the horrid Idea almost Kills me & unless a speedy relief soon intervenes I fear the uneasiness of mind will prove fatal to me”⁷⁴⁴

Franks probably relented, allowing them to make periodic payments over several years. But then upon Franks’ death in 1789, his executors and their attorney began applying pressure again. This time the Gratzes requested that their cousin Solomon Henry in London assist them in selling land they owned, and they asked Henry to speak to the by-then late Franks’ son-in-law, the son of former Treasury Secretary Grey Cooper, and ask him if he would “take as much of the Lands in New York government as will amount to our Debt.”⁷⁴⁵ The Gratzes also asked Moses Franks, Jr. (David Franks’ son) to attempt to sell their land in England. In the same letter in which he informed them that he had been unsuccessful he also warned them “to prepare to be call[e]d on very seriously for the payment of Mr. M. Franks[’] debt.”⁷⁴⁶

It suddenly became clear when Franks died why he and his lawyers had been to insistant: the elder Moses Franks had “died very much involved.” His creditors were pressing for immediate payments and the executors of his estate were “obliged to

⁷⁴⁴ Joseph Simon, Lancaster to Michael Gratz, March 24, 1788, Gratz Family Papers, Mss.Ms.Coll. 72, Series I, APS.

⁷⁴⁵ Reply attached to Solomon Henry, Stockwell to Barnard and Michael Gratz, July 14, 1789, Gratz Family Papers, Mss.Ms.Coll. 72, Series I, APS.

⁷⁴⁶ Moses Franks, Jr., Isleworth, to Barnard Gratz, Richmond, [month illegible], 1789, Gratz Family Papers, Mss.Ms.Coll. 72, Series I, APS.

sell all his Estates” to pay his Debts. “What he has done with his property no one can find out, upwards of Twenty thousand he got with his wife.”⁷⁴⁷ Simon and Gratz had already made several payments when Joseph Simon asked Michael Gratz in September 1790 to send a statement of their account “from the beginning how the Debt was Contract[e]d[,] what Bonds were first given[,] what payments made[,] how and to whom &c.” Simon asserted that “it was usual ... that Interest of seven Years should be forgiven on all old debts due to the British Merchants.” The situation became a chess game. Ashly, the attorney then working on the Franks family’s affairs, was in Philadelphia but due to depart. He therefore “don’t care how much he distresses any body so as his own ends are answerd.” But if Gratz delayed, Simon suggested, it might induce Ashly “to give some terms,” which he likely did.⁷⁴⁸ In 1792, however, Ashly wrote to Simon demanding \$3000 in cash within the month. Barnard received letters from Simon twice a week, “the Contents of which you may Easily Imagin[e],” he reported to Michael.⁷⁴⁹ In 1794, the Gratzes were still trying to pay off their debt,

⁷⁴⁷ Moses Franks, Jr., Isleworth, to Barnard Gratz, Richmond, [month illegible], 1789, Gratz Family Papers, Mss.Ms.Coll. 72, Series I, APS.

⁷⁴⁸ Joseph Simon, Lancaster to Michael Gratz, Sept. 5, 1790, Frank M. Etting Collection, Collection 0193, Crogan-Gratz Papers, Vol. II, Box 56, Folders 56, HSP (also in Byars, *B & M Gratz*, 238.)

⁷⁴⁹ Barnard Gratz to Michael Gratz, New York, Oct. 21, 1792, Henry Joseph Collection, Barnard and Michael Gratz Correspondence, MS 451, Box 1, AJA.

and Joseph Simon expressed the hope that Michael had successfully disposed of Virginia lands and been able to satisfy Ashly.⁷⁵⁰

David Franks' son Jacob likewise wished to terminate his American affairs. Coxe had collected debts from Mr. Curtis Clay, one Mr. Haylan, Joshua Isaacs, and Benjamin Seixas, which left only Jacob Franks' interests in land companies and property in Stumps Town, for which, he told Coxe, he received rent totaling only £64 and never any account "of the situation, extent, number of Tennants &c."⁷⁵¹ The Vandalia (Indiana) claim had been dismissed by Congress, "when all disbursements Ceas'd, the claim being hopeless in America," although there were still Franks' share in Illinois & Ouabache (Wabash) to dissolve.⁷⁵²

In 1789, in exasperation Coxe complained to Jacob Franks that he was confused about how to unravel joint accounts. It was "extremely difficult...to select such items as belong to you & your Uncle...I did suppose that several things were yours & his, which I now find are not."⁷⁵³ Coxe's complaints echoed concerns that

⁷⁵⁰ Joseph Simon, Lancaster, to Michael Gratz, May 26, 1794, Gratz Family Papers, Mss.Ms.Coll. 72, Series I, APS.

⁷⁵¹ Jacob Franks, Isleworth, to Jench Coxe, Feb. 12, 1786, Coxe Family Papers, Collection 2049, Series 2, Box 24, folder 11, HSP.

⁷⁵² Tench Coxe to John Franks, May 14, 1789, Coxe Family Papers, Collection 2049, Series 1, Letter, Vol. 4, HSP; Jacob Franks, Isleworth, to Tench Coxe, Jan. 25, 1790, Coxe Family Papers, Collection 2049, Series 2, Box 34, folder 2, HSP.

⁷⁵³ Tench Coxe to John Franks, London, May 14, 1789, Coxe Family Papers, Collection 2049, Series 1, Vol. 4, HSP.

had arisen periodically about David Franks' competence. In addition to John Watts' warnings and Henry Bouquet and Thomas Gage's complaints, there were hints that Moses worried about this too when he condescendingly praised David's punctiliousness following the loss of their ships in the 1770s. In 1784, Moses complained that David, who was in London by then, had repeated details of one of Tench Coxe's letters "in a manner too confused for my comprehension."⁷⁵⁴ It was not long afterwards that Coxe notified the Frankses about "the involved state of your Books," and the various difficulties of settling their business affairs; Coxe found it impossible to continue aiding Franks. The "peace will make it perfectly easy for you to come out" to North America to attend to things that "no body but you can settle," and if not David, then his son Moses should make the journey.⁷⁵⁵

David Franks had always delegated to others. Perhaps this enabled him to disguise his incapacity with the finer details of his trade. Even when he returned to Philadelphia in the late 1780s, in spite of the animosity that had arisen over debts and remittances, he solicited the help of his former Jewish colleagues just as he had done over the many years of their association. He periodically pressed the Gratzes for loans,

⁷⁵⁴ Moses Franks to Tench Coxe, June 1, 1784, Coxe Family Papers, Collection 2049, Series 2, Box 20, Folder 5, HSP.

⁷⁵⁵ Moses Franks, Jr. to Tench Coxe, Aug. 10, 1785, Coxe Family Papers, Collection 2049, Series 2, Box 23, Folder 9, HSP; Moses Franks, Jr. to Tench Coxe, Coxe Family Papers, Collection 2049, Series 2, Dec. 12, 1785, Box 24, Folder 5, HSP; Jacob Franks to Tench Coxe, May 24, 1785; Moses Franks to Tench Coxe, May 31, 1785, Coxe Family Papers, Collection 2049, Series 2, Box 23, Folder 3, HSP.

such as when to had to repay Joseph Jacobs of Newport, Rhode Island “the sum of one hundred Spanish milld Dollars.” He informed Michael Gratz that “the person from whom I was to have the Patents for Virginia lands is not in Town nor expect[e]d for some time,” and he requested Gratz to “Lend & give your patents to Mr J Jacobs in order to have his affairs settled with me & which I shall replace to you with thanks.”⁷⁵⁶ Likewise, Franks asked Joseph Simon to oversee a few transactions.⁷⁵⁷ He signed a power of attorney so that Simon could deal with a mortgage that they held on a debtor’s property, and demanded that Simon collect William Trent’s debt to them. Franks and Simon were not the only ones to hold a mortgage on Trent’s property and any payout was therefore in contention. He ordered Simon, who had his own financial woes, to make a “Strick’d examination if our Mortgage was Prior to the Sales he made to others or prior to those advertised against the Sales . . . & not to be judged out of

⁷⁵⁶ Promissory note David Franks to Joseph Jacobs, Jan. 6 1789, Frank M. Etting Collection, Collection 0193, Misc. Documents 1685-1805, Box 75, HSP; David Franks to Michael Gratz, April 8, 1790, Frank M. Etting Collection, Collection 0193, Gratz Correspondence 1781-1795, Box 68, HSP; Power of attorney fro Michael Gratz to Joseph Jacobs to dispose of land patents, April 8, 1790, Frank M. Etting Collection, Collection 0193, Misc. Documents 1685-1805, Box 75, HSP; undated notes added to receipt from Joseph Jacobs acknowledging having received \$50 from Michael Gratz on account of a bond from David Franks, Frank M. Etting Collection, Collection 0193, Misc. Documents 1685-1805, Box 75, HSP.

⁷⁵⁷ David Franks, to Joseph Simon, July 6, 1789, “Letter, etc, of David Franks, Samson and Moses Levy, of Philadelphia,” PAJHS, Vol. 22 (1914), 189.

our rights.”⁷⁵⁸ Whether Franks was paying Simon for these tasks is unclear. Several years earlier, Simon claimed that he had never charged Franks for such favors, which was a good thing, as it was unlikely that Franks had the credit or funds to reward Simon.⁷⁵⁹

When Coxe agreed to act as attorney for the Frankses he was currying favor with them in hopes of an alliance with them in transatlantic trade when the war was over. Indeed, as soon as there was a hint of peace he reached out to Jacob Franks. In the event of peace, he wrote, “our trade with England will revive I hope. I shall be glad to be informed whether you have any thoughts of American Business . . . I hope it may be in my power to throw Business into the hands of such of my friends abroad as give me information of their plans.” Coxe’s father, a merchant, had written to Moses Franks vouching for his credit. There is no record that he received a response before he wrote again saying that he had instructed a French banker to forward money to Jacob Franks’ account and he placed an order for goods. But Jacob Franks’ letter to Coxe in which he politely turned him down was already en route to Philadelphia. “I have been entirely out Business for some years & at present do not

⁷⁵⁸ David Franks to Joseph Simon, Sept. 4, 1789, “Letter, etc, of David Franks, Samson and Moses Levy, of Philadelphia,” PAJHS, Vol. 22 (1914), 189-90.

⁷⁵⁹ Joseph Simon, Lancaster to Tench Coxe, Feb. 17, 1783, Coxe Family Papers, Collection 2049, Series 2, Box 13, folder 15, HSP.

think of entering again,” Franks wrote. But he assured Coxe that he had recommended him to a few colleagues. A similar response arrived from Moses Franks.⁷⁶⁰ The Frankses no longer saw America as a lucrative prospect. Their refusal to engage in trade with America severed David, who returned to Philadelphia at the end of the decade, from his former livelihood, and his Jewish colleagues there who had used him as their source for goods, were cut off.

Simon and the Gratzes, together with most other merchants and traders in the mid-Atlantic had to adjust to the new circumstances. For one thing, Britain refused to negotiate a trade agreement with the United States. At the same time, many merchants were still indebted to their London creditors, and with a shortage of cash an economic recession engulfed the region and brought significant strife during the mid-1780s. British creditors demanded payment of earlier debts and a weak continental currency and a shortage of specie put many American merchants in a precarious position. Many local debtors were unable to repay their debts and many of them vanished. One mid-Atlantic business failed after another, and most others labored under the weight of serious debt and a crippling shortage of cash.⁷⁶¹

⁷⁶⁰ Tench Coxe to Jacob Franks, Feb. 13 and May 5, 1783 and Tench Coxe to Moses Franks, April 16, 1783, Coxe Family Papers, Collection 2049, Series 1, Vol. 2, HSP; Jacob Franks to Tench Coxe, May 29, 1783, Coxe Family Papers, Collection 2049, Series 2, Vol. 2, Box 14, Folder 11, HSP.

⁷⁶¹ Doerflinger, *Vigorous Spirit of Enterprise*, 256-280. On bankruptcy and debt, see Mann, *Republic of Debtors*.

Financial strain and fears of utter ruin tested relationships that had been built on kinship and mutual trust. Just as Levy Andrew Levy's debt caused a rift between him and Joseph Simon, Simon's financial worries caused the beginnings of a rift with the Gratzes. In 1788 he chastised Michael for promising over and over again to send him deeds for land without following through. The source of his anxiety was a "very large & helpless family" and a severely diminished annual income.

I laboured hard in my younger days to lay up something to live easy on the remainder of my time -- I Kept the reins in my own hands as long as I could -- but now they are torn from me and whether ever I shall get them into my Own hands again or not is an affair very doubtful with me.⁷⁶²

He blamed the Gratzes for his woes, and their efforts to reassure him did not placate him. Simon believed that his joint affairs with the Gratzes threatened to topple him, yet he could not wash his hands of them as he did with Levy Andrew Levy because his affairs were still inextricably tied up with theirs. Too much was at stake and he relied heavily on them to transact much of their joint business.⁷⁶³

At the same time, the Gratzes and Simon each formed new commercial alliances. Simon took up business with Solomon Etting, the son of Elijah Etting of York. Their 1784 partnership was to last three years, during which time Etting was a stationary resident when Simon was away. The arrangement in turn permitted Etting to

⁷⁶² Joseph Simon, Lancaster to Michael Gratz, March 24, 1788, Gratz Family Papers, Mss.Ms.Coll. 72, Series I, APS; Joseph Simon, Lancaster, to Michael Gratz, March 31 and April 6, 1789, Gratz Family Papers, Mss.Ms.Coll. 72, Series I, APS.

⁷⁶³ Joseph Simon, Lancaster to Michael Gratz, August 15, 1784, Gratz Family Papers, Mss.Ms.Coll. 72, Series I, APS.

get experience and to develop other interests, such as a joint investment in land in Monongahela County with John Gibson.⁷⁶⁴ Etting also had a brother, Reuben, a merchant in Baltimore who would have been a beneficial connection.⁷⁶⁵

Ties with New Yorkers who fled to Philadelphia during the Revolution also strengthened. Some of these refugees made the city their permanent home, while others returned to their former homes or moved elsewhere following the war. Barnard Gratz had already had a long association with the New York based Myers family for instance. Gratz and Myer Myers cooperated in trade and Myers' son Joseph had settled in Lancaster during the 1760s and worked for Joseph Simon. Another Myers, Joseph's brother Solomon, worked for the Gratzes during the mid-1770s and the Myers family and their relatives moved to Philadelphia during the war to continue commerce.⁷⁶⁶ The Gratzes did business with Joseph and Solomon's brother Samuel

⁷⁶⁴ Agreement, Jan. 16, 1784, Gratz Family Papers, Mss.Ms.Coll. 72, Series I, APS; Solomon Etting in behalf of Joseph Simon, to Tench Coxe, Aug. 22, 1784, Coxe Family Papers, Collection 2049, Series 2, Box 21, folder 3, HSP; Solomon Etting, Lancaster, to Michael Gratz, Aug. 29, 1784, Gratz Family Papers, Mss.Ms.Coll. 72, Series I, APS; John Gibson statement, July 15, 1785, Frank M. Etting Collection, Collection 0193, Crogan-Gratz Papers, Vol. 2, Box 56, Folders 25, HSP.

⁷⁶⁵ Very few papers pertaining to the Etting/Simon partnership survive; it is unclear whether they did any business with Reuben Etting in Baltimore. At the time, however, ties between merchants living in Philadelphia's hinterlands and Baltimore were important. See Colleen Rafferty, "To Establish an Intercourse Between our Respective Houses: Economic Networks in the Mid-Atlantic, 1735-1815," (PhD diss., University of Delaware, 2012).

⁷⁶⁶ Solomon M. Myers, New York, to Barnard Gratz, May 14, 1786, Gratz Family Papers, Mss.Ms.Coll. 72, Series I, APS; Michael Gratz land sale to Solomon M.

Myers and Samuel's cousin and partner Moses Myers who began to engage in Atlantic commerce as soon as the hostilities with Britain concluded, opening branches in Amsterdam and St. Eustatius.⁷⁶⁷

The Gratzes also began collaborating with Isaac Moses during the war years, and they maintained their association when Moses returned to New York after the war. They invested in some joint enterprises, most notably land warrants.⁷⁶⁸ In 1788, Michael was waiting for Moses to settle their account and when Barnard queried him, he responded that he had expected Samuel Myers to settle with Gratz.⁷⁶⁹ The Gratzes also did business with Isaac Moses' uncle Hayman Levy and his son Isaac Levy.⁷⁷⁰ These New York connections would endure and continue into the next generation.

Myers, merchant of the city of New York, Frank M. Etting Collection, Collection 0193, Misc. Documents 1685-1805, Box 75, HSP.

⁷⁶⁷ Moses Myers, New York, to Barnard and Michael Gratz, May 19, 1785, Gratz Family Papers, Mss.Ms.Coll. 72, Series I, APS. Moses and Samuel Myers, Amsterdam, to Barnard and Michael Gratz, Feb. 20, 1783 and Moses Myers, London, to Barnard and Michael Gratz, May 10, 1783, Gratz Family Papers, Mss.Ms.Coll. 72, Series I, APS; <http://www.chrysler.org/about-the-museum/historic-houses/the-moses-myers-house/the-myers-family/>.

⁷⁶⁸ Michael Gratz to Barnard Gratz, New York, March 31, 1785, and Isaac Moses to Michael Gratz, May 10, 1785, and Isaac Moses and Moses Myers, New York, to Barnard Gratz, March 19, 1787, Gratz Family Papers, Mss.Ms.Coll. 72, Series I, APS.

⁷⁶⁹ Barnard Gratz, New York, to Michael Gratz, July 16, 1788, Gratz Family Papers, Mss.Ms.Coll. 72, Series I, APS.

⁷⁷⁰ Michael Gratz account with Hayman Levy, 1784-1785, Gratz-Franks-Simon Papers, (McA MSS 011), McAllister Collection, Series 1, Box 2, Folder 74, LCP.

Many of the New Yorkers also formed connections with non-Jewish merchants in Philadelphia and these initial ties would develop as the economy improved.

In the meantime, Simon, the Gratzes, and their colleagues, did what they could to sustain their business in a precarious economic environment, dealing in American commodities, tobacco in particular, while they sought to procure payments from debtors and resolve their land issues to the south. In Richmond in 1783 Barnard was tapping every source he had for tobacco, from one Mr. Wiatt, colleagues Gillan and Shelton, and from Jonathan Anderson of Fredericksburg, for example. In addition to the fact that tobacco was one of the only available commodities, cash was at a shortage.⁷⁷¹ In fact, the Gratzes and Simon concentrated much of their efforts during the 1780s on trying to procure payment from debtors. Even at the end of the 1780s, the outlook was no better. When Barnard arrived in Fredericksburg, Virginia, in 1789, he was told that debtor “Mr Rooths is not worth a penny...so I Did not Gett any thing there,” and in Winchester, where he hoped to find several debtors, he was told that

⁷⁷¹ Barnard Gratz, Richmond to Michael Gratz, May 16, 1783, Henry Joseph Collection, Barnard and Michael Gratz Correspondence, MS 451, Box 1, AJA; Barnard Gratz, Richmond to Michael Gratz, June 27, 1783, May 29, 1784, June 1, 1784, Gratz Family Papers, Mss.Ms.Coll. 72, Series I, APS; Jonathan Anderson, Fredericksburg to Barnard Gratz, Sept 2, 1783, Frank M. Etting Collection, Collection 0193, Gratz Correspondence 1781-1795, Box 68, HSP; Barnard Gratz, Richmond to Michael Gratz, June 10, 1784, in Byars, *B & M Gratz*, 227-8.

Dorsey Pentecost “swore himself out of Winchester Gaol and Gone Over the Mountain,” and that Mr. Hunter had gone to Richmond.⁷⁷²

Barnard did track down long-time debtor Abel Westfall in 1789 in Richmond, Virginia. Westfall had managed to elude them for several years, but when Gratz found him he discovered that Westfall had assets: he owned land just five miles from Richmond and six slaves. Barnard had been able to get an order to have Westfall’s property attached for the debt of over £400 that he owed Michael.⁷⁷³ Their association dated back to 1781, when Gratz and Westfall, then of Hampshire County, Virginia agreed to share profits on hemp. Gratz advanced thirty thousand Continental dollars and Westfall was to procure the hemp, which he was to send to Gratz in Philadelphia. Six months later, Westfall had sent nothing. “No one Article cou[l]d be purchas[e]d for paper Currency,” he explained when Michael queried, and promised to pay Gratz in tobacco instead. In 1783, having received no tobacco, Gratz sued Westfall. It was one thing to sue a colleague, another to actually receive payment for a debt, especially in such a grim economic climate. After a protracted process Gratz obtained judgment against Westfall in 1786, but Westfall disappeared without making payment. Now,

⁷⁷² Barnard Gratz, Fredericksburg, to Michael Gratz, Dec. 8 1789, Gratz Family Papers, Mss.Ms.Coll. 72, Series I, APS.

⁷⁷³ Execution for Westfall’s property, Dec. 19, 1789, Frank M. Etting Collection, Collection 0193, Ohio Company Papers Vol II, Box 59. HSP; Barnard Gratz, Richmond, to Michael Gratz, Dec. 24 1789, Gratz Family Papers, Mss.Ms.Coll. 72, Series I, APS.

Barnard had a new lead. Gratz's optimism was ill founded, however, as the sale of Westfall's property would not bring its value – a common problem -- and the sheriff "therefor was reduced to the necessity of Requesting Security" against a payment.⁷⁷⁴

Another year passed and Westfall still had not settled his debt, which was then valued at over £140. But Westfall initiated a suit in Virginia's High Court of Chancery against Michael Gratz, claiming that he had provided certificates, and that Gratz had "appropriated or disposed of it." In December 1791, Gratz's attorney Andrew Ronald requested a copy of the Certificates from the Gratzes or "the dates and sum for which it issued and the liquidated value" because Westfall had taken advantage of fluctuating currency values and the certificates, it seems, did not cover his debt. Ronald applied to amend the original order so that "the Certificate placed in [Gratz's] hands by Mr Westfall, shall be valued at the present market price. Michael could keep what was

⁷⁷⁴ Agreement, April 30, 1781, Frank M. Etting Collection, Collection 0193, Misc. Documents 1685-1805, Box 75, HSP; Abel Westfall, Winchester to Michael and Barnard Gratz, Oct. 24, 1781, Frank M. Etting Collection, Collection 0193, Gratz Correspondence 1781-1795, Box 68, HSP; Michael Gratz to Edmund Randolph, Oct. 6, 1784, Frank M. Etting Collection, Collection 0193, Gratz Correspondence 1781-1795, Box 68, HSP; Barnard Gratz, Richmond, to Michael Gratz, March 14, 1783 and May 13, 1786, Gratz Family Papers, Mss.Ms.Coll. 72, Series I, APS; William Hunter, Alexandria to Barnard Gratz, Aug. 1787, Frank M. Etting Collection, Collection 0193, Gratz Correspondence 1781-1795, Box 68, HSP. On debt and the legal process see Mann, *Republic of Debtors*.

owed on his earlier judgment against Westfall or return the certificates to Westfall.

The injunction would then be dissolved, his lawyer advised.⁷⁷⁵

By August 1794, Westfall still had not paid what he owed. A few months later, Henry Bedinger, another of Westfall's creditors, informed Michael that Westfall had proposed a deal in which Bedinger would purchase his land and they could settle their debt in the bargain. "[A]s we all appear in rather precarious situations," Bedinger wrote, "I have thought it most advisable to apply to you to make out your claim in Virginia Currency and if I can bring it about so as to get Captain Westfall to agree to the Valuation of the Tobacco I mean myself to pay you and purchase the Land." In December 1794, eager to close the debt for once and for all, Gratz accepted Bedinger's offer of a payment that was of lesser value, only to be informed four months later that Westfall had reneged on his offer. Bedinger promised to continue to pursue Westfall and to settle the matter. The trail, however, ends there.⁷⁷⁶

⁷⁷⁵ Joseph Swearingen, Berkeley County, Virginia, to Barnard Gratz, March 8, 1790, Frank M. Etting Collection, Collection 0193, Gratz Correspondence 1781-1795, Box 68, HSP; Power of Attorney from Barnard Gratz to Joseph Swearingen, Dec. 20, 1790, Frank M. Etting Collection, Collection 0193, Misc. Documents 1685-1805, Box 75, HSP.

⁷⁷⁶ Michael Gratz to Andrew Ronald, May 2, 1791, Gratz Family Papers, Mss.Ms.Coll. 72, Series I, APS; Abel Westfall to Michael Gratz, Aug. 8, 1791, Frank M. Etting Collection, Collection 0193, Crogan-Gratz Papers, Vol. II, Box 56, Folders 57, HSP; Andrew Ronald to Michael Gratz, Dec. 5, 1791, Frank M. Etting Collection, Collection 0193, Crogan-Gratz Papers, Vol. II, Box 56, Folders 58, HSP; Peter Tinsley execution, Aug. 5, 1793, Frank M. Etting Collection, Collection 0193, Crogan-Gratz Papers, Vol. II, Box 56, Folders 65, HSP; Barnard Gratz, Baltimore, to Michael Gratz, April 10, 1794, Henry Joseph Collection, Barnard and Michael Gratz

Barnard Gratz also managed to find Dorsey Pentecost, the debtor who had “gone over the mountains.” The Gratzes had been associated with him for many years.⁷⁷⁷ Pentecost had been a surveyor for George Croghan in the early 1770s, and he owned a gristmill near the Forks of the Ohio, fought in the Revolution, including serving as a lieutenant in George Rogers Clark’s expedition. He also had held several appointments as justice in counties in western Pennsylvania and Virginia.⁷⁷⁸ In 1783, he was helping the Gratzes in their efforts to procure payment for goods that they supplied to General George Rogers Clark for his expedition to Detroit toward the end of the revolutionary war. It was Pentecost, in fact, who had signed security for Clark.⁷⁷⁹ The Gratzes and Pentecost were jointly involved in a consortium that also

Correspondence, MS 451, Box 1, AJA; Henry Bedinger, Shepherds Town, to Michael Gratz, Aug. 18, 1794, Frank M. Etting Collection, Collection 0193, Gratz Correspondence 1781-1795, Box 68, HSP; Michael Gratz to Henry Bedinger, Dec. 26th 1794, Etting Collection, Frank M. Etting Collection, Collection 0193, Gratz Correspondence 1781-1795, Box 68, HSP; Simon Gratz, Lancaster, to Henry Bedinger, March 27, 1795, Frank M. Etting Collection, Collection 0193, Crogan-Gratz Papers, Vol. II, Box 56, Folders 74, HSP; Henry Beddinger, Shepherds Town, to Michael Gratz, April 1, 1795, Frank M. Etting Collection, Collection 0193, Crogan-Gratz Papers, Vol. II, Box 56, folder 77, HSP.

⁷⁷⁷ Dorsey Pentecost to Barnard Gratz, Oct. 22, 1776, Gratz Family Papers, Mss.Ms.Coll. 72, Series I, APS.

⁷⁷⁸ E. Douglas Branch, “Notes and Documents: Plan for the Western Lands, 1783,” *PMHB*, Vol. 60, No. 3 (July, 1936), 287.

⁷⁷⁹ Dorsey Pentecost, Washington county, to Barnard Gratz, Richmond, April 24, 1783, Frank M. Etting Collection, Collection 0193, Gratz Correspondence 1781-1795, Box 68, HSP.

included James Wilson, Levi Hollingsworth, and Charles Willing that purchased Virginia warrants for 321 000 acres in Fayette and Montgomery Counties in Virginia.⁷⁸⁰ The group had difficulty selling the land and in 1790 Hollingsworth sued Pentecost, further complicating the cash-strapped Pentecost's ability to repay any of his debts, and Pentecost told Michael Gratz that he expected "no favor from Levi nor an amicable settlement." The group had an agent in France trying to sell their land. If successful, this would solve Pentecost's problems, and, that would at least resolve this particular issue for the Gratzes too. In September 1792, Barnard informed Michael that Hollingsworth expected good news from their agents in France, who had agreed on terms of sale and were waiting for payment but there is no record of the fate of Pentecost's debt to the Gratzes.⁷⁸¹ Debts consumed much of Joseph Simon's mind too. On his behalf, the Gratzes repeatedly approached one Mr. Lee in Virginia to pay his

⁷⁸⁰ Deed, Feb. 8, 1786, Frank M. Etting Collection, Collection 0193, Misc. Documents 1685-1805, Box 75, HSP (also in Byars, *B & M Gratz*, 232-233; Leon Huhner, "Jews of Virginia from Earliest Times," *PAJHS*, Vol. 20 (1911), 101; Branch, "Notes and Documents," 288.

⁷⁸¹ Note from Michael Gratz Barnard Gratz about taxes due on more than 160 000 acres of land belonging to the group, [month illegible] 1789, Gratz Family Papers, Mss.Ms.Coll. 72, Series I, APS; Dorsey Pentecost, Washington, to Michael Gratz, June 16, 1791, Frank M. Etting Collection, Collection 0193, Gratz Correspondence 1781-1795, Box 68, HSP; Barnard Gratz to Michael Gratz, New York, in Byars, *B & M Gratz*, 243-4; Barnard Gratz to Michael Gratz, Oct 3, 1792, Henry Joseph Collection, Barnard and Barnard Gratz Correspondence, MS 451, Box 1, AJA.

long-standing debt.⁷⁸² Then there is the trail Simon left enlisting Michael Gratz to rally the help from another colleague to press the late Moses Henry's heirs to settle his debt to Simon from the 1770s. The heirs had recently sold Henry's property, illegally, according to Simon, as the property should have been used to pay creditors first.⁷⁸³

The Gratzes and Simon would not have carelessly aligned themselves with unreliable debtors. They would have inquired into the reputations of their associates before doing business; they would not have taken a risk on someone without credit. These entanglements exemplify how circumstances affected commercial ventures and soured relationships. They also demonstrate the difficulties merchants faced as they attempted to settle their affairs. The trails of debts reached across many networks. They also knew that there were legal mechanisms in the event that a debtor defaulted, but as we have seen, such mechanisms did not guarantee payment. In addition, the mechanisms that merchants used to spread risk, collaborating with a number of associates, could interfere with their efforts to procure debt payment in subsequent years. Debtors also transacted business with multiple colleagues, and in the event of bankruptcy, certain creditors would take precedence over others for repayment and

⁷⁸² Michael Gratz to Barnard Gratz, Richmond, May 30, 1790, Gratz-Franks-Simon Papers, (McA MSS 011), McAllister Collection, Series 1, Box 1, Folder 55, LCP; Barnard Gratz, Richmond, to Michael Gratz, Dec. 24 1789, Gratz Family Papers, Series I, APS.

⁷⁸³ Joseph Simon, Lancaster to Michael Gratz, July 13, 1789, Gratz Family Papers, Mss.Ms.Coll. 72, Series I, APS.

some would likely never be paid.⁷⁸⁴ Thus when Michael Gratz urged Robert Barr of Lexington to pay his debt, Barr informed him that his own debtor's failure to pay "[d]eranged [his] affairs so much that it was out of [his] power to forward the money."⁷⁸⁵

Not only did the Gratzes and Simon want to settle their accounts and receive what was owed to them; they desperately needed the funds to pay their own creditors who were breathing down their necks. The heirs of one William Thompson, for example, sued Barnard Gratz in June 1783 for £600 that he owed.⁷⁸⁶ Planter-merchant Col. Carter Braxton had supplied the Gratzes with tobacco during the war and he was pressing them for payment by the end of the 1780s.⁷⁸⁷ Likewise, John Clark wanted the Gratzes to settle their debt. They had already partially paid him with sugar that he complained was of a poor quality. He asked them to replace it and threatened to sue if

⁷⁸⁴ Mann, *Republic of Debtors*; Haggerty, "*Merely for Money*".

⁷⁸⁵ Robert Barr, Lexington to Michael Gratz, May 17, 1789, Gratz Family Papers, Mss.Ms.Coll. 72, Series I, APS.

⁷⁸⁶ Sheriff's order, June 7 1783, Gratz Family Papers, Mss.Ms.Coll. 72, Series I, Folder: John Clark, APS.

⁷⁸⁷ Barnard Gratz, Fredericksburg, to Major Benjamin Day, Aug. 3, 1780, Frank M. Etting Collection, Collection 0193, Gratz Correspondence 1695-1780, Box 67, HSP; Barnard Gratz, Richmond, to Michael Gratz, Dec. 24 1789; Gratz Family Papers, Mss.Ms.Coll. 72, Series I, APS.

they refused.⁷⁸⁸ Legal proceedings often tipped off a debtor's other creditors that finances were insecure, and could set in motion a string of suits initiated by creditors who wanted to among the first to be paid.⁷⁸⁹ These negotiations and clashes over debts demonstrate the extent of Simon's and the Gratzes' integration into the dominant economic culture. Even during the recession of the 1780s, their ethnoreligious identity had no bearing on their interactions with colleagues. They pursued their non-Jewish debtors without fear of reprisal based on the fact that they were Jewish. And their creditors never expressed any anti-Jewish sentiment even when their entanglements led to animosity.

Exchanges with coreligionists show the same range of responses when one owed another for long-term debts. When Barnard Gratz asked Michael's brother-in-law Solomon Myers-Cohen to remit money he owed, Myers-Cohen replied that "it is not in my power immediately to remit the sum you mention...but I will strive every Nerve to let you have it soon."⁷⁹⁰ The Gratzes and Cohen shared a long and productive association and they were kin. They gave him some leeway. Their relationship with Moses Hays of Boston, formerly of Newport, however, had long

⁷⁸⁸ John Clark to Barnard and Michael Gratz, Nov. 29, 1790, Gratz Family Papers, Mss.Ms.Coll. 72, Series I, APS.

⁷⁸⁹ Mann, *Republic of Debtors*, 6-33.

⁷⁹⁰ Solomon Myers Cohen, New York, to Barnard Gratz, Dec. 29, 1787, Gratz Family Papers, Mss.Ms.Coll. 72, Series I, APS.

been problematic. His financial woes had imperiled Michael Gratz in the early 1770s, as we saw in chapter 3. Now, they were not interested in being patient with him.

“[W]ish you [to]make inquiry in all parts of Virginia & Alexandria,” Michael told Barnard who was in Virginia at the time, “if there can be no effects found of Moses M. Hays of Boston to lay an attachment on.” It is likely that this effort to procure a payment from him still related to his debt from the 1770s.⁷⁹¹ Isaac Moses and Moses Myers referred Barnard Gratz to their lawyer in Virginia to settle a financial disagreement that they were having over a patent for land.⁷⁹²

Jews’ entangled finances led to quarrels and disagreements, especially in these troubled times. Ethnoreligious commonalities did not necessarily forestall legal action. A Masonic Lodge, to which several Jews belonged, sued Michael Gratz over a Bill of Exchange for \$40 passed by Benjamin Nones just before Nones declared bankruptcy. Gratz was still solvent but did not have the money to settle the debt. He pleaded with Solomon Bush, an official in the lodge and the son of his late long-time colleague Mathias Bush, “not to let me suffer and dragged to Gail.” He asked Bush to consider his difficulties and “afford [him] immediately relief.”⁷⁹³ The Gratzes’ London cousin

⁷⁹¹ Michael Gratz to Barnard Gratz, Richmond, May 30, 1790, Gratz-Franks-Simon Papers, (McA MSS 011), McAllister Collection, Series 1, Box 1, Folder 55, LCP.

⁷⁹² Isaac Moses and Moses Myers, New York, to Barnard Gratz, March 19, 1787, Gratz Family Papers, Mss.Ms.Coll. 72, Series I, APS.

⁷⁹³ Michael Gratz to Solomon Bush, Sept 3, 1788, Gratz Family Papers, Mss.Ms.Coll. 72, Series I, APS. No follow-up information is available.

Solomon Henry resumed his efforts to press the executors of his late brother Jacob's will, probably because David Franks was back in Philadelphia and Henry's nephew Joseph Henry had immigrated there too. This business with Henry's will dated back to the early 1760s and by the end of the 1780s, the late Mathias Bush's role as executor had passed on to his son Solomon who seems to have been uninterested in finalizing Henry's estate, while David Franks was engrossed in his own affairs. Solomon Henry pressed them to release his late brother's property to his nephew Joseph Henry.⁷⁹⁴ Many of Philadelphia's other early Jews disappear from the record in these years. It is likely that some of them failed in business and moved on.

Almost all the Jews who lived in Philadelphia for any period of time, including some refugees from New York, had acquired land on the western frontier over the course of their careers. During this difficult decade of the 1780s many of them wanted to turn their land into cash but there were endless obstacles. In addition to the fact that values were greatly depressed, enmeshed affairs made it hard to determine what belonged to whom. Franks, Simon and the Gratzes had interests in large tracts in New York, Pennsylvania, Virginia and what became Kentucky that they had transferred back and forth in lieu of paying debts. They also owned some tracts jointly with other associates, and they secured these lands with bonds that they held on former creditors' land or with patents taken out in colleagues' names. Some tracts had changed hands

⁷⁹⁴ Solomon Henry, Stockwell to Barnard and Michael Gratz, July 14, 1789, Gratz Family Papers, Mss.Ms.Coll. 72, Series I, APS.

when they settled debts with one another and with other creditors and debtors. Thus there was often little clarity about ownership, as with the Levy & Franks properties in Philadelphia. In 1793, for example, Joseph Simon received a request from George Davis to furnish information about his interests in certain properties registered as belonging to Levy & Franks and to Franks himself as some of the property had been transferred to his care.⁷⁹⁵

Simon, the Gratzes, Levy Andrew Levy, Franks also had large tracts that were tied up in unconfirmed grants that became part of the debate in Congress about state boundaries. Their tracts in the Pittsburgh vicinity, for example, were caught up in the boundary dispute between Virginia and Pennsylvania. The Illinois and Ouabache tracts that William Murray purchased from Indians in the 1770s also remained unresolved. The shareholders of the two claims combined as the Illinois and Wabash Company and just as the shareholders of the Indiana Company had done, they added a few powerful shareholders during the revolution, including jurist and signer James Wilson, financier Robert Morris, and provost of the College of Philadelphia William Smith. When they began planning a town to be laid out on the western side of the Ohio River, with one thousand half-acre lots, streets, and open squares, leaders of Virginia asserted sovereignty over all the land as far as the eastern banks of the

⁷⁹⁵ George Davis to Joseph Simon, June 24, 1793, Frank M. Etting Collection, Collection 0193, Gratz Correspondence 1781-1795, Box 68, HSP.

Mississippi and disputed the Pennsylvanians' title.⁷⁹⁶ A significant number of company shareholders were also Maryland leaders who pushed for Virginia to cede the northwestern territory under the Articles of Confederation. When Virginia's leaders gave up their claim to the northwestern territory, they retaliated with the demand that the Illinois and Wabash Company lose its rights to the land.

Pennsylvania shareholders refused to give up the hope of making money on their investment and resumed their efforts to advocate for their interest in 1789 when the Treaty of Fort Harmar instituted a government in the western territory under Arthur St. Clair. Company representatives submitted a memorial to the government in about 1792 requesting valid titles, but they quickly withdrew it when Secretary of State Jefferson, Secretary of War Knox, and the federal Senate responded negatively. The Indiana Company shareholders also kept abreast of what was going on with other land claims. A Supreme Court decision found that citizens of one state could sue another state in the case *Chishold v. Georgia*. It was Associate Justice James Wilson, a defender of the Indiana claim and a major Illinois and Wabash shareholder, who had written the decision. The case also encouraged the Illinois and Wabash shareholders to engage James Wilson to promote their cause in the Senate. The issue dragged on.⁷⁹⁷ According to David Franks' biographer Mark Abbott Stern, Franks sold his share in

⁷⁹⁶ Proposal and Terms for Settling Illinois and Wabash Company Lands, March 26, 1779, Edwin Wolf Collection of American Jewish Historical Documents (#LCP.in.HSP231), Box 3, Folder 2, HSP; Fish, *Barnard and Michael Gratz*, 155-160.

⁷⁹⁷ Fish, *Barnard and Michael Gratz*, 160-167.

the Illinois and Wabash Company to Michael Gratz for five hundred Spanish milled dollars in March 1793. If this was indeed the case, Franks – old, disappointed, and desperate for funds -- must have been tired of waiting for some kind of payout and Gratz, in the midst of a land-buying frenzy, accepted Franks' offer and plunged into more land buying at a time when the company's prospects were looking good.⁷⁹⁸

The source of some of the Gratzes' land was George Croghan, but Croghan's estate was in as confused a state as David Franks' affairs were. As Croghan's executors, the Gratzes were also still unraveling his estate in the early 1790s. Much of Croghan's extensive land holdings had been used as security against debts; but still more claimants came forward. In 1793, for example, Michael was planning to go to Carlisle to settle with colleague Joseph Spear's executors from the proceeds of the sale of some of Croghan's land.⁷⁹⁹ In another case, Croghan's son-in-law August Prevost, who had long depended on the Gratzes to discharge some of his business, became impatient and antagonistic and employed lawyers to bring the issue of Croghan's title to land to Federal court.⁸⁰⁰

⁷⁹⁸ Stern, *David Franks*, 171-2. Stern has no citation for this particular details and I have seen no reference to it anywhere else.

⁷⁹⁹ Michael Gratz to Barnard Gratz, Baltimore, Aug. 13, 1793, Gratz Family Papers, Mss.Ms.Coll. 72, Series I, APS.

⁸⁰⁰ Barnard Gratz, Philadelphia, to Michael Gratz, New York, Feb. 20, 1792, Gratz-Franks-Simon Papers, (McA MSS 011), McAllister Collection, Series 1, Box 1, Folder 55, LCP.

In the meantime, the Gratzes were still trying to turn some of their Virginia, Kentucky and New York land into cash on their frequent trips to New York, Maryland, and Virginia. Michael Gratz traveled to Cooperstown in September 1792 to “make deeds for about 1400 acres of Land sold to people,” land that had no doubt been George Croghan’s decades before and had likely been passed along to the Gratzes or Joseph Simon. He discovered, however, that cash was in short supply and he was advised to “take mortgage with bond and judgment till paid,” which he did because the price was favorable.⁸⁰¹ The deal fell through and he hoped that another prospective buyer would come up with the cash.⁸⁰² They had four patents, each containing one thousand acres in Ohio County, Virginia. They also asked associates elsewhere to try to sell it.⁸⁰³

⁸⁰¹ Michael Gratz, Cooperstown, to Barnard Gratz and Miriam Gratz, Sept. 19, 1792, Gratz Family Papers, Mss.Ms.Coll. 72, Series I, APS.

⁸⁰² Michael Gratz, New York, to Miriam Gratz and Barnard Gratz, Jan. 28, 1793, Henry Joseph Collection, Barnard and Michael Gratz Correspondence, MS 451, Box 1, AJA; Michael Gratz, New York, to Barnard Gratz, Feb. 5, 1793, Henry Joseph Collection, Barnard and Michael Gratz Correspondence, MS 451, Box 2, AJA.

⁸⁰³ Barnard Gratz, Philadelphia, to Michael Gratz, New York, Feb. 20, 1792, Gratz-Franks-Simon Papers, (McA MSS 011), McAllister Collection, Series 1, Box 1, Folder 55, LCP; Lewis DeVillers to Michael Gratz, July 12, 1793, Frank M. Etting Collection, Collection 0193, Crogan-Gratz Papers, Vol. II, Box 56, Folder 64, HSP; Power of Attorney from Michael Gratz to Joseph Jacobs of Newport, RI, April 9, 1790, Frank M. Etting Collection, Collection 0193, Misc. Documents 1685-1805, Box 75, HSP.

In about 1793, the Philadelphia investors changed their tactic. They decided to sell small plots to settlers. Barnard employed Chris Hayt (or Hays) of Westmoreland County, Pennsylvania to keep an eye on the Kentucky land that he hoped to divide and sell. Hayt told him that he had found a prospective candidate who would “be at the head of the Settlement [and see] the land properly [surveyed] and laid out.” Hayt thought that it was best to act on the plan before the United State Land Office opened on the north side of the Ohio. The man that proposed to settle Gratz’s land was a friend of the Indians, an advantage given the fact that friction between settlers and Indians continued.⁸⁰⁴ Michael had done something similar in Otsego County, New York, where he created Gratzburg.⁸⁰⁵

The successes notwithstanding, these endeavors were fraught with obstacles. Many of the settlers to whom they hoped to sell preferred squatting. Michael found that locals had “interfered” with three Pittsburgh tracts that he hoped to sell. William Powell had “ruined most all the valuable tracts by selling the timber-wood for bark.”⁸⁰⁶ John Irwin, the Gratzes’ Pittsburgh agent for land sales, advised that several

⁸⁰⁴ Chris Hays?Hayt?, Westmoreland County to Barnard Gratz, July 27, 1792, Henry Joseph Collection, Barnard and Michael Gratz Correspondence, MS 451, Box 1, AJA.

⁸⁰⁵ Jacob Morris, Clerk of Otsego County, Statement about Gratzburg, Feb. 14, 1793, Frank M. Etting Collection, Collection 0193, Crogan-Gratz Papers, Vol. II, Box 56, Folder 62, HSP.

⁸⁰⁶ Michael Gratz, Pittsburgh to Barnard Gratz, May 15, 1793, Frank M. Etting Collection, Collection 0193, Gratz Correspondence 1781-1795, Box 68, HSP.

interested parties came forward but some “objected to the prices, & others to the payment of Interest.” Others feared that the government would refuse to confirm their titles, the land being on the contested border between Pennsylvania and Virginia.⁸⁰⁷ When Gratz succeeded in selling some of the land, some of the tenants who had been occupying the land had given up the fight and vacated the property but the obdurate Mr. Windbiddles and Mr. Powell were refusing.⁸⁰⁸ In Cooperstown, settlers had “sow’d and planted the Indian field,” Lewis DeVillers told Michael Gratz, “therefore think that it was too late to go and turn them out.” He advised that Gratz deal with the problem by claiming their harvested crops.⁸⁰⁹

Philadelphia’s core Jewish network transformed significantly in the post-revolutionary years. Some early immigrants’ names disappeared from the record, Franks was no longer active in trade, Mathias Bush died, Levy Andrew Levy was shut out. But New York colleagues who came to Philadelphia during and after the revolution helped augment the Gratzes and Simon’s web of connections as their families grew and sons dispersed. The Chesapeake began attracting Jewish merchants

⁸⁰⁷ John Irwin, Bush Hill, Westmoreland County, to Michael Gratz, July 10, 1793, Frank M. Etting Collection, Collection 0193, Ohio Company Papers Vol. II, Box 59, HSP.

⁸⁰⁸ Mo Brandon, Greensburgh, to Michael Gratz, July 25, 1793, Frank M. Etting Collection, Collection 0193, Gratz Correspondence 1781-1795, Box 68, HSP.

⁸⁰⁹ Lewis DeVillers to Michael Gratz, July 12, 1793, Frank M. Etting Collection, Collection 0193, Crogan-Gratz Papers, Vol. II, Box 56, Folders 64, HSP.

as Baltimore, Richmond, Norfolk and other towns developed along waterways.⁸¹⁰ Reuben Etting, formerly of York, Pennsylvania settled in Baltimore. Samuel and Moses Myers' brief foray into overseas business immediately following the revolution failed soon after due to hard times but the two refused to capitulate and by 1786, the pair were conducting business in Virginia. It is likely that they chose different towns in order to maximize their collective opportunities. It was not long before Moses Myers acquired a fleet of at least ten vessels in which he shipped goods from the Caribbean and Europe.⁸¹¹ He regularly advertised that he was looking to purchase "Good Wheat" for which he offered cash and which he evidently had milled and sold as flour, and sold salt from Liverpool.⁸¹² In 1794, Myers' solid reputation earned him a position on a committee arranged by Norfolk and Portsmouth, Virginia citizens whose duty it was to receive information of depredations committed "against

⁸¹⁰ Goldstein, *Traders and Transports*, 51-54.

⁸¹¹ Barnard Gratz, Richmond, to Michael Gratz, March 15, 1786, Gratz Family Papers, Mss.Ms.Coll. 72, Series I, APS; Moses Myers, Norfolk to Stephen Girard, Nov. 6 1789, Stephen Girard Papers, MS 257, folder 12, AJA; advertisement in *Virginia Chronicle and Norfolk and Portsmouth General Advertiser*, Aug. 11 and 18, Oct. 20, 1792; Jan. 5, Feb. 23, Oct. 19, Dec. 29, 1793; *Philadelphia Gazette*, April 6, 1795; *Finlay's American Naval and Commercial Register*, Jan 1, 1796; *Federal Gazette*, March 29, 1796; *Finlay's American Naval and Commercial Register*, April, 8, 1796; *Federal Gazette & Baltimore Daily Advertiser*, May 17, 1796.

⁸¹² *Virginia Chronicle and Norfolk and Portsmouth General Advertiser*, Nov. 24 1792; June 1, Jan. 5, 1793.

American Commerce by the British privateers.”⁸¹³ His associate, Barnard Gratz’s nephew Samuel Myers, also moved south. He settled in Richmond, where he began selling wine, sugar, and rum in exchange for cash or “Country Produce.”⁸¹⁴ And Samuel Myers’ brother and former Gratz clerk Solomon Myers moved to Petersburg, Virginia.⁸¹⁵

The Myers’ move to Virginia opened up new possibilities for the Gratzes and Simon. In December, 1789, they tapped Samuel and Moses Myers. “Do try at Norfolk what may be done there,” Michael wrote to Barnard who spent a lot of time there at this juncture, “perhaps M[oses] M[yers] may point out something...in the Lumber way, or...in a distillery...and manage the business or whatever may turn up in that Country to do.” A few years later Joseph Simon was awaiting payment from Moses Myers for corn that he evidently sold for Simon.⁸¹⁶

⁸¹³ *Virginia Chronicle and Norfolk and Portsmouth General Advertiser*, April 5, 1794.

⁸¹⁴ *Virginia Argus*, Jan 5, 1798.

⁸¹⁵ Sale of Land, Oct 6, 1791, Frank M. Etting Collection, Collection 0193, Misc. Documents 1685-1805, Box 75, HSP.

⁸¹⁶ Barnard Gratz, Lancaster, to Michael Gratz, Nov. 23, 1789, Henry Joseph Collection, Barnard and Michael Gratz Correspondence, MS 451, Box 1; Michael Gratz to Barnard Gratz, Dec. 29, 1789, Gratz Family Papers, Mss.Ms.Coll. 72, Series I, APS; Barnard Gratz, Baltimore to Michael Gratz, April 9, 1794, Henry Joseph Collection, Barnard and Michael Gratz Correspondence, MS 451, Box 1, AJA; Michael Gratz to Barnard Gratz, Baltimore, April 28, 1794, Gratz Family Papers, Mss.Ms.Coll. 72, Series I, APS.

Isaac Moses was another temporary New York transplant during the revolution. Moses, born in Giessen in what became Germany, moved to New York in 1764. When he first arrived he worked for his uncle Hayman Levy and soon became a partner. They tied their interest even more closely when Moses married Levy's daughter. Moses established his own business in 1775, but went to Philadelphia during the revolution. When he returned to New York after the war, Moses invested in some joint enterprise with the Gratzes, most notably land warrants.⁸¹⁷ In 1788, Michael Gratz was waiting for Moses to settle their account and when Barnard queried him, Moses responded that he had expected Samuel Myers to settle with Gratz.⁸¹⁸ There is no further record of joint ventures. Perhaps they no longer trusted one another as colleagues following the 1788 episode or perhaps Moses withdrew from land purchases, and the Gratzes focused almost exclusively on land speculation by the 1790s. They did maintain ties: members of the Gratz family continued to lodge with the Moses family when they visited New York and to send letters to the care of Isaac Moses.⁸¹⁹

⁸¹⁷ Michael Gratz to Barnard Gratz, New York, March 31, 1785, and Isaac Moses to Michael Gratz, May 10, 1785, and Isaac Moses and Moses Myers, New York, to Barnard Gratz, March 19, 1787 Gratz Family Papers, Mss.Ms.Coll. 72, Series I, APS.

⁸¹⁸ Barnard Gratz, New York, to Michael Gratz, July 16, 1788, Gratz Family Papers, Mss.Ms.Coll. 72, Series I, APS.

⁸¹⁹ See, for example, Barnard Gratz, to Simon Gratz, care of Isaac Moses, New York, [no month] 4, 1796, Frank M. Etting Collection, Collection 0193, Gratz Correspondence 1781-1795, Box 68, HSP.

Joseph Henry, a nephew of the Gratzes' cousin Solomon Henry, settled in Philadelphia in the late 1780s. He accompanied Barnard, Michael, and even Joseph Simon on several trips and assisted with their endeavors, until his untimely death in 1793.⁸²⁰ Barnard's daughter and Michael's oldest children reached young adulthood during this period too. Curiously, Barnard's daughter Rachel married Solomon Etting, Joseph Simon's partner during the 1780s. Curiously, because about a year before the couple married, the Gratzes had their differences with Solomon Etting, referring to him as a "snake in the grass" in a 1790 letter.⁸²¹ It is unclear what he did to earn this moniker or how the situation resolved itself. In spite of their earlier clash, Barnard and Solomon Etting established a warm relationship. Etting joined his brother Reuben, a merchant, in Baltimore who Michael's daughter Frances a few years later. Reuben was already established in a partnership with merchant Thomas Rutter in an import business, selling goods retail and wholesale. The partners owned the Schooner *Hannah*, and they were members of a group who incorporated an insurance

⁸²⁰ See Barnard Gratz, Lancaster to Michael Gratz, Nov. 23, 1789, and Barnard Gratz, Fredericksburg, to Michael Gratz, Dec. 7, 1789, Gratz Family Papers, Mss.Ms.Coll. 72, Series I, APS; Miriam Gratz to Michael Gratz, July 10, 1792, in Byars, *B & M Gratz*, 243; Michael Gratz, New York, to Barnard Gratz and Miriam Gratz, [no month] 1793, Gratz Family Papers, Mss.Ms.Coll. 72, Series I, APS. On Henry's death see Hyman Gratz, Lancaster, to Barnard Gratz, May 20, 1793, Frank M. Etting Collection, Collection 0193, Gratz Correspondence 1781-1795, Box 68, HSP.

⁸²¹ See addendum from Solomon Etting in Barnard Gratz, Lancaster to Michael Gratz, Nov. 23, 1789, Gratz Family Papers, Mss.Ms.Coll. 72, Series I, APS; Michael Gratz to Barnard Gratz, Richmond, May 30, 1790, Gratz-Franks-Simon Papers, (McA MSS 011), McAllister Collection, Series 1, Box 1, Folder 55, LCP.

company.⁸²² These marriage alliances brought the Gratzes and the Ettings closer and reinforced the Gratzes' access to Baltimore.⁸²³ Michael's second daughter Richea married merchant Samuel Hays in 1793. Hays, the son of the Dutch Jew Isaac Hays who arrived in New York from The Hague in 1720, had a large extended mercantile family. He was the nephew of the Gratzes' friend and colleague Manuel Josephson of New York, and he had served New York merchant Hyam Salomon as a clerk before starting his own business in Philadelphia as broker and merchant. He ran a store in Philadelphia, periodically advertising large quantities of items from Haiti, Canton, and Calcutta.⁸²⁴ More than a decade later, Michael's youngest daughter would marry the

⁸²² *Edward's Baltimore Daily Advertiser*, January 9, 1794; *The Federal Intelligencer*, and *Baltimore Daily Gazette*, Dec. 19, 1794; Jan. 10, 1795; *Federal Gazette & Baltimore Daily Advertiser*, Jan. 19, 1796. Their partnership dissolved at the end of 1797, see *Federal Gazette Extraordinary*, Nov. 9, 1797.

⁸²³ Solomon Etting, Baltimore, to Barnard Gratz, Sept. 18, 1791 and Nov. 9, 1791, Gratz Family Papers, Mss.Ms.Coll. 72, Series I, APS; Rachel Gratz Etting and Solomon Etting, Baltimore to Barnard Gratz, Nov. 13, 1791, Frank M. Etting Collection, Collection 0193, Gratz Correspondence 1781-1795, Box 68, HSP; Michael Hart, Easton to Barnard Gratz, Oct 17, 1791 and Eleazar Levy, New York, to Barnard Gratz, Nov. 27, 1791, Gratz Family Papers, Mss.Ms.Coll. 72, Series I, APS; *Federal Gazette*, Oct. 31, 1791; Henry Necarsulmer, "The Early Jewish Settlement in Lancaster Pennsylvania," *PAJHS*, Vol. 9 (1901), 29-44.

⁸²⁴ Simon Gratz responds to the news of her betrothal in a letter to Richea Gratz, Aug. 5, 1793, SC 4285, AJA; *Federal Gazette and Philadelphia Daily Advertiser*, Sept, 13, 1790; *Philadelphia Gazette*, Nov. 23, 1802; *United States Gazette*, March 25, 1807; *Grotjans Philadelphia public Sale Report*, July, 27, 1812; Joseph Rosenbloom, *Biographical Dictionary of Early American Jews: Colonial Times Through 1800* (Lexington, University of Kentucky Press, 1960), 60; *Gazette of the United States and Daily Philadelphia Advertiser*, March 7, 1798; *Philadelphia*

son of Gratz New York colleague Isaac Moses, whose sons were still too young in the early 1790s to participate in business. The Gratzes' daughters' marriages were important alliances between mercantile families.

Michael Gratz's American-born sons came of age and began to learn the tools of the trade. Simon, Michael's eldest son, became a clerk to a Philadelphia merchant in about 1789. Unhappy in this position, he reported, "I am determined what ever happens not to be with him long," he told his father. "I have served him with diligence, punctuality & with Honesty two years & 5 months....He has done Nothing but finding fault about things of no Consequence." Thanks to his family's position, Simon had other options. Talk of Solomon Etting's plan to move to Baltimore was circulating and Simon Gratz asked permission from Michael to transfer to his grandfather Joseph Simon's counting house. By September, he had stepped into Etting's shoes and he was living in Lancaster assisting his grandfather. At some point he and his grandfather formed a partnership.⁸²⁵ He also began taking responsibility for some of his father and uncle Barnard's affairs.⁸²⁶ Simon Gratz's younger brother

Gazette, March 21, 1799; Samuel Hays, to Simon Gratz, Sept. 11, 1796, Frank M. Etting Collection, Collection 0193, Misc. Documents 1685-1805, Box 75, HSP.

⁸²⁵ See Barnard Gratz to Solomon Etting, Baltimore, Dec. 14, 1796, Gratz Family Papers, P-8, Box 1, Folder 3, AJHS.

⁸²⁶ Gratz never mentioned the name of his employer. Simon Gratz to Michael Gratz, March 7 1791, Edwin Wolf Collection of American Jewish Historical Documents (#LCP.in.HSP231), Box 1, Folder 11, HSP; Michael Gratz, to Simon Gratz, Sept. 1, 1791, Gratz Family Papers, Mss.Ms.Coll. 72, Series II, APS; See Simon Gratz, signed

Hyman lived with his grandparents while he attended Franklin College in Lancaster and by 1793, he too was taking on tasks relating to his father's and grandfather's affairs, traveling with his grandfather, or managing business in Lancaster while his grandfather and brother were on the road.⁸²⁷

Just when Michael's oldest sons entered their father's business, things finally began to improve for the Gratzes. Michael threw himself into land speculation with land warrants. This brought associations with new colleagues. One DeVillers inquired about land that he had heard Michael intended to purchase, which abutted the tract already in his possession. DeVillers asked to partner with Gratz on the transaction, promising to "take the whole trouble of selling it off to settlers."⁸²⁸ Michael signed a contract with Hugh Frazier who "deposited with the said Gratz the Location or discovery of Forty thousand acres of Vacant Land in Northumberland County," which

for Joseph Simon, to Turbett & Stewart, Merchants, Mifflin County, Jan 20, 1794, Edwin Wolf Collection of American Jewish Historical Documents (#LCP.in.HSP231), Box 1, Folder 14, HSP; Joseph Simon and Simon Gratz to Michael Gratz, Oct 3, 1776, Frank M. Etting Collection, Collection 0193, Gratz Correspondence 1781-1795, Box 68, HSP

⁸²⁷ Huhner, "Jews in Connection with Colleges of the Thirteen Original States Prior to 1800," PAJHS, Vol. 19 (1910), 122; Miriam Gratz to Michael Gratz, Unadilla, NY, Oct. 3, 1792 Henry Joseph Collection, Barnard and Michael Gratz Correspondence, MS 451, Box 1, AJA; Michael Gratz, Pittsburgh, to Hyman Gratz, Lancaster, and Miriam Gratz, Philadelphia, May 15, 1793, Gratz Family Papers, Mss.Ms.Coll. 72, Series I, Sub-series Miriam Gratz, APS; Hyman Gratz, Lancaster, to Barnard Gratz, May 20, 1793, Frank M. Etting Collection, Collection 0193, Gratz Correspondence 1781-1795, Box 68, HSP.

⁸²⁸ Lewis DeVillers to Michael Gratz, July 12, 1793, Frank M. Etting Collection, Collection 0193, Crogan-Gratz Papers, Vol. II, Box 56, Folders 64, HSP.

Michael was to sell “to the best advantage and as speedily as possible,” with Gratz and Frazier equally splitting seventy-five percent of the proceeds and another colleague received twenty-five percent.” Michael’s agent William Duval acquired tens of thousands of acres of land in the form of warrants on Michael’s behalf. On October 6, 1794 alone, the two men signed an agreement for fifteen thousand acres in Virginia, and tracts in Kentucky, one for twenty five thousand acres, and another for twenty thousand acres.⁸²⁹ Michael purchased nearly half a million acres of land in the form of warrants in Montgomery and Wythe Counties in Virginia and in Kentucky at nine shillings per acre.

Michael brought in his son-in-law Reuben Etting together with his Baltimore partner Rutter as co-investors. While Barnard seems not to have participated in this venture, he did propose to his own son-in-law – Solomon Etting, the brother of Reuben Etting – that he consider investing in the venture too. Barnard advised Etting that it was a promising investment if he had “patience so as to Lay out of there money.” It is unclear why Barnard did not participate; perhaps he did not feel as

⁸²⁹ Two contract between William Duval and Michael Gratz, Oct 6, 1794, Frank M. Etting Collection, Collection 0193, Misc. Documents 1685-1805, Box 75, HSP; Contract between William Duval and Michael Gratz, Oct 6, 1794, Etting Collection, Crogan-Gratz Papes, Vol. 2, folder 68, HSP. See also, William Duval, Richmond, October 21, 1794, Frank M. Etting Collection, Collection 0193, Ohio Company Papers Vol 2, Box 59, HSP; William Duval, Richmond, to Michael Gratz, Oct. 27, 1794, Frank M. Etting Collection, Collection 0193, Crogan-Gratz Papers, Vol. II, Box 56, Folder 70, HSP; William Duval, Richmond, to Michael Gratz, Nov. 7, 1794, Frank M. Etting Collection, Collection 0193, Crogan-Gratz Papers, Vol. II, Box 56, Folder 72, HSP; William Duval, Richmond, to Michael Gratz, Nov. 14, 1794, Frank M. Etting Collection, Collection 0193, Gratz Correspondence 1781-1795, Box 68, HSP.

compelled to produce profits. His only child was now married to Etting and he no longer had a family to support. Michael, on the other hand, had ten children, six of whom were still dependent.⁸³⁰

It was indeed fortunate that Simon and Hyman Gratz had already been groomed for business and were familiar with their father and uncle's affairs because Michael Gratz suddenly took ill in the mid-1790s.⁸³¹ Simon quickly took over his father's correspondence. He notified Henry Bedinger, who was trying to settle the

⁸³⁰ Barnard Gratz, to Solomon Etting, Jan. 22, 1794, Gratz Family Papers, P-8, Box 1, Folder 3, AJHS.

⁸³¹ Shinah Schuyler to Miriam Gratz, Jan. 13, 1796, and Barnard Gratz to Miriam Simon Gratz, June 5, 1797, Gratz Family Papers, Mss.Ms.Coll. 72, Series II, APS. Fish, *Barnard and Michael*, 240, mentions Michael's "failing health" starting from about 1801. Dianne Ashton, *Rebecca Gratz: Women and Judaism in Antebellum America*, 53-54, dates his illness to about 1798, specifying a stroke and Depression. Ashton cites Byars as her source; Byars, *B & M Gratz*, simply states that Michael became an invalid. Many of Miriam's and the sisters' letters refer to Michael's gloom and also frequently express gratitude that he is nevertheless in physical health. In March 1795, New York colleague Isaac Moses expressed the hope that Michael had recovered from "the plague." His friends and family clearly thought that his financial worries had something to do with his malaise. Two weeks before Moses' letter, Barnard reassured Michael in a letter, advising him that he had "finished the Business with Mr. Lawrence signed the writing and Got the Notes &c and Delivered Mr. Corp Mercht here one of the Notes for 4000 Dolls for Mr Ashly accot for which sum I have his Rect the Remainder I have by me." He also expressed the hope that Michael "will Make him self easy & try to do Buisness aGain as usuall." Likewise, in his letter, Isaac Moses suggested that Michael "get into some business that will divert you, and bring in something." But Michael did not recover his vitality and enthusiasm. Barnard and Simon took over all business and in January 1796, Miriam's sister Shinah Schuyler wrote of the "bitter recollection – to see [Miriam] unhappy without the power of human aid to relieve [her] unfortunate partner." By 1797, Michael had begun to "Chamber up by him self for fear."

Westfall debt, that “my father Mr Michael Gratz...desired me to write you he being Confined by sickness.”⁸³² Thereafter Barnard and Simon began dealing with all business including undoing some of Michael’s pending land warrants that he had obtained through William Duval. In particular, Barnard was attempting to persuade Mr. Pickett to take back land that Michael had agreed to purchase, an agreement in which Barnard had signed surety.⁸³³ Simon Gratz took over most of the travel to far-off properties, including Littleton, Northumberland, New York, and Albany as he worked to settle land affairs quickly.⁸³⁴

Simon Gratz brought his non-Jewish uncle Nicholas Schuyler into their kinship network to help oversee western interests. In 1796, Schuyler began overseeing some

⁸³² Simon Gratz, Lancaster, to Henry Bedinger, March 27, 1795, Frank M. Etting Collection, Collection 0193, Crogan-Gratz Papers, Vol. II, Box 56, Folders 74, HSP.

⁸³³ Simon Gratz, Lancaster, to Barnard Gratz, April 6, 1795, Gratz Family Papers, Mss.Ms.Coll. 72, Series I, APS; Robert Gamble, to Barnard Gratz, June 4, 1795, Frank M. Etting Collection, Collection 0193, Crogan-Gratz Papers, Vol. II, Box 56, Folder 81, HSP; Barnard Gratz to Solomon Etting, July 19, 1795, Gratz Family Papers, P-8, Box 1, Folder 3, AJHS; Barnard Gratz to Simon Gratz, Aug. 6, 1795, Edwin Wolf Collection of American Jewish Historical Documents (#LCP.in.HSP231), Box 1, Folder 17, HSP; Rutter and Etting, Baltimore to Barnard Gratz, Feb. 14, 1796 and Barnard Gratz to Rutter and Etting, Feb. 18, 1796, Frank M. Etting Collection, Collection 0193, Crogan-Gratz Papers, Vol. II, Box 56, Folders 83, HSP.

⁸³⁴ Simon Gratz, Lancaster, to Miriam Gratz, Sept. 14, 1795, Gratz Family Papers, Mss.Ms.Coll. 72, Series I, APS; Barnard Gratz to Solomon Etting, Oct. 1795, Gratz Family Papers, P-8, Box 1, Folder 3, AJHS; Barnard Gratz to Simon Gratz in the care of Isaac Moses, New York, [month illegible] 4, 1796, Joseph Simon, Lancaster to Simon Gratz, Aug. 31, 1796; Barnard Gratz, to Simon Gratz, Pearl St., New York, Sept. 9, 1796, Frank M. Etting Collection, Collection 0193, Gratz Correspondence 1781-1795, Box 68, HSP.

of the Gratz land affairs in New York. He informed Simon Gratz that he had looked into selling Unadilla land for him and advised that “lands in that quarter are rising rapidly, speculations carried to the greatest extent –enormous sales & purchases are daily made....settlers are flocking up the Mohawk river in incredible numbers.”⁸³⁵ He also kept an eye on other land interests, including contention over land sales to William Cooper.⁸³⁶

Simon Gratz put in order several aspects of his father’s business, including, in 1796, finally paying off Joseph Simon and the Gratzes’ debts to the estate of Moses Franks: “both principal and Interest” had been satisfied.⁸³⁷ Together with his uncle Barnard, he also began separating his father’s affairs from Joseph Simon’s.⁸³⁸ In December 1796, Barnard Gratz reported having “been [busy] in having Mr Simons acc[oun]t with us to have Drawn out...[and] ready for settling, the old man is much

⁸³⁵ Nicholas Schuyler, New City, to Michael Gratz, Nov. 12, 1792, Gratz Family Papers, Mss.Ms.Coll. 72, Series I, APS; Nicholas Schuyler, Lansingburgh, to Simon Gratz, Lancaster, March 2 and June 27, 1796, Frank M. Etting Collection, Collection 0193, Gratz Correspondence 1781-1795, Box 68, HSP.

⁸³⁶ Richard Edwards, Cherry Valley, to Simon Gratz, April, 15, 1796 and Nicholas Schuyler, Lansingburgh, to Simon Gratz, Lancaster, April 21, 1796, Frank M. Etting Collection, Collection 0193, Gratz Correspondence 1781-1795, Box 68, HSP.

⁸³⁷ John Ashley, power of attorney to Simon Gratz, Lancaster County, Pennsylvania, Various Records in the office of the Recorder of Deeds 1849-1855, SC 6575, AJA.

⁸³⁸ Simon Gratz, Philadelphia, to Reuben Etting, Baltimore, Oct. 10, 1796, Edwin Wolf Collection of American Jewish Historical Documents (#LCP.in.HSP231), Box 1, Folder 21, HSP.

al[e]terd in his dis[posit]ion, him & myself had severall hard Brushes...he is gone home somewhat displeased.” At about that time, Simon Gratz began preparing to move from Lancaster to Philadelphia. It is unclear whether he broke up his partnership with Simon because of friction over Michael’s affairs, or whether Simon Gratz’s move merely increased his Joseph Simon’s burden and made him ornery. Joseph Simon and Simon Gratz, Barnard wrote, “[are] to part next march when their partnership will dissolve, & that I suppose vexes him.” Joseph Simon, never without a junior partner, brought his son-in-law, Levi Philips, into a partnership following Simon Gratz’s departure.⁸³⁹

It was not yet established “in whose favor the Ball[an]ce will be,” Barnard Gratz wrote in the midst of negotiations.⁸⁴⁰ But in the end, the balance must have been in the Gratzes’ favor. In 1802 Joseph Simon wrote his will which was the culmination of his resentment toward the Gratzes. He showed signs of bitterness in the late 1780s and early 1790s over the debt to Moses Franks. Simon Gratz’s separation from Joseph Simon and the unwinding of his and the Gratzes’ affairs exacerbated his bad feelings he had harbored against Barnard and Michael Gratz over the debt to Moses Franks. He retaliated for what he believed was an unfair settlement. Simon’s will released all debts and demands on his late son-in-law Solomon Myers Cohen’s estate, and it

⁸³⁹ *Philadelphia Gazette*, March 18, 1897. Malcolm Stern’s genealogy does not show that this Phillips was a member of Jonas Phillips’ family.

⁸⁴⁰ Barnard Gratz to Solomon Etting, Baltimore, Dec. 14, 1796, Gratz Family Papers, P-8, Box 1, Folder 3, AJHS.

forgave Levy Andrew Levy's debts except for any sums owing to the Company of Simon and Etting or other partnerships. Simon took "affectionate Notice of [his] Son in Law Levi Philips," having extracted a promise from him to take care of Simon's sons Moses and Myer and his unmarried daughter "and to be to them an upright Guardian, and treat them tenderly and to keep them to reside with him and provide them in sufficient Diet and drink and in lodging and for the better support."⁸⁴¹ He bequeathed £400 and his Indiana Company shares to his daughter Shinah Schuyler. He left his Lancaster property, including his house, stable and the store occupied by Simon & Philips (himself and his daughter Leah's husband), the value of which Simon believed to be £1500. He assigned a yearly maintenance for his daughter Hester in the event that she did not marry. His will then addressed Michael Gratz and his sons, whom he believed had wronged him:

I have received many hardships from my son in law Gratz and his Sons and in the settlement of our accounts they have taken an unfair advantage of me by reason whereof they have in an indirect way received a full proportion of my Estate if not more and particularly in an award against me for above one thousand & seventy five pounds and ten shillings of which I have paid them above five hundred and sixty six pounds twelve shillings and nine pence none of which I ought in any conscience to have paid.

Consequently, the money that he earmarked in his will for his daughter Miriam was conditional. She would only receive the money if Michael and his sons

⁸⁴¹ This reference to Simon's sons is the sole reference to them. They must have been disabled, requiring particular care. He left his sons a bed and two blankets each and he set aside a fund of six thousand pounds specie for their support and maintenance.

released him from his debt to them within three months of his death, and she would not receive it if he were to be “compelled or in manner troubled in my life time to pay the balance of such award.” In an addendum, Simon noted that he had been forced to pay the Gratzes the remainder of his debt and Miriam would consequently receive only one hundred pounds – a token gesture of his affection.⁸⁴² In spite of years of business cooperation and financial entanglement, their relationship ended in bitterness and suspicion.

The families that sustained themselves through the revolutionary and post-revolutionary years exhibit a change in the way they constituted networks. The immigrants who came one by one and, in need of colleagues, agents, and partners, formed close commercial ties with coreligionists to form a network. Often, if their commercial collaborations were successful, they merged their families through marriages. The sons of these men began their commercial careers with a ready-made kinship network. Fathers, sons, brothers, grandfathers, uncles, cousins, and, sometimes, brothers-in-law formed kinship networks. Their family members formed an inner circle of trusted agents and partners. Each Jewish family, then, represented a node – a center of commercial activity -- with loose connections to other nodes. With the rise of the second generation, these men no longer relied on their Jewish friends to be their business associates, although they occasionally cooperated. Gratzes, Phillips,

⁸⁴² Joseph Simon will, Dec. 23, 1802, Lancaster County, Pennsylvania, Various Records in the office of the Recorder of Deeds 1849-1855, SC 6577.

and Noneses of Philadelphia, and their New York and Virginia colleagues, the Myers and Moses families, only cooperated with each other occasionally by the 1790s, although they maintained warm and caring social relationships.

Like Michael Gratz's sons, Jonas Phillips' sons learned about trade from their father. When his sons came of age, Phillips had a shop in Philadelphia where he sold goods, took in goods for sale on commission, and bought and sold public securities, bank stock, and continental money.⁸⁴³ His son Benjamin Phillips partnered with one Mr. Daniel for a short period of time. Not long after his brother Naphtali advertised goods for sale in his own store in 1795, Benjamin Phillips dissolved his partnership with Daniel, announced that he was departing for Europe and was empowering Naphtali Phillips as his agent to transact his business. Benjamin Phillips must have gone to purchase merchandize, for a few months later, the two Phillipses announced that they had entered into a partnership and advertised wholesale German and Flanders goods and West Indian produce. They acquired sailing vessels, including the brigs *Rambler*, *Mentor*, and *Jane and Eliza*, of which the latter two they sold. Benjamin remained in Europe for a few years conducting business on the eastern side of the Atlantic. He returned in about 1801.⁸⁴⁴

⁸⁴³ *Pennsylvania Packet*, Feb. 2, Dec. 2, 1790. *Claypoole's Daily Advertiser*, Nov. 4, 1791, July 13, 1792.

⁸⁴⁴ *Philadelphia Gazette*, Aug. 19, 1795; *Philadelphia Gazette & Universal Daily Advertiser*, Nov. 28, 1795; *Finley's American Naval and Commercial Register*, Jan. 13, 1796; *Claypoole's Daily Advertiser*, Dec. 7, 1798; *Poulson's American Daily*

Benjamin Nones was a relative newcomer but he quickly demonstrated his skill and joined the broader Philadelphia Jewish social circle, in spite of a bankruptcy in the second half of the 1780s. By the mid-1790s, Nones, who had recovered, had a shop in Front Street where he sold Madras handkerchiefs, coffee, sugar, French wines, and molasses while his son, Solomon Benjamin Nones went to Norfolk from where he cooperated with his father.⁸⁴⁵ In 1798, the elder Nones, who had migrated from France, placed several French advertisements, no doubt aimed at refugees from St. Domingue.⁸⁴⁶ In 1803, he became a notary public and offered translation services in French, Spanish and Portuguese.⁸⁴⁷ The Noneses were still importing goods from St. Thomas and Cadiz in 1816.⁸⁴⁸ The Phillips and Nones families maintained close social ties with the Gratzes and their kin the Ettings and Hays. But like other families, as sons came of age the family members formed its own core kinship network, nurturing ties with many non-Jewish colleagues without relying on their former Jewish colleagues.

Advertiser, Nov. 1, 1800; Frances Gratz Etting, Baltimore, to Sarah Gratz, Feb. 2, 1803, Rebecca Gratz Correspondence, MS 143, Folder 2, AJA.

⁸⁴⁵ *Philadelphia Gazette*, May 27, 31, Oct. 21, 1796, July 15, 1797; *Aurora General Advertiser*, Jan. 1, 1999; On Solomon B. Nones, see *Franklin Gazette*, Aug. 19, 1819.

⁸⁴⁶ *Aurora General Advertiser*, Nov, 20, 1798

⁸⁴⁷ *Poulsons American Daily Advertiser*, April 1, 1803.

⁸⁴⁸ *Grotjan's Philadelphia Public Sale Report*, June 26, 1815, April 22, 1816

The immigrant generation's experience, credit, and connections made their sons' entry into the world of trade much easier, as it had been for David Franks who was also the son of a merchant, and gave them access to established, successful merchants. Likely due to their sojourn in Philadelphia, the Myers and Moses families developed strong commercial ties to numerous non-Jewish merchants in the city, most notably Stephen Girard. Myers began serving Girard soon after he moved to Norfolk. He dealt with Girard's claim on Mr. Kendall of Northampton County, in which Kendall was unable to pay his debt to Girard.⁸⁴⁹ Shortly afterwards, Moses Myers and Girard began cooperating in business, and from at least 1789 he began serving as Girard's agent in the area.⁸⁵⁰ Dissatisfied with his Petersburg-based agent, Girard asked Myers what his terms were and when he became an agent Girard instructed Myers to reimburse himself by drawing on Girard.⁸⁵¹ The two men frequently apprized one another of the local prices and procured and shipped the goods that the other requested, such as wheat, wax and coffee.⁸⁵² Their correspondence shows that

⁸⁴⁹ Stephen Girard to Moses Myers, Norfolk, April 19, 1790 and Moses Myers, to Stephen Girard, July 31, 1790; Stephen Girard, Philadelphia, to Samuel Myers, Petersburg, Nov. 23, 1789, Stephen Girard Papers, 1789-1829, MS 257, folder 12, AJA.

⁸⁵⁰ See Stephen Girard Papers, 1789-1829, MS 257, folder 12, AJA.

⁸⁵¹ Stephen Girard to Moses Myers, Norfolk, May 7 and July 19, 1790, Stephen Girard Papers, 1789-1829, MS 257, folder 12, AJA

⁸⁵² Moses Myers, Norfolk to Stephen Girard, Oct. 29, 1791, and Stephen Girard to Moses Myers, Norfolk, Nov. 7, 1791, Stephen Girard Papers, MS 257, folder 12, AJA.

their mutual respect and trust curbed any disagreements that often arose when merchants' accounts were inconsistent. When Myers shipped the beeswax that Girard requested and Girard found a discrepancy in the weight of some of the casks he merely asked Myers to rectify the quantity and price in his books unless it was the seller who was at fault. In that case, Girard continued, "I request you will let it Remain, as I do not wish my friends to suffer in doing my business."⁸⁵³ Girard soon began corresponding with Samuel Myers too, who began supplying him with local produce.⁸⁵⁴

Myers also cooperated with merchant Mark Prager, the scion of a Jewish kinship network headquartered in London and Amsterdam that traded in Lisbon, Teneriff, Calcutta, and several ports in the United States. Prager's relationship with other Jews in the region was incidental having arrived much later than the core community. And, since he was sent to open a branch of a highly successful business he did not need to depend on them for credit, and he formed relationships with other well-established merchants whether they were Jewish or not.⁸⁵⁵ In Philadelphia, Pragers and Co. imported large cargos of goods from London, Amsterdam, and other European centers, as well as sugar and rum from the West Indies, and porcelain from

⁸⁵³ Stephen Girard to Moses Myers, Norfolk, March 18, 1791, Stephen Girard Papers, MS 257, folder 12, AJA.

⁸⁵⁴ Stephen Girard to Samuel Myers, Sept. 20, 1790, Stephen Girard Papers, MS 257, folder 12, AJA.

⁸⁵⁵ Mark Prager Letter Book, 1794-1798, Amb. 6955, HSP.

Canton.⁸⁵⁶ Prager appears to have done little business with other Jews in Philadelphia but in addition to Myers he transacted business with Solomon Etting of Baltimore and Joseph Lyon of New York.⁸⁵⁷ Like Moses Myers, New Yorker Isaac Moses garnered connections with Stephen Girard and with Philadelphia merchant Tench Coxe, who sent him Chinese imports and local goods. In June 1789, Moses congratulated Coxe of the arrival of his ship *Canton* and advised him that Chinese nankeens were the only article that Coxe had imported that would “yield a rapid sale” there.⁸⁵⁸

In 1806, Michael Gratz’s youngest daughter married Isaac Moses’ son Solomon. The latter had been involved in the partnership Isaac Moses and Sons since 1795, and he had traveled far and wide on behalf of the business, including to Madras and Calcutta, with his cousin Isaac H. Levy, the son of Hayman Levy, Isaac Moses’ former employer and partner.⁸⁵⁹ Isaac Moses transacted business with Stephen Girard

⁸⁵⁶ *Dunlap’s American Daily Advertiser*, Jan 8, 1791; *Federal Gazette and Philadelphia Daily Advertiser*, July 11, Aug. 6, 1792; *Gazette of the United States*, Sept 26, 1795; Oct. 31, 1796; *Claypoole’s American Daily Advertiser*, April 15, 1799.

⁸⁵⁷ Mark Prager to Solomon Etting, Baltimore, Feb. 12, 1796, March 3 and April 19, 1797; Mark Prager to Joseph Lyon & Co, New York, Feb. 29, 1796; Mark Prager to Moses Myers, Norfolk, Aug. 25, 1794, Mark Prager Letter Book, 1794-1798, Amb. 6955, HSP.

⁸⁵⁸ Isaac Moses, New York, to Tench Coxe, June 7, 1789, Coxe Family Papers, Collection 2049, Series 2, Box 32, folder 1, HSP.

⁸⁵⁹ *New York Daily Gazette*, Jan. 6, 1795; “Log Book of the Ship Sansom, 1798” in *PAJHS*, No. 27 (1920); Rachel Gratz to Rebecca Gratz, New York, May 29, 1806, Gratz Family Papers, Series 3, APS.

from at least 1804 and Solomon travelled to Philadelphia frequently from that time, presumably to conduct business. The Moses-Gratz marriage brought these families, long-time business associates and personal friends, closer. Solomon moved to Philadelphia when they married and became an agent for I. Moses & Co.⁸⁶⁰ Each of these families was connected to the others because of their long associations. As with the prior generation, their shared religion, their bonds of peoplehood, their common experience as Jews (second generation, in their case) united them. But they no longer relied upon one another in their commercial endeavors. As de facto heirs to a well-established business, they had credit and access to non-Jewish colleagues.

In the last couple of years of the eighteenth century, Simon and Hyman Gratz turned their attention to mercantile interests, picking up on the kinds of enterprises that had helped to establish their father and uncle and many of their colleagues. They opened a shop in Market Street and began to advertise goods for sale – commodities like tea, coffee, wine, brandy, cloves, lemon juice, and manufactures such as window glass. They imported goods from other American states, and sold goods originating in

⁸⁶⁰ Stephen Girard to I. Moses & Sons, 1804; and I Moses and Sons, New York, to Stephen Girard, Feb 5; April 8, 1806; Stephen Girard, to I Moses & Sons, July 17, 1806, Stephen Girard Papers, MS 257, AJA; Rebecca Gratz mentioned to her sister Rachel Gratz, who was in Baltimore at the time, that Solomon Moses was in Philadelphia, May 9, 1804, Gratz Family Papers, Mss.Ms.Coll. 72, Series IV, APS; R. Levy, New York mentioned to Rebecca Gratz that her brother Solomon Moses was in Philadelphia, Aug. 15, 1804, Rebecca Gratz Correspondence, 1785-1851, MS 143, folder 4, AJA; Simon Gratz to Josiah Hoffman, New York, July 9, 1807, Frank M. Etting Collection, Collection 0193, Gratz Correspondence 1781-1795, Box 68, HSP; *Grotjan's Philadelphia Public-Sales Report*, Setp, 28, Sept 20, 1812.

the West Indies, South America, Asia and Europe.⁸⁶¹ Few surviving records indicate how they acquired their goods – whether they imported them or purchased locally from importers. They nevertheless dealt in China and Calcutta goods as well as West Indian commodities.⁸⁶²

Simon and Hyman Gratz continued to manage the family's extensive lands in the west and they acquired additional land, adding to their holdings. Dutch Jewish immigrant Aaron Levy, a Gratz/Simon colleague who ran a store in Lancaster during the 1770s and who had speculated extensively in land, conveyed his real estate in Center County to the Gratzes in 1804.⁸⁶³ Simon Gratz purchased a lot on the west of the Schulykill River between Locust and Spruce Streets in Philadelphia from his aunt Bell Cohen.⁸⁶⁴ With their access to goods, they resumed sending goods to far-off

⁸⁶¹ *Philadelphia Gazette*, April 28, 1798; July 14, 1798, May 28, 1800; *Gazette of the United States and Daily Philadelphia Advertiser*, Sept. 18, 1799; *Poulson's Daily Advertiser*, Dec. 19, 1801; *Philadelphia Gazette*, Nov. 2, 1802; William H. Harrison, Vincennes, to Hyman and Simon Gratz, Feb. 26, 1807, William Henry Harrison Papers and Documents, 1791-1864, M0364 Box 1 folder 11, Indiana Historical Society, <http://images.indianahistory.org/cdm/compoundobject/collection/dc050/id/365/rec/1>.

⁸⁶² Hyman Gratz to Joseph Gratz, Hamburg, July 4, 1810, Edwin Wolf Collection of American Jewish Historical Documents (#LCP.in.HSP231), Box 1, Folder 35, HSP.

⁸⁶³ Hyman Gratz to Joseph Gratz, Hamburg, July 4, 1810, Edwin Wolf Collection of American Jewish Historical Documents (#LCP.in.HSP231), Box 1, Folder 35, HSP; Rosenbach and Rosenbach, "Aaron Levy"; Necarsulmer, "The Early Jewish Settlement in Lancaster".

⁸⁶⁴ Deed, Aug. 16, 1810, Edwin Wolf Collection of American Jewish Historical Documents (#LCP.in.HSP231), Box 3, Folder 29, HSP.

colleagues, such as William H. Harrison in Vincennes, in the Indiana territory.⁸⁶⁵ As the younger set of Gratz brothers came of age, Simon and Hyman advertised that their partnership was expiring and that future business would be conducted under the firm of Simon Gratz & Co.⁸⁶⁶ Joseph joined their partnership, followed by Jacob and Benjamin after they completed an education at the University of Pennsylvania.⁸⁶⁷ Each took on some responsibility for their collective interests, included long trips to the west to check on their lands.⁸⁶⁸

Surviving correspondence and business accounts show that well-situated Jewish families like the Myerses, Moseses, and Gratzes dealt extensively with non-

⁸⁶⁵ William H. Harrison, Vincennes, to Hyman and Simon Gratz, Feb. 26, 1807, William Henry Harrison Papers and Documents, 1791-1864, M0364 Box 1 folder 11, Indiana Historical Society, <http://images.indianahistory.org/cdm/compoundobject/collection/dc050/id/365/rec/1>; Solomon Etting, Baltimore, to Simon Gratz & Co., Jan. 17, 1810, Gratz Family Papers, Mss.Ms.Coll. 72, Series II, APS.

⁸⁶⁶ *Poulsons American Daily Advertiser*, Feb. 6, 1806.

⁸⁶⁷ There is no record of Joseph's education. Huhner, "Jews in Connection with Colleges"; University of Pennsylvania Alumni Association, *Biographical Catalogue of the Matriculates of the College: Together with Lists of the Members of the College Faculty and the Trustees, Officers and Recipients of Honorary Degrees, 1749-1893* (Philadelphia, 1894).

⁸⁶⁸ Joseph Gratz, Pittsburgh, to Rebecca Gratz, June 26, 1807, Rebecca Gratz Correspondence, 1785-1851, MS 143, AJA; Sarah Gratz to Joseph Gratz, Lexington, Sept. 2, 1807, Rebecca Gratz Correspondence, 1785-1851, MS 143, folder 3, AJA; Charles Wilkins, Lexington, to Joseph Gratz, April 13, 1808, Gratz Family Papers, Mss.Ms.Coll. 72, Series II, APS.

Jews. Simon Gratz was associated with Adam Snyder, for example, and when Snyder became insolvent, Gratz, together with William Guier, was appointed assignee of his estate. Likewise, Hyman Gratz was appointed with Samuel Wistar to receive Thomas Bennett's creditors' accounts.⁸⁶⁹ In 1808, the Gratzes collaborated with Callender & Shipley in a shipment of Havana sugar.⁸⁷⁰ Partnerships between Jews and non-Jews emerged too such as Levy, Fouraux, & Co. and Montmollin & Moses, and Benjamin Phillips' partnership with Phineas Daniel.⁸⁷¹

Successful Jewish merchants began once again to venture farther from Philadelphia, and to more ports of call, than in pre-Revolutionary years. The Gratzes sent tea to Hamburg in 1808, and they received \$100 000 worth of goods in 1810.⁸⁷² At that point, at the age of twenty-four, Joseph Gratz embarked on a trip to Europe on behalf of Simon Gratz & Co. Before he left, the brothers applied to their kin in New York and Baltimore, who brokered insurance on two thousand dollars worth of "American produce and East and West Indian and Canton goods all American

⁸⁶⁹ *Poulson's American Daily Advertiser*, June 15 and Sept. 3, 1807.

⁸⁷⁰ *Poulson's American Daily Advertiser*, July 21, 1808.

⁸⁷¹ *Philadelphia Gazette & Universal Daily Advertiser*, June 7, 1796; *Claypoole's American Daily Advertiser*, Nov. 28, 1797; Stevenson & Goodwin, New York, to Joseph Gratz, July 19, 1816, Gratz Family Papers, Series II, APS.

⁸⁷² Account Sales addressed to Simon Gratz and Co, Hamburg, Oct. 8, 1808; Jacob Gratz, to Joseph Gratz, June 13, 1810, Gratz Family Papers, Mss.Ms.Coll. 72, Series II, APS.

property” on the ship *Active*, with the intention of insuring other goods to the value of twenty- or thirty thousand dollars.⁸⁷³ Concerned about political unrest in Europe, at least one of the insurance companies declined to cover a premium. Joseph, as supercargo on the Ship *Active*, nevertheless embarked on his journey to Europe, taking goods to sell for his family business, and for various other associates, including his brother-in-law Samuel Hays, and non-Jewish associates Messrs Waddington & Harwood, John Clesmont Stocker, Mr. McMurtrie, R. Coleman, William Nunn and Co., and Whiton & Wickoff, and he took goods to sell for his own profit.⁸⁷⁴ His colleagues in Philadelphia planned to continue sending goods to him in Europe. The Gratzes hoped to make a profit in Northern Europe at a time when many of their Philadelphia colleagues had invested in voyages to Canton and glutted the market.⁸⁷⁵ In spite of “hard weather during the whole of the passage,” Gratz’s merchandize

⁸⁷³ Isaac Moses & Sons, New York, to Simon Gratz & Co, Jan. 12, 1810; Simon Gratz to Solomon Etting, Jan. 15, 1810; and Solomon Etting, Baltimore to Simon Gratz & Co., Jan. 17, 1810, Gratz Family Papers, Mss.Ms.Coll. 72, Series II, APS.

⁸⁷⁴ Bills of Lading, Feb. 28, 1810; German, British, and French travel documents, and letters; Joseph Gratz, Hamburg, to Simon Gratz & Co, May 31, 1810, Baring Brother & Co. to Joseph Gratz, June 15, 1810; Joseph Gratz, Hamburg, to Simon Gratz, June 19, 1810, Parish & Co, Hamburg, to Joseph Gratz, July 17, 1810; Joseph Gratz, Hamburg, to Simon Gratz & Co, July 20, 1810, Parish and Co, Hamburg, to Joseph Gratz, Kiel, 3 Aug. 1810, Baring Brothers & Co. to Joseph Gratz, Hamburg, Aug. 10, 1810, Gratz Family Papers, Mss.Ms.Coll. 72, Series II, APS.

⁸⁷⁵ Jacob Gratz to Joseph Gratz, April 5, 1810, Gratz Family Correspondence, SC 4243, AJA.

arrived in good order, but his initial optimism quickly dampened as the prospects for American merchants grew worse and worse.

Governments in Northern European ports, embroiled in Napoleonic Wars, imposed regulations on foreign trade more energetically than in previous years. “There is considerable difficulty in entering ships in all those ports,” Joseph reported to his brothers, “all the papers must be translated and...a very strict examination takes place, every person on board must give his deposition from the captain down to the cabin boy – and...it generally takes from Ten to fifteen days before a vessel is permitted to discharge.”⁸⁷⁶ He himself experienced “considerable difficulty in entering part of the cargo and I had recourse to the only means for getting through the business quickly – viz – the use of some secret service money.”⁸⁷⁷

Once he passed inspection, Joseph discovered that cargoes of cotton had already been unloaded, glutting the local markets, and prices had fallen.⁸⁷⁸ His insurance policy prevented him from proceeding to ports where cottons might fetch

⁸⁷⁶ Joseph Gratz, Kiel, to Simon Gratz & Co., May 7, 1810, Gratz Family Papers, Mss.Ms.Coll. 72, Series II, APS.

⁸⁷⁷ Joseph Gratz, Hamburg to Simon Gratz & Co, May 27, 1810, Gratz Family Papers, Mss.Ms.Coll. 72, Series II, APS.

⁸⁷⁸ Parish and Co, Hamburg, to Joseph Gratz, Kiel, April 27, 1810 Joseph Gratz to Simon Gratz, Sept. 12, 1810, Gratz Family Papers, Mss.Ms.Coll. 72, Series II, APS; Hyman Gratz to Joseph Gratz, Hamburg, July 4, 1810, Edwin Wolf Collection of American Jewish Historical Documents (#LCP.in.HSP231), Box 1, Folder 35, HSP. On Sept. 12, 1810, Joseph mentioned to Simon that the ship Delaware belonging to the Moses house had been captured.

better prices and, even if he could, French privateers were coursing the Baltic waters capturing American ships. He immediately began plotting how to make the best of the situation. His Hamburg agents Parish and Co. advised that sugars were in demand, a message he relayed to his brothers at home. But he instructed them and any other colleagues who chose to ship goods for him to sell not to “send *any* thing that has come from *any* place under the government of G[reat] B[ritain].” He continued:

I fear for the safety of some of the Indigo that may arrive without regular certificates of origin – do not meddle with this article at present - I advise our friends – certificates of origin are absolutely necessary for the safety of property - all goods that arrive without these documents are sequestered.⁸⁷⁹

Gratz traversed back and forth between Kiel, Tønning, and Hamburg and took side trips to other destinations, keeping an eye on Dutch, Russian and Prussian markets too.⁸⁸⁰ Gratz sold goods to the Schwartz Brothers in Hamburg, in spite of a dull market “in colonial Produce,” and his agents Parish & Co in Hamburg and J.A. Akerman in Kiel sold his merchandize.⁸⁸¹

⁸⁷⁹ Joseph Gratz, Kiel, to Simon Gratz and Co, May 7, 1810, Gratz Family Papers, Mss.Ms.Coll. 72, Series II, APS.

⁸⁸⁰ Joseph Gratz, Hamburg, to Simon Gratz & Co, Hamburg, Aug 29, 1810, Gratz Family Papers, Mss.Ms.Coll. 72, Series II, APS.

⁸⁸¹ Schwartz Brothers, Hamburg to Joseph Gratz, Kiel, May 11, 1810; Joseph Gratz, Kiel, to Simon Gratz, Aug. 8 and 10, 1810; J.A. Akerman, Kiel, to Joseph Gratz, Aug. 27, 1810, Gratz Family Papers, Mss.Ms.Coll. 72, Series II, APS.

Not long after, he revised his opinion and warned Simon not to “make any shipments to Europe untill you hear something favorable...property in very great danger in all parts of the Continent[. In Holland, there has arrived a French Commissary to recover all the American property, which is to be transported into Antwerp and there sold.”⁸⁸² Over the next few months of 1810, many ports began denying entry to American ships, including Eckernforde, Flemsburg, Ilesone, Mecklenburg, and Pomeranian and Prussian ports, and where they remained open, officials detained American vessels and sequestered the goods they brought. Many vessels belonging to American associates – the brig *Ariel* and the ships *Fair Trader*, and *Minerva Smyth*, for example -- were in the possession of privateers, and so was the ship *Delaware*, which belonged to the Moses family.⁸⁸³

In mid-August 1810 it was rumored that France had opened some ports to neutral North American vessels. Soon afterward, there were more reports of vessels being captured by Danish privateers, but just days later, Joseph Gratz wrote that “the king of Denmark has issued a decree very favorable for American commerce – and restricting the Privateers.”⁸⁸⁴ In spite of the uncertainty, Gratz was, for the most part, enthusiastic about his own prospects. “This is a time of great risk and it is also a time

⁸⁸² Joseph Gratz, Hamburg to Simon Gratz & Co, May 27, 1810, Gratz Family Papers, Mss.Ms.Coll. 72, Series II, APS.

⁸⁸³ Joseph Gratz, Kiel, to Simon Gratz & Co., Aug. 15, Aug. 16, Sept 12, 1810, Gratz Family Papers, Mss.Ms.Coll. 72, Series II, APS.

⁸⁸⁴ Joseph Gratz, Kiel, to Simon Gratz & Co, Sept. 12, 1810, Gratz Family Papers, Mss.Ms.Coll. 72, Series II, APS.

to make money,” he wrote. He asked his brothers to send the best quality white sugars, green coffee, New Orleans cotton – an item that, in spite of the glut, was in demand -- indigo, and logwood. “I shall not lose sight of this trade for I think a great deal of money is to be made in it.”⁸⁸⁵ Gratz planned to use the profits to purchase German goods but was yet undecided about what to buy, so his agents made frequent remittances to the Gratzes’ account with Baring Brothers in London.⁸⁸⁶ In November he left for England where he travelled to “all the manufacturing towns & acquire[d] as great an insight into the management of each establishment,” as possible in case he “should be inclined to turn [his] attention to them” at home.⁸⁸⁷ In particular, he spent a week in Birmingham, where he investigated the “big manufactores of the place.”⁸⁸⁸

On his travels, Joseph met up with Philadelphia colleagues Thomas C. Wharton, E. Salomon, S. Smartwit, and Mr. Plodget. He also saw Joshua Moses in Hamburg, not long before Moses departed for Riga, Latvia. And John Myers, the son of Moses Myers of Norfolk and grandson of Myer Myers of New York, was

⁸⁸⁵ Joseph Gratz, Kiel, to Simon Gratz & Co, Aug. 16, 1810; and Joseph Gratz, Hamburg, to Simon Gratz & Co, Aug. 29, 1810, Gratz Family Papers, Mss.Ms.Coll. 72, Series II, APS.

⁸⁸⁶ Joseph Gratz, Hamburg, to Simon Gratz & Co., Aug. 8 and 10, Aug. 29, 1810, Gratz Family Papers, Mss.Ms.Coll. 72, Series II, APS.

⁸⁸⁷ Jacob Gratz, Philadelphia, to Joseph Gratz, London, Jan, 29, 1811, Gratz Family Papers, Mss.Ms.Coll. 72, Series II, APS.

⁸⁸⁸ Joseph Gratz, Birmingham, to Simon Gratz & Co, Feb. 10, 1811, Gratz Family Papers, Mss.Ms.Coll. 72, Series II, APS.

representing his family business in England, in spite of doubts expressed by colleague and relative Samuel Myers.⁸⁸⁹ These young men, then, traveled to Europe simultaneously, each to represent his own family and his family's colleagues. As these families expanded they sought to extend their reach by send trustworthy sons, nephews, and cousins abroad to represent them.

In early in 1811, Jacob Gratz, the fourth Gratz brother, wrote to Joseph that merchants in Philadelphia feared "that the charter of the Bank of the U States will not be renewed & as the charter will expire in the 4 of March ensuring the want of confidence" and that "it is impossible to procure money." Worse yet, even the "most opulent merchants" were threatened with "destruction." Several New York houses had already announced insolvency but Jacob reassured Joseph that the effects had not yet been felt in Philadelphia and their own "profits have been very considerable since you left us." The Moses family, the Gratzes' colleagues and kin, were not so lucky. Their New York house I. Moses & Sons and its Philadelphia affiliate "SM & Co" (SM referring to Gratz brother-in-law Solomon Moses & Co.) had failed. Their losses,

⁸⁸⁹ Joseph Gratz, London, to Simon Gratz & Co., Nov. 29, 1810, Joseph Gratz, Birmingham, to Simon Gratz & Co, Feb. 10, 1811, Gratz Family Papers, Mss.Ms.Coll. 72, Series II, APS; Moses Myers, Norfolk, to John Myers, London, June 4, 1811, Myers Papers, Mss 98 M99 Myers II, Box 2, Folder 35, Swem Library; John T. Barraud, London to John Myers, London, July 21, 1811, Myers Papers, Mss 98 M99 Myers II, Box 2, Folder 5, Swem Library.

according to Jacob Gratz, were caused by the failure of some of their debtors, but the family was still “perfectly solvent & will have something remaining.”⁸⁹⁰

The Gratzes prevailed in spite of the difficulties in 1811. They continued to import goods from abroad and from other states. In June 1812, they brought in cotton bales, yarn, and saltpetre from New Orleans, and they sold quantities of logwood, verdigris, hemp, tobacco, sugar, coffee, tea, spices, and wines, among other things. Each brother engaged in ventures individually: Simon, for example, advertised plots of land for sale, while Joseph imported goods from Canton on board the ships *Natchez* and *Caledonia*, which he sold from a store on Front Street, rather than at the store on Simon Gratz & Brothers in Market Street.⁸⁹¹ Joseph also collaborated with F. R. Wharton in cargoes of goods from Canton, and with S. Archer, H. Sergeant, and F. R. Wharton on goods from Calcutta.⁸⁹² In 1812, Hyman Gratz purchased a half interest in a large tract of land in Kentucky that included Mammoth Cave for \$10 000 and \$400 for another forty acres one year later. The reason for the high cost of the initial share was because of the calcium nitrate in the cave.

⁸⁹⁰ Jacob Gratz, Philadelphia, to Joseph Gratz, London, Jan, 29, 1811, Gratz Family Papers, Mss.Ms.Coll. 72, Series II, APS.

⁸⁹¹ *Grotjan's Public Sale Report*, June 29, July 20, Aug. 17, Sept. 21, 1812, May 19, Sept. 8, 1817; *Poulson's American Daily Advertiser*, July 18, 1812; Jan. 9, 1813, Dec, 14, 1813; May 13, 30, 1814, June 24, 1817, March 21, 1818; *Lancaster Journal*, April 6, 1814.

⁸⁹² *Franklin Gazette*, April 1, 1818; *Grotjan's Public Sale Report*, April 6, 1818.

Under the direction of their agent Archibald Miller, Gratz and co-owner Charles Wilkins mined saltpeter from the caves, which they transported to Philadelphia for the manufacture of gunpowder during the War of 1812.⁸⁹³

The failure of the Moses family was temporary. By 1815, Isaac Moses and his son Hayman L. Moses were serving as Stephen Girard's agents in New York, forwarding letters to Europe, paying accounts, and handling currency speculation transactions, and Girard acted in a similar capacity in Philadelphia for Moses. When directors of the Bank of the United States were traveling through New York, Girard gave them a letter of introduction to Moses. His son Solomon of Philadelphia, the husband of Rachel Gratz, was either working for Girard or serving as an agent in Philadelphia. He oversaw some of Girard's property, including a store that he rented to one Mr. Stone on Girard's behalf. His brother Joshua was in London in 1815 and 1816, probably as the family's factor, and he served as Girard's agent in London as well.⁸⁹⁴ Solomon Moses furnished Girard with a list of British dry goods "which

⁸⁹³ Margaret Morris Bridwell, *The Story of Mammoth Cave National Park, Kentucky: A Brief History* (Kentucky Historical Society, 1952).

⁸⁹⁴ Solomon Moses to Stephen Girard, May 15, 1815, Stephen Girard Papers, 1789-1829, MS 257, folder 9, AJA; Isaac Moses, New York, to J.H. Roberjol, Philadelphia, July 11, 1815, Isaac Moses, New York, to Stephen Girard, Dec. 30, 1815, Stephen Girard to Isaac Moses & Sons, New York, Jan. 3, 1816, Hayman L. Moses, New York, to Stephen Girard, Jan. 5, 1816, Stephen Girard to I Moses and Sons, Feb. 26, March 22, 23, 27, Nov. 18, 1816, I Moses & Sons, New York, to Stephen Girard, March 6, 24, 1816, Stephen Girard Papers, 1789-1829, MS 257, folder 7, AJA; Stephen Girard, Philadelphia, to Joshua Moses, London, Aug. 26; Oct. 10, 1815; Joshua Moses, London, to Stephen Girard, Sept. 28; Oct. 17, 1815, March 29, 1816, Stephen Girard Papers, 1789-1829, MS 257, folder 8, AJA.

answer this Market,” and assured Girard that his brother would go to Liverpool, Manchester and anywhere else necessary. Girard trusted in Moses’ “long experience and the knowledge which you have of those articles which will best answer this Market.” He left it to Moses’ discretion “to conduct that investment as if it was for yourself having due regard to the Season when those Goods will arrive at this Place.”⁸⁹⁵

Even though these second-generation children of immigrants benefited greatly from their fathers’ successes and even though they had easier access to commerce after 1810, they were subject to similar risks. Their economic interests tied them to many colleagues, and one person’s loss could greatly undermine all interests. One of Joseph Gratz’s associates, Thomas P. Goodwin of the New York partnership Stevenson & Goodwin, put him in a precarious situation. Goodwin and Gratz seem to have been well acquainted, and they had other colleagues and friends in common. Through his commission business, Stevenson & Goodwin, he sold over \$10,000 worth of hemp for Gratz in 1816, for example.⁸⁹⁶ Toward the end of 1816, Stevenson and Goodwin’s partnership expired but he continued in his commercial ventures. Gratz agreed to lend two thousand dollars to Goodwin, a decent risk. He owned at least one ship, had a good record as a merchant in New York, and he was well connected to

⁸⁹⁵ Stephen Girard to Joshua Moses, London, Aug. 26, 1815, Stephen Girard Papers, 1789-1829, MS 257, folder 8, AJA.

⁸⁹⁶ Stevenson & Goodwin, New York, to Joseph Gratz, April, 29, July 19, 1816, Gratz Family Papers, Mss.Ms.Coll. 72, Series II, APS.

merchant Lyde Goodwin in Baltimore. For Gratz's part, he had already been dealing with Goodwin who was also a colleague of the Moses family.⁸⁹⁷ It is unclear how Gratz and the Moseses knew Goodwin, whose family was from Baltimore; it may have been through their circle of Jewish colleagues as Goodwin's mother was Abby Levy, the daughter of Benjamin and Rachel Levy, David Franks' kin.⁸⁹⁸ At the beginning of 1817, Goodwin wrote to Gratz suggesting a joint venture, a voyage to Calcutta or Canton on the *Jackson*. Goodwin had a colleague in Baltimore who was considering joining the enterprise. He thought that the man would agree upon confirmation from Goodwin's brother Lyde, and from Joseph Gratz, and that "the reputation of your Brother will make Baltimore more ready than she has heretofore been on voyages to China."⁸⁹⁹

There was a hitch early in the process: Goodwin's ship would not arrive in the region until May. Other potential investors were hesitant to commit to the voyage but Goodwin was not terribly concerned, and he pressed for Gratz's confirmation. "I hope your Brother & yourself will use your exertions to procure large funds in Philadelphia,

⁸⁹⁷ Thomas Goodwin, New York, to Joseph Gratz, Nov. 5, 1816; Feb. 5, 1817; Joseph Gratz to Thomas Goodwin, Dec. 1, 1816, Gratz Family Papers, Mss.Ms.Coll. 72, Series II, APS; *Evening Post*, Nov. 5, 1816, Jan. 9, 1817.

⁸⁹⁸ John S. Goodwin, "The Goodwins of Porter's, Maryland," *William and Mary Quarterly*, Vol. 8, No. 2 Supplement (Oct. 1899), 108-114.

⁸⁹⁹ Thomas Goodwin, New York, to Joseph Gratz, Jan. 21, 1817, Gratz Family Papers, Mss.Ms.Coll. 72, Series II, APS.

for I should not like the *Jackson* to go with less than *Two Hundred Thousand* Dollars.”⁹⁰⁰ Joseph Gratz insisted that Goodwin employ his younger brother Jacob Gratz as supercargo, and arranged for Goodwin to pay three percent commission on seventy-five thousand dollars worth of goods in Jacob’s care plus three percent on all freight taken on in Canton.⁹⁰¹ After continual delays, Goodwin chartered the *Rosalie*, which sailed late in the year, and returned to Philadelphia early in 1818.⁹⁰² Before the ship returned, however, Goodwin informed Gratz that he was insolvent. Four months later, Gratz paid Goodwin fifteen hundred dollars and Goodwin transferred his Canton freight to Joseph Gratz.⁹⁰³ Following his voyage, Jacob Gratz advertised goods for sale from a store in Seventh Street.⁹⁰⁴

In addition to their ventures in overseas trade, the Gratz brothers continued to deal with a series of issues relating to the land their father had

⁹⁰⁰ Thomas Goodwin, New York, to Joseph Gratz, Feb. 5, 1817 and March 10, 1817, Gratz Family Papers, Mss.Ms.Coll. 72, Series II, APS.

⁹⁰¹ Agreement between Thomas P. Goodwin and Jacob Gratz, March 30, 1817, Gratz Family Papers, Mss.Ms.Coll. 72, Series II, APS.

⁹⁰² Charter Party between owners of ship *Rosalie* and Thomas Goodwin, May 8, 1817; Agreement between Thomas Goodwin and Jacob Gratz, May 16, 1817, Gratz Family Papers, Mss.Ms.Coll. 72, Series II, APS.

⁹⁰³ Joseph Gratz, in Account with Stevenson and Goodwin, June 5, 1817; Thomas Goodwin, New York, to Joseph Gratz, Aug. 20, 1817; Thomas Goodwin contract with Joseph Gratz, Dec. 8, 1817, Gratz Family Papers, Mss.Ms.Coll. 72, Series II, APS.

⁹⁰⁴ *Poulson’s American Daily Advertiser*, May 28, 1818.

acquired decades earlier. For one thing, squatters were still a hindrance. Joseph Caldwell, Hyman Gratz's agent in Wheeling, in what was then Virginia, advised him in 1814 to have some lands resurveyed. Squatters had inhabited a large swath of land. "I am credibly informed it is a general custom among these squatter[s]...to search for the corner trees marked and blazed Trees on the lines & destroy them to prevent the owners of the land from succeeding against them."⁹⁰⁵ They also strove to resolve land titles that Michael and Barnard had been unable to confirm in their lifetime.⁹⁰⁶ While Joseph was abroad in Northern Europe, his brothers received news that the Supreme Court confirmed a decision in favor of investors in the controversial Yazoo land sale in which speculators invested in a large tract in what was then Georgia. The state, supported by the federal government, rescinded the sale without reimbursing the investors. Approximately twenty years later, the Supreme Court ruled that the Act rescinding the sale was unconstitutional and investors were compensated. This was a cause for optimism on the Gratzes' part. "Why

⁹⁰⁵ Joseph Caldwell, Wheeling, to Hyman Gratz, May 2, 1814, Frank M. Etting Collection, Collection 0193, Gratz Correspondence 1781-1795, Box 68, HSP; Benjamin Gratz, Lime Stone, to his brothers, Jan. 17 and Feb. 8, 1819, Rebecca Gratz Collection, Box 2, Folder 5, MS 236, AJA.

⁹⁰⁶ Michael Gratz died in 1811.

not the Illinois and Wabash claimants then,” Jacob declared.⁹⁰⁷ A few years later, Benjamin Gratz, the youngest of the Gratz brothers, went to Washington to attempt to get redress for their “Illinois & Wabache claim.” They received an offer for their land, which, according to Jacob, “will be quite inadequate....[A]ltho I am not very sanguine of success, I would rather loose all than take a trifle.”⁹⁰⁸ The Illinois claim remained unresolved but in 1816 they finally confirmed title on fifteen thousand acres of land that their father had acquired in Otsego County, New York from a debtor in the 1770s.⁹⁰⁹ Other legal suits over titles to land still remained unresolved.

Philadelphia’s Jewish network continued to change during the last decade of the eighteenth century and the first decade of the nineteenth. The founding generation transacted business less and less, and died, but not before the most seemingly solid relationships crumbled as failures, disagreements, and distrust emerged in financially taxing times. As the American economy stabilized and trade improved, sons replaced fathers. Simon Gratz and his four brothers demonstrate the ways that the second

⁹⁰⁷ Jacob Gratz to Joseph Gratz, March 22, 1810, Gratz Family Correspondence, SC 4232, AJA.

⁹⁰⁸ Jacob Gratz to Benjamin Gratz, Feb. 12 1816, Rebecca Gratz Collection, MS 236, Box 2, Folder 5 AJA.

⁹⁰⁹ Deed for Otsego County Lands, April 18, 1816, Edwin Wolf Collection of American Jewish Historical Documents (#LCP.in.HSP231), Box 2, Folder 8, HSP.

generation persisted with their fathers' endeavors. In this case, the Gratzes continued to profit from land they owned and to confirm unresolved titles, and to keep investing in land that they believed would increase in value.⁹¹⁰ They also engaged in trade, as their father had done before them.

Unlike their fathers, this second generation had the luxury of larger families and extended placement of relatives who served as agents abroad, men with common interests who they could trust. In this sense, they more closely resembled David Franks and Nathan Levy who had the benefit of large successful families to train them, and to serve as partners and agents. Like Franks and Levy and their brothers, this generation dispersed in order to expand their families' business prospects. Solomon, the son of Isaac Moses, moved to Philadelphia, and his brother Joshua moved to Amsterdam and then to London, at least temporarily, and another brother, David, moved to Providence, Rhode Island.⁹¹¹ Members of the Myers family settled in several Virginia towns, collaborating in the efforts to procure local commodities and to provide imported goods to customers. Joseph and Jacob Gratz each had a stint abroad as a supercargo and Benjamin Gratz, the youngest Gratz child, moved to Kentucky in 1818 to be closer to the western lands the Gratz children had inherited from their father. He was also closer to the Illinois & Wabash claim, the land, as his

⁹¹⁰ Michael Gratz died in 1811.

⁹¹¹ Richa Levy to Rebecca Gratz, Aug. 15, 1804, Rebecca Gratz Correspondence, 1785-1851, MS 143, folder 4, AJA.

sister Rebecca put it, “of which I have all my life heard so much, seemed like a romance – I never expected to see anything but maps & pamphlets of the subject, or that it would cost us your society for so long a time.”⁹¹²

This generation Jewish associated only with other Jews whose families were familiar to them, those who were culturally similar, not the steady flow of newcomers who undoubtedly could have benefited from the assistance of the Gratz, Myers, and Moses families. Unlike their fathers who migrated as individuals and had no bonds when they arrived, this generation was born into large interconnected families. They did not need to rely on other newly arriving Jews. While the founding members demonstrated considerable openness to assisting newcomers, this generation, with their well-established businesses, with their own long-term relationships, did not form new relationships with scores of Jewish newcomers who continued to flow into the region. Jewish merchants’ reliance on Jewish colleagues diminished as their experience and credit accrued, and as each family grew and dispersed. Sons had easy access to credit and colleagues, just as David Franks did many years earlier, because their fathers had already built up successful businesses. Like the fathers, sons still had to learn the requisite skills to handle all manner of tasks related to running a business, and they still had to undergo a period of training, just as their fathers did. However, fathers’ respectable position in the mercantile community and their strong connections

⁹¹² Rebecca Gratz to Benjamin Gratz, March 24, 1819, in David Philipson (ed.), *Letters of Rebecca Gratz*, (Philadelphia, Jewish Publication Society, 1929).

with other merchants eased sons' paths and boosted their opportunities. Like their fathers, they had access to the dominant culture, but they were acculturated, connected, and linked to a world that their fathers had only aspired to break into.

Chapter 6

JEWS, CLASS, AND INTEGRATION

“I have never felt that prejudice against the Jews which you mention and which has originated entirely in the malignity of the primitive [C]hristians who were not sufficiently enlightened,” Gertrude Meredith wrote to her friend Rebecca Gratz in 1807. “I would quarrel with my best and dearest friend that should utter a slander against the Jews as a people,” she continued. Meredith’s “enlightened” attitude with regard to Jews stemmed from the fact that she was “blessed with friends in the synagogue,” the Gratzes, who performed “so many acts of affectionate kindness and *christian charities*,” she assured Rebecca, that “I should despise myself if my heart did not as freely vibrate in your joys and sorrows as in those of my dearest friends.” The Gratzes achieved a level of wealth and status that qualified them for admission into elite social circles, and they also participated in civic organizations and reform societies with their non-Jewish peers as well as in their social amusements such as balls and salons. Their values and manners were familiar to Meredith, so familiar, in fact, that she interpreted their acts of “affectionate kindness” as “Christian charities.” Acculturated, middle-class, American-born Jews like the Gratzes who had achieved wealth and status, then, were able to blend in with non-Jewish contemporaries and, hence, to overcome their outsider status.

Attitudes toward Jews continued to be complex. Meredith herself, just one person, held confused and conflicting views that simultaneously embraced Jews and regarded them as alien or not quite the same as Christian Americans. In the same letter declaring her affection and admiration for the Gratzes, Meredith expressed an aversion to the “the inferior classes” of Jews, who were unlike her genteel Jewish friends. She wished they would “begin to look up as if they were susceptible to religious impression and were determined to support their faith by great attention to their religious duties and by a steady uniform course of good and virtuous conduct.” Then, she speculated, “your temple would not...be unjustly denominated a den of thieves.”⁹¹³ Meredith, the niece of Gouverneur Morris, delegate to the Constitutional Convention and United States Senator, and the wife of William Meredith, lawyer and president of the Schuylkill Bank, whose home was a center for Philadelphia’s literary culture, revealed that her position on Jews had more to do with their presentation than their ethno-religious identity.⁹¹⁴ The Gratzes and their second-generation Jewish peers understood that their acceptance depended on their being the same in outward appearances and manners as their contemporaries, and they strove to demonstrate their mutual interests and values.

⁹¹³ Gertrude Meredith to Rebecca Gratz, Sept. 6, 1807, Rebecca Gratz Collection, MS 236, Box 4, Folder 7, AJA.

⁹¹⁴ Ashton, *Rebecca Gratz*, 65; Susan Branson, “Sex and Other Middle-Class Pastimes in the life of Ann Carson,” in Simon Middleton and Billy Smith, *Class Matters*, 160-1.

Religious and cultural differences set some Jews apart and threatened to implicate all Jews as outsiders and unworthy of full acceptance. Second-generation Jews with access to the dominant culture therefore strove to demonstrate that they were worthy of full acceptance. This was not merely about their behavior, but also about their loyalty to the values that their parents had embraced. A significant number of Jews fought in the War of Independence and contributed to the patriots' cause. They believed that the republican ideology of the Revolution ensured Jews could achieve full integration, and that the new federal and state constitutions guaranteed Jews' right to practice their religion freely and enjoy the privileges of citizenship.

With these promises of citizenship in mind, the Gratzes and their middle-class peers were emotionally, intellectually, and socially invested in full acceptance in the young republic. And they invested in it financially too. Wealthy and educated Jews, those who were born in the country and who were culturally similar to their non-Jewish peers, secured a favorable reception so long as they retained a distance from "the inferior classes" of Jews to whom Gertrude Meredith referred, new immigrants who were foreign and poor.

Proponents of American independence were united in their conviction that Americans had grown apart from Britain. Colonists' former political identity as British subjects crumbled, and while the establishment of the United States reinforced Americans' conception of themselves as a separate nation, the divergent interests and worldviews of disparate groups precluded any consensus about what an American

was. The former colonists would not share a conviction that they were all part of a single sovereign political unit.⁹¹⁵ The question of forming a national identity and creating unity was problematic, at best, and always balanced by efforts to identify “threatening others” whose differences from former settlers “overshadowed the divisions that distinguished the settlers one from another.”⁹¹⁶ The question of Jews’ status, whether they should be part of the body politic, was subject to multiple views.

Although the Federal constitution confirmed Jews’ full inclusion in civil rights, their status in the new republic would continue to be thorny. On the one hand, their numbers were small and they posed no threat. As the historian Jonathan Sarna points out, the Enlightenment thinkers and Protestant dissenters who “laid the groundwork” for religious equality in the United States were far more concerned about the diversity of Protestant denominations than they were about Jews. “The major American documents bearing on religious liberty do not mention [Jews] even once.”⁹¹⁷ But persistent conceptualization of Jews as outsiders, especially as an embedded assumption, threatened their unequivocal acceptance.

⁹¹⁵ Benedict Anderson, *Imagined Communities* (rev. ed.) (New York, Verso, 1991).

⁹¹⁶ Carroll Smith-Rosenberg, *This Violent Empire: The Birth of An American Identity* (Chapel Hill, University of North Carolina, 2010), x; David Silverman, “Racial Walls: Race and the Emergence of American White Nationalism,” in *Anglicizing America: Empire, Revolution, Republic*, Ignacio Gallup-Diaz, Andrew Shankman, and David J. Silverman, eds. (Philadelphia, University of Pennsylvania Press, 2015).

⁹¹⁷ Sarna, *American Judaism*, 37.

Print culture provided a “base from which to examine questions of representation,” and it was of signal importance in circulating ideas about the benefits of (symbolic) unity. It brought ordinary people into the political circle by giving them a forum for participation. Indeed, writers whose work appeared in newspapers, novels, magazines and other printed texts participated in a national conversation about what it meant to be American.⁹¹⁸ Historians have highlighted some of the ways in which contemporary writers presented Jews as outsiders, as not quite American. Carroll Smith-Rosenberg argues that writers and consumers of print culture imagined themselves “arrayed against an expanding series of threatening others whose differences from the settlers overshadowed the divisions that distinguished the settlers one from another,” and she asserts that writers and readers in the early national period conceived of Jews as outsiders. William Pencak agrees, arguing that the Christian oath required in Pennsylvania to vote and hold office was an explicit expression of “anti-

⁹¹⁸ Saul Cornell, *The Other Founders: Anti-Federalism and the Dissenting Tradition in America, 1788-1828* (Chapel Hill, University of North Carolina Press, 1998); Stanley Elkins and Eric McKittrick, *Age of Federalism: The Early American Republic, 1788-1800* (New York, Oxford University Press, 1993); Francois Furstenberg, *In the Name of the Father: Washington's Legacy, Slavery, and the Making of a Nation*, (New York, Penguin, 2006); Trish Loughran. *The Republic of Print: Print Culture in the Age of U.S. Nation Building, 1770-1870* (New York, Columbia University Press, 2007) xvii; Cathy Matson and Peter Onuf, *A Union of Interests: Political and Economic Thought in Revolutionary America* (Lawrence, Kansas, University of Kansas Press, 1990); Drew R. McCoy, *The Elusive Republic: Political Economy in Jeffersonian America* (Chapel Hill, University of North Carolina Press, 1980); James Roger Sharp, *American Politics in the Early Republic: The New Nation in Crisis* (New Haven, Yale University Press, 1993); Michael Warner, *The Letters of the Republic: Publication and the Public Sphere in Eighteenth-Century America* (Cambridge, Harvard University Press, 1992). Quote from Trish Loughran. *The Republic of Print*, xvii.

semitism.” He argues, too, that the liberalization of the franchise in Pennsylvania met with much resistance in local newspapers.⁹¹⁹

Local newspapers carried articles, albeit infrequently, featuring Jews. As before, they generally discussed Jews in other countries. Whereas articles published during the preceding decades were neutral or sympathetic, during the 1780s and 1790s there was an increase in negative representations of Jews and more liberal use of anti-Jewish tropes such as representations of Jews as Shylocks and stereotypes of Jewish greed. A particularly biting item was a poem that appeared in the *Gazette of the United States*, entitled “Jewish Economy”:

Two criminals, a Christian and a Jew,
Who’d been to honest feelings rather callous,
Were on a platform once expos’d to view,
Or come, as some folks call it, to the gallows;
Or, as of late, as quainter phrase prevails,
To try their weight upon the city scales.

In dreadful form, the constable and shrieve,
The priest, and ord’nary, and crowd, attend,
Till fix’d the noose, and all had taken leave,
When the poor Israelite, befriended,
Heard, by express from officer of state,
A gracious pardon quite reverse his fate.

Unmov’d he seem’d, and to the spot close sticking,
Ne’er offers, tho’ he’s bid, to quit the place,

⁹¹⁹ Smith-Rosenberg, *This Violent Empire*, x; Pencak, *Jews and Gentiles*, 227. For the period under discussion here, the term “anti-semitism” is anachronistic. The term was coined in 1879 by Wilhelm Marr to refer the anti-Jewish campaigns at the time. See Michael Berenbaum, “Anti-Semitism,” in *Encyclopedia Britannica*, <http://www.britannica.com/topic/anti-Semitism>. When I use it here it is because I am quoting Pencak. I prefer the term “anti-Jewish.”

Till in the air, the other fellow kicking,
The sheriff thought that some peculiar grace,
Some Hebrew form of silent deep devotion,
Had for a while depriv'd him of his motion.

But being question'd, by the sheriff's orders,
Why not with proper officer retiring,
In tone of voice that on the marv'lous borders,
While that his looks were to the beam aspiring,
"I only wait," said he, "before I goes,
"Ov Mister Catch to puy the ted man's clothes."⁹²⁰

Not only did the poem invoke the idea of the Jewish subject as a wheeler-dealer, but it presented the Jew as an "other," with an accent, whose "devotion" was thoroughly impure. A 1790 "Extract of a Letter from London" reported an intensification of "the artifices practiced that the ingenuity of interested men, unawed by justice, honor, or conscience, can invent who know no principle but interest." In particular, the author pointed out the "Jews, Jew-churchmen, and Jew quakers," who were "very busy in speculations in the alley." Whether Jewish or not, speculators were tainted with the stain of stereotypical Jewishness.

Pencak identifies "anti-semitic" attacks on specific Philadelphia Jews. To Pencak they illustrate a surge of elite political anti-Semitism that peaked in the later 1780s and early 1790s.⁹²¹ These particular items were part of the discourse between supporters of the Federalists and the Democratic-Republicans that was playing out in contemporary newspapers. This contest was far more pressing for the vast majority of

⁹²⁰ *Gazette of the United States*, Aug. 6, 1791.

⁹²¹ Pencak, *Jews and Gentiles*, 212-213, 226-7.

participants. There were, in fact, very few items of this sort that surfaced, suggesting that contemporaries were not particularly concerned with Jews. In addition, the “anti-Semitic” sentiment in two of them is not entirely clear-cut. The most straightforward of the three articles that Pencak analyzes, a piece published in the Federalist *Gazette of the United States*, took aim at the Democratic Society of Philadelphia, which, according to the author, was “composed of the very refuse and filth of society,” including “Citizen Sambo,” and “Citizen N----- the Jew.” The writer’s primary purpose was to vilify the Democratic Society. Citizen N---, it became clear, was Benjamin Nones, whose rebuttal in the *Philadelphia Aurora* is far more significant in that he publically and emphatically defended himself, asserting his Jewish pride and his loyalty to the United States. This, of course, complicates the picture. While Jews were indeed identified as different and may have been despised by some, including the writer of the article in the *Gazette*, they lived and worked among their non-Jewish contemporaries and had equal access to the same tools to express their point of view.

Nones responded at length to each offense slung at him. To the charge of being a Jew, he wrote, “I glory in belonging to that persuasion.” He pointed out that Christianity was originally founded on Judaism and implied that Christians’ belief in their moral superiority was unfounded. In contrast to Christians, Jews “have never murdered each other in religious wars, or cherished the theological hatred so general, so unextinguishable among those who revile them.” To be Jewish, he continued, “is to me no disgrace.” The Christian author “made himself detestable” when he used “inhuman language of bigoted contempt,” and dishonored “whatever religious

persuasion” to which he adhered as well. In response to the charge of being a Republican, Nones invoked his patriotism. He joined the militia of Charleston during the Revolutionary war and was not “so proud or so prejudiced as to renounce the cause for which I have fought.” In contrast, the writer “can not have known what it is to serve his country from principle in time of danger and difficulties.” Relating to the political discourse of the period, Nones explained that his religious identity influenced his political, patriot proclivities. “Kingly government was first conceded to the foolish complaints of the Jewish people, as a punishment and a curse...In the history of the Jews, are contained the earliest warnings against kingly government.” Second, “[a]mong the nations of Europe we are inhabitants every where – but Citizens nowhere unless in Republics.” To the charge of poverty, Nones admitted that he had been bankrupt some years before and even though his creditors discharged him from his debts, when his business recovered he repaid them all and offered interest. “[T]o pursue proud aristocracy,” Nones wrote, “poverty is a crime, but it may sometimes be accompanied by honesty even in a Jew.”⁹²² Nones thus defended himself, asserting his understanding of -- and adherence to -- republican ideology.

⁹²² Pencak, *Jews and Gentiles*, 243, cites *Gazette of the United States*, Aug. 5, 1800; Schappes, *Documentary History of Jews in the United States*, 92-96; Cyrus Adler, “A Political Document of the Year 1800,” *PAJHS*, Vol. 1, 111-115. See also Benjamin Nones, Petition to the Bankruptcy Court and Creditors’ receipt of full payment of \$23,233, Jan. 12, 1795, The Arnold and Deanne Kaplan Collection of Early American Judaica, University of Pennsylvania, http://sceti.library.upenn.edu/kaplanexhibit/popups/exhibit_items.html?itemid=wrongs_38, accessed Oct. 28, 2015.

Another item is a satirical cartoon that aimed to highlight the threat presented by the Democrats. It featured a figure that other historians have identified as Jefferson or Burr. The figure, however, was rendered as a stereotypical Jewish broker and Israel Israel, the son of a Jew, was treasurer of the Democratic Society of Philadelphia. William Pencak therefore concludes that the figure is meant to portray Israel Israel, the son of a proselyte. Israel's mother was a Christian and Israel himself was baptized, and no surviving documents show that Israel was associated in any way with his Jewish contemporaries in the city. It is nevertheless possible that since he was of Jewish descent, Israel may have inhabited that grey area that was neither Jew nor non-Jew. But the artist may have been implying the generally stereotypical Jew, which had come to stand in for "the monied interest." This was, to be sure, an anti-Jewish trope that was used to convey a complex set of issues, but it was not directed exclusively at Jews. Such dynamics, then, leaves the intended message more open to interpretation and ambiguity.

A second item did name Israel Israel specifically. A piece in John Fenno's *Federalist Gazette* urged the members of the Democratic Society to leave for the Old Northwest territory. This, the writer opined, would "be a second going out of the Children of Israel, or rather of Israel Israel; and rather than they should not go, I will engage that the quiet citizens will be more willing than the Egyptians were of old to lend them, if not jewels, such other articles as may be more useful in a new

country.”⁹²³ To Pencak, the use of Israel’s name and the biblical allusion prove that it was an anti-Semitic attack. However, biblical allusions abounded at the time. They were sometimes positive and sometimes negative and they were not used exclusively to evoke matters pertaining to Jews. As discussed in chapter two, many groups of Christians saw themselves as the legitimate heirs of the Children of Israel.⁹²⁴ Further, the writer might merely have been playing with words and Israel’s name spurred biblical allusions.

The possibly anti-Jewish aspects of the attacks notwithstanding, there is far more evidence of tolerant and accepting attitudes. With the financial strain of the 1780s, congregation *Mikveh Israel* was unable to pay creditors who had lent money to build a synagogue. They embarked on the project during the war, at a time when the congregation’s numbers had swelled because of the Jews who sought refuge there. The majority of refugees returned to their former homes or moved elsewhere, leaving cash-strapped Philadelphians to repay the loan. They appealed to “their worthy fellow Citizens of every religious Denomination” for donations to help pay the debt. Thomas Fitzsimmons, a prominent Catholic, John Peter Gabriel Muhlenberg, a Lutheran minister, and Benjamin Franklin were among the contributors.⁹²⁵ The legislature

⁹²³ *Gazette of the United States*, Oct. 7, 1795.

⁹²⁴ Guibbory, *Christian Identity, Jews, and Israel*.

⁹²⁵ Marcus, *United States Jewry*, Vol. 1, 310; Sarna, *American Judaism*, 40; Wolf and Whiteman, *Jews of Philadelphia*, 142-5.

allowed them to raise the remaining funds via lottery, ruling that “it is just and proper, that all religious societies should be protected so far as is consistent with the principles of the constitution of this Commonwealth.”⁹²⁶ In the parade celebrating the ratification of the constitution, in a show of comradery, the rabbi of the Jewish congregation and the clergy of various Christian denominations walked arm in arm.⁹²⁷

In contrast to the articles that can be construed as anti-Jewish, there were others that explicitly expressed tolerance. “When the persecuted members of the dissenting Churches of Britain first sought asylum in America,” wrote A Friend of Liberty and Society in the midst of the debate over the Christian oath, “the venerable founder of Pennsylvania made complete provision for the rights of conscience and religious liberty...yet the frame of government, in violation of these prescriptive, unalienable and almost sacred rights, denies them to the members of the Hebrew Church.” The writer equated this infringement on Jews’ rights with parliament’s “considerable imposts” over which the war was fought. The duty on tea, he noted, was “justly considered as hostile to civil liberty.” He challenged his readers: “Shall we then so soon forget our own positions,” he asked, “and, while our country is yet bleeding from the wounds received in that virtuous struggle for her civil rights, shall

⁹²⁶ *Federal Gazette*, April 5, 1790.

⁹²⁷ Sarna, *American Judaism*, 38; Wolf and Whiteman, *Jews of Philadelphia*, 150-151; David Waldstreicher, *In the Midst of Perpetual Fetes: The Making of American Nationalism, 1776-1820* (Chapel Hill, University of North Carolina Press, 1997).

we continue to violate the religious rights of our fellow citizens?”⁹²⁸ Another anonymous writer narrated a purported conversation in which a young man expressed regret that the Federal Constitution neglected to require a Christian oath as a qualification for Senators and Representatives. “This is a Christian country,” he opined, “and none should have any hand in administering the general government but Christians.” The speaker rhetorically asked why a Jew would “wish to meddle with the government of Christians.” The author, as he reported it, countered that “though it is true that Judaism and Christianity are in some respects very different, yet in those respects wherein civil government can with propriety, expect to be benefited by any religion, they are pretty much the same.” In addition, he explained, “civil government can extend to nothing but the life, liberty and property of its citizens; and as to these things, Jews are equally interested as Christians in a good administration of the government they live under.”⁹²⁹

These defenses of Jews are far more significant. Anti-Jewish feeling and constraints on Jews’ rights characterized the past, according to these articles. As important, Jewish merchant Jonas Phillips penned a letter to the Federal Convention, introducing himself as “one of the people called Jews of the City of Philadelphia, a people scattered & dispersed among all nations.” He cited the clause in Section 10 of the Constitution of Pennsylvania, which stipulated that a religious oath was required

⁹²⁸ *Federal Gazette*, July 18, 1789.

⁹²⁹ *Gazette of the United States*, Sept. 24, 1791.

for public office. “To swear and believe that the new testament was given by divine inspiration,” he wrote, “is absolutely against the Religious principle of a Jew, and is against his Conscience to take any such oath.” He noted that the clause contradicted section 2 of the Bill of Rights, which held that:

all men have a natural and inalienable Right to worship almighty God according to the dictates of their own Conscience and that no man ought or of Right can be Compelled to attend any Religious Worship or Creed or support any place of worship or Maintain any minister contrary to or against his own free will and Consent.

Phillips pointed out that “the Jews have been true and faithful whigs, & during the late Contest with England they have been foremost in aiding and assisting the states with their lifes & fortunes, they have supported the cause, have bravely fought and bled for liberty which they can not Enjoy,” and he requested an alteration, presumably in the Federal Constitution.⁹³⁰ The amendments to the Constitution were submitted to the states in September 1789 and their adoption guaranteed Jews religious freedom. Pennsylvania, which had no established religion, eliminated religious qualifications in 1790.⁹³¹

In early 1792, a few months after France extended civic equality to Jews,

Claypoole’s Daily Advertiser published an excerpt in Philadelphia from the “Essay on

⁹³⁰ Jonas Phillips to the Federal Convention, Sept 7, 1787, Jonas Phillips Papers, MS 382, folder 5, AJA. Also in Herbert Friedenwald, “A Letter of Jonas Phillips to the Federal Convention,” *PAJHS*, No. 2 (1894), 107-110, and Schappes, *A Documentary History*, 68-9. For Phillips’ thoughts on the Revolution see Chapter 4.

⁹³¹ Marcus, *United States Jewry, 1776-1985*, Vol. 1, 78-127; Faber, *A Time For Planting*, 127-142,

the Reformation of the Jews” by the Abbé Grégoire, whom the paper described as “one of the most enlightened members of the French National Assembly.” Abbé Grégoire wrote: “[to] the great disgrace of the present century, the name of Jew is still held in detestation.” He blamed “the disciples of the most charitable Master” for subjecting Jews, “whose only crime is that of being Jews,” to deprivations and humiliation. “[I]nstead of furnishing [Jews] with the means of becoming more enlightened and better,” the article continued, “we shut against them every avenue to the temple of honour and virtue.” While the piece presented Jews as downtrodden and gloomy, it indicted Europe’s Christians of causing their misery.⁹³²

An attempt to redeem Jews’ reputation, the play *The Jew: or Benevolent Hebrew* by Richard Cumberland was published and performed in Philadelphia in 1795, a year after its London debut. The main character Sheva, a moneylender, in stark and obvious contrast to Shakespeare’s notorious Shylock, is kind, generous, and the hero of the story. The reviewer in the *Gazette of the United States* commented on the Philadelphia production, noting the shift in attitude toward Jews who were “hitherto, both on and off the theatre, held up and regarded with uncharitable derision and contempt.”⁹³³

⁹³² Claypoole’s *Daily Advertiser*, Feb. 1, 1792.

⁹³³ Richard Cumberland, *The Jew: Or Benevolent Hebrew* (Philadelphia, 1795); *Gazette of the United States*, March 10, 1795.

The title of Cumberland's play illustrates a shift in language after the Revolution. The term "Hebrew" found its way into descriptions, replacing "Jew" and "Jewish," and it was always used positively. First, a handful of articles referred to "Jews" and "Hebrews" interchangeably during the first half of the 1780s, and then, increasingly, newspaper articles used "Hebrew" alone. Thus local papers reported Hyam Solomon's death: he was an "eminent broker of this city; he was a native of Poland, and of the Hebrew nation." A few years later, a newspaper noted the death of Philip Hart, a member of the Hebrew Congregation.⁹³⁴ In Charleston, "an old lady of the Hebrew nation...met with a sad loss"; and in Bridgetown, "his royal highness prince William Henry came ashore and...received the addresses of the council, assembly, the clergy of the Island, the merchants of Bridgetown and the Hebrew nation."⁹³⁵ There was also an outpouring of advertisements for books in Greek, Latin and Hebrew, and individuals who could speak and teach the languages.

At the turn of the new century, in a letter to the editor in *Monthly Magazine and American Review*, with regard to Jews "Biblicus" argued that:

Every believer in christianity must look upon that people with peculiar respect and attachment, when he recollects how intimately their selection and separation from the rest of the world and their future prospects, are connected with the religion which he professes; and the philosopher must regard their rise, progress, and singular situation, as a wonderful phenomenon in the history of man.

⁹³⁴ *Freemen's Journal*, Jan. 12, 1785; *Gazette of the United States*, Feb. 25, 1796.

⁹³⁵ *Pennsylvania Packet*, July 28, 1786; *Pennsylvania Herald and General Advertiser*, Feb. 21, 1787.

Biblicus asked a series of probing questions about Jews, including how many Jews there were in the world; whether Jews had any “common head” or council for information and government; whether the distinction of biblical tribes were still “kept up among them, as of old,” and to what tribes the Jews in America belonged.⁹³⁶ “Querist” responded by adding the question, “what is a Jew?,” as an opening to propose a series of conundrums that highlighted how murky the answers to that question were. “Suppose a man and his wife, whose parents respectively were of the Hebrew nation and opinions,” he asked, “to be convinced of the truth of the Christian faith, and to throw off all the rules and practices that usually distinguish the followers of Moses, are such persons and their immediate posterity...Jews?” This question might well have related to some American Jews, and it certainly addressed occasional items carried in the local newspapers such as an “Extract of a Letter from Glasgow” that told about Moses Levi, “whose Christian name is Doctor Hydec, a Jew by birth, and a Christian by conversion.”⁹³⁷

Querist then reversed the question. If a man decided to “adopt the law of Moses and the prophets, in exclusion of the New Testament, does such a man become a Jew?” This scenario described the much publicized conversion of Lord George Gordon, former president of the Protestant Association and instigator of the anti-Catholic Gordon Riots in London, who, having fled England for Amsterdam in 1787

⁹³⁶ *Monthly Magazine & American Review*, Vol. 3 (1800), 184.

⁹³⁷ *Independent Gazetteer*, Sept. 10, 1785.

and “showed a marked predilection for th[e Jewish] nation, and...regularly assisted twice a day to sing the praises of the Lord with the Israelites in the Synagogue.” In 1788, he was discovered to be living in Birmingham, “unknown to every class of men but those of the Jewish religion, among whom he passed his time in the greatest cordiality and friendship, having renounced the Christian faith, and adhering rigidly to the doctrine of the Hebrew church.”⁹³⁸

These interrogations introduced what was essentially the more pressing issue, whether, in our modern parlance, Jews were a religious group and an ethnic group. Querist asked if “this appellation [was] confined to those who can trace their genealogy...backward, and find it to be unmixed with the blood of the aboriginal inhabitants of any country but Palestine, and...who conform to the ritual of Moses, in exclusion of any later system?” He presented various issues that made it difficult to answer the question. Querist outlined three “sects of reputed or nominal Jews” who differed according to their beliefs, making it difficult, then, to determine “who deserve[s] the name.” He pointed out that just as among Christians, there was a range of belief. And he went on to present the difficulty of defining Jewishness. There were “thousands and millions who are descended from Jewish proselytes to the Christian faith.” The Inquisition, for example, “had wonderful influence in lessening the number of reputed Jews, not by executions, but by forced or feigned conversions.” Consequently, he argued, “[a] great number of the Portuguese nobility are

⁹³⁸ *Carlisle Gazette*, Oct. 3, 1787; *Pennsylvania Packet*, March 25, 1788

descendants, in the fourth or fifth generations, from Jews, proselyted by the fear of exile, fire, and wheel, and bear the tokens of their origin in their features.”⁹³⁹ Querist did not point to any cases of intermarriage among his contemporaries, but, as we have seen with David Franks, his uncle Samson Levy, and with Myer Hart’s daughter, among others, it was certainly a phenomenon that existed in Philadelphia.⁹⁴⁰

Occasional items continued to appear in newspapers that revealed that Philadelphians still regarded Jews as different. In 1812, an article in the satirical *The Tickler* asserted that the lawyer Zalegman Phillips, the son of Jonas Phillips, had declared that Charles J. Ingersoll, who was running for Congress as a Democrat, should not be a candidate as he had changed parties for the purpose of winning, and that he was undependable, and had no talents. The writer mocked the Democratic Republicans who, “knowing Phillip’s talenths and influenthhs [sic] intend running him instead of the Col. Commissioner, Author, Dramatist, &c.” If Phillips, who he referred to as “lawyer Lisp” were to be elected, the writer continued, his clients – “pick-pockets, swindlers, and all of the fraternity” – would lose his legal expertise, “[b]ut, if Saltzlegsman [sic] goes to congress, will not Peter Notquiteblack have more clients?” Phillips, then, the writer was suggesting, was not quite white and, therefore,

⁹³⁹ *Monthly Magazine & American Review*, Vol. 3 (1800), 323-4.

⁹⁴⁰ According to Jonathan Sarna, *American Judaism*, 45, nearly thirty percent of marriages involving Jews between 1776 and 1840 were intermarriages.

questioned his American citizenship. But the only acceptable forum at this point for those sentiments, it seems, was in a fringe publication.⁹⁴¹

The “inferior classes” of Jews that Gertrude Meredith mentioned in her letter must have been the Ashkenazi immigrants who continued to trickle into the region. By 1801 the number of Ashkenazim who had settled in Philadelphia was large enough to form a separate congregation. A group that included Leon Van Amringe, Isaiah Nathan, Isaac Marks, Aaron Levi, Jr., Abraham Gumpert, and Abraham Moses – names that do not appear in the letters or accounts of the founding generation and their children -- purchased a plot of land for a cemetery for the congregation *Rodeph Shalom*. The charter of the congregation specified that the signers were citizens, which means that they all held residence for a number of years already. The charter also specified that the prayers were to be “performed according to the German and Dutch rules and not to be altered.” In 1802, this group dedicated their “German Shul [synagogue]” *Rodeph Shalom*.⁹⁴² This was the second synagogue in Philadelphia, and the first congregation in the United States to follow Ashkenazi liturgy.

⁹⁴¹ *The Tickler*, Sept. 15, 1812. I found no other reference to Phillips running for Congress and he continued to practice law in Philadelphia.

⁹⁴² Henry Berkowitz, “Notes on the History of the Earliest German Jewish Congregation in America,” *PAJHS*, Vol. 9, 123-127; see also Early Minutes and Vital Records of Congregation Rodeph Shalom, MS-517, Box 5, AJA.

The first generation of Jews and their children seem to have had little to do with these newcomers. Wolf and Whiteman's history of Philadelphia's Jews argues that "there was no hint of social snobbery which would have denied the newcomers full membership in [*Mikveh Israel*]" and that they broke away when their numbers were sufficient to follow Ashkenazi traditions. But a 1769 letter from Mathias Bush to Barnard Gratz suggests that there were already divisions at that time. Bush told Gratz, "we are Plagued with a parcel New Jews[;] they have wrote a foolish Ill Natured Papers agenst the few old Jew salters [settlers]." They so offended that Bush and Michael Marks refused to allow them in their houses, he told Gratz, meaning, most likely, that they had barred the men from attending prayer services in their houses because he specified that the contentious group was one person short to make up a *minyan*, the required quorum of ten men. "Pray prevent what is in your power to Hinder any more of that sort to Come," he pleaded.⁹⁴³

Perhaps some of these unnamed individuals formed the core of the new congregation, *Rodeph Shalom*. And perhaps it included some Jews who had "learned with much satisfaction, from the peace made by the mighty American States with England, that wide tracts of land had been ceded to them which are yet almost uninhabited," as one wrote to the President of the Continental Congress in 1783 asking that German Jews "be permitted to become subjects of these thirteen colonies at our

⁹⁴³ Mathias Bush, Philadelphia, to Barnard Gratz, London, Nov. 7, 1769, Frank M. Etting Collection, Collection 0193, Gratz Correspondence 1695-1780, Box 67, HSP. See Chapter 4, 15; Wolf and Whiteman, *Jews of Philadelphia*, 223-226.

own cost and to engage in agriculture, commerce, arts and sciences.” Just as news traveled about Jews who had immigrated to the British colonies, news of American principles of freedom and equality did too. In 1783 and again in 1787, the letter appeared in a German newspaper the *Deutsches Museum*. It told of German Jews’ industriousness, perseverance, and sense of responsibility to family.⁹⁴⁴ Whether the letter reached the Continental Congress is unknown, and how many Jews were living in Philadelphia and the surrounding area at the turn of the century is also unclear, but it is beyond doubt that they continued to arrive.

The members of *Rodeph Shalom* set themselves up in opposition to *Mikveh Israel*. Unlike *Mikveh Israel*, which adopted Sephardic liturgy and recorded their minutes in English, *Rodeph Shalom* used Ashkenazi liturgy and recorded communal proceedings primarily in Yiddish.⁹⁴⁵ The choice to establish a separate and *different* synagogue hints at friction between those who were established and acculturated and new newcomers. Tension had long existed between Sephardim and Ashkenazim in the Atlantic, partly because Sephardim had arrived first and enjoyed a higher status, but Ashkenazim had, until then, joined Sephardic synagogues.⁹⁴⁶ The decision to use Sephardic liturgy at *Mikveh Israel*, albeit made under pressure from the eminent

⁹⁴⁴ Max J. Kohler, “The German-Jewish Migration,” *PAJHS*, Vol. 6, 5.

⁹⁴⁵ Congregation Rodeph Shalom, Early Minutes and Vital Records, AJA; Berkowitz, “Earliest German Jewish Congregation in America,” 123-127.

⁹⁴⁶ Sarna, *American Judaism*, 18-21.

merchants who had been leaders of New York's *Shearit Israel* while they were in Philadelphia, symbolized that the members embraced the patterns that had until then become established in America and were asserting their status. That others founded an Ashkenazi synagogue suggests that they were either excluded from *Mikveh Israel* or dissatisfied with the leadership and services.

The Jews who had long since established themselves, and to an even greater extent their children, seem not to have interacted with the more recent Jewish immigrants. Their names are entirely absent from surviving records of the more established families who had by then achieved a higher status and who socialized primarily with Jews who had been in America for decades, and with non-Jews. Still, the network that established itself during the colonial era morphed during the Early National period. Many of the names from earlier years disappeared -- Mordecai Moses Mordecai, Moses Mordecai, Mathias Bush, and Levy Andrew Levy, for example -- and others became more prominent. Most of the newer names were men who moved to Philadelphia during the revolutionary war with their wives and children. They all knew each other via the broader circle of Atlantic relationships and had even cooperated in business, but their proximity to Philadelphia's established Jews helped to cement their relationships.⁹⁴⁷ Other Jews had moved to Philadelphia temporarily but departed the area once the conflict was over but their sojourn in Philadelphia

⁹⁴⁷ Michael Gratz, Pittsburgh, to Miriam Gratz and Hyman Gratz, May 15, 1793, Gratz Family Papers, Mss.Ms.Coll. 72, Series I, APS; Barnard Gratz, Baltimore, to Simon Gratz, March 7, 1798 SC 4229, AJA.

helped to strengthen their bonds with their Philadelphia colleagues too -- the Moses and Seixas families, for example, who returned to New York, members of the Myers family who migrated further south to developing towns in the Chesapeake, as discussed in chapter five, and the Ettings in Baltimore.⁹⁴⁸

By the end of the Revolution, these families were tied to one another less through joint commercial ventures than because of kinship connections. The children of Myer Myers, Barnard Gratz's former brother-in-law, cooperated only occasionally with the Gratzes, even though Joseph Myers had been closely associated with them when he lived in Lancaster during the 1770s and Solomon had served as the Gratzes' clerk. Likewise, Isaac Moses and the Gratzes cooperated only occasionally but their relationships endured for many years and into the next generation. Barnard and Michael Gratz's daughters, Rachel and Frances, married the brothers Solomon and Reuben Etting, formerly of York, Pennsylvania, and Michael's daughter Richea Gratz married Samuel Hays, formerly of New York. Michael Gratz's youngest daughter Rachel married the son of Isaac Moses of New York, bringing the Gratz family closer to the Moses family and their kin the Levys (no relation to David Franks' Levy kin). Benjamin Nones, who was from Bordeaux in France, married Miriam Marks, the

⁹⁴⁸ Frances Gratz, to Miriam Gratz, Oct, 5, 1790, Gratz Family Papers, Mss.Ms.Coll. 72, Series I, APS; Barnard Gratz, to Simon Gratz, New York, [month illegible], 1796, Frank M. Etting Collection, Collection 0193, Gratz Correspondence 1695-1780, Box 67, HSP.

daughter of Gratz cousin Levy (Lipman) Marks.⁹⁴⁹ These kinship relationships, and others, connected Jews living not only in Philadelphia and its backcountry but also in New York, Baltimore and Norfolk.

The younger generation maintained close bonds with the children of their fathers' colleagues. From their earliest correspondence they mentioned their contemporaries: the Gratzes mentioned the children of Jonas Phillips and Joseph Solomon of Lancaster. While visiting New York, Frances Gratz received an invitation to the Judah family, kin of the Myers and Hays families, and she spent times with the Moses family. Her brothers and sisters also spent time with members of the Moses/Levy family when they visited New York and with the extended Etting family in Baltimore.⁹⁵⁰ Solomon Etting corresponded with the Myers family in Virginia, and the children of Isaac Moses and Michael Gratz and Moses Myers and Gratz in-law Samuel Hays kept up relationships with one another.⁹⁵¹

⁹⁴⁹ Stern, *Americans of Jewish Descent*, 168.

⁹⁵⁰ Rachel Gratz, New York, to Miriam Gratz, July 10, 1804, Gratz Family Papers, Mss.Ms.Coll. 72, Series I, APS.

⁹⁵¹ Solomon Etting, Baltimore, to Samuel Myers, Richmond, Oct 4, 1809, Myers Papers, Mss 98 M99 Myers II, Box 3, Folder 5, Swem Library; Jacob Gratz, Philadelphia, to John Myers, June 13, 1811, Myers Papers, Mss 98 M99 Myers II, Box 2, Folder 21, Swem Library; John Myers, Philadelphia, to Moses Myers, Norfolk, Sept. 11, 1811, Myers Papers, Mss 98 M99 Myers II, Box 2, Folder 60, Swem Library; Samuel Hays, Philadelphia, to John Myers, Norfolk, Oct. 19, 1811, Myers Papers, Mss 98 M99 Myers II, Box 2, Folder 22, Swem Library; M.L. Moses, New York, to John Myers, Norfolk, April 13, 1813, Myers Papers, Mss 98 M99 Myers II, Box 2, Folder 37, Swem Library; Joshua Moses, Philadelphia, to John Myers,

It was not only their kinship relationships and their common practices that united these families, they were among the most successful Jews, which also enabled them to be lay-leaders of the broader Jewish community, a pattern that had emerged in the Atlantic world where the most successful merchants made up the leadership of Jewish congregations. In Philadelphia, Barnard and Michael Gratz, Jonas Phillips, Benjamin Nones, and Manuel Josephson each served on the board of directors of the synagogue. Likewise, the men in the younger generation also showed that their Jewish heritage was important. Michael Gratz's sons and three of Jonas Phillips sons took on synagogue leadership once their fathers died.⁹⁵²

The religious domain for these original Jewish families looked quite different a half century after the first Jews made Philadelphia their home. For one thing, a formal synagogue formed a nucleus for the community. It regulated worship and facilitated other aspects of practice, just as *Shearit Israel* had done for the New York congregation decades earlier. The governing body organized, regulated and monitored members' observance.⁹⁵³ With this organization in place, Philadelphia's Jews no

Baltimore, June 28, 1814, Myers Papers, Mss 98 M99 Myers II, Box 2, Folder 35, Swem Library; Hyman Gratz, Albany to John Myers, Baltimore, Aug. 18, 1814, Myers Papers, Mss 98 M99 Myers II, Box 2, Folder 20, Swem Library; Rebecca Gratz to Benjamin Gratz, Sept 6, 1812, and M. Myers, Richmond, to Benjamin Gratz, Oct. 27, 1812, Rebecca Gratz Collection, AJA.

⁹⁵² Lance Jonathan Sussman, *Isaac Leeser and the Making of American Judaism* (Detroit, Wayne State University, 1995).

⁹⁵³ Minute Books of Mikveh Israel, Congregation Mikveh Israel MS 552, Box 6, AJA; Marcus, *Early American Jewry*, Vol. 2, 128; Morais, "Mickve Israel

longer had to improvise as they had done for decades, and they no longer used their correspondence to coordinate religious practice. Some of them still included references to Sabbath observance and to Jewish holidays in their letters, showing that they continued to observe. When Michael Gratz's soon-to-be son-in-law Samuel Hays first returned to Philadelphia after the Yellow Fever epidemic of 1793, for example, he told Richea Gratz that he had "a Great deal to Say" about what he observed in town, but being late on Friday afternoon, with the Sabbath approaching, he had no time.⁹⁵⁴ In 1796, Solomon Etting arrived in Philadelphia from Baltimore via York, having "kept *Shabbos* on the road."⁹⁵⁵ Rebecca Gratz took time one Saturday evening between the conclusion of the Sabbath and bedtime to write a few lines to her mother who was in Baltimore.⁹⁵⁶ Barnard Gratz's daughter Rachel noted that she had arrived in New York the day before *Yom Kippur*.⁹⁵⁷ She alluded to the holiday, reassuring

Congregation of Philadelphia"; Wolf and Whiteman, *History of the Jews of Philadelphia*, 114-118.

⁹⁵⁴ Samuel Hays, Philadelphia, to Richea Gratz, Lancaster, Friday 22 Nov, 1793, SC 4285, AJA.

⁹⁵⁵ Miriam Gratz, to Simon Gratz, Lancaster, March 21, 1796, Edwin Wolf Collection of American Jewish Historical Documents (#LCP.in.HSP231), Box 3, Folder 16, HSP.

⁹⁵⁶ Rebecca Gratz, Baltimore, to Miram Gratz, Dec. 22, 1798, Gratz Family Papers, Mss.Ms.Coll. 72, Series I, APS.

⁹⁵⁷ Rachel Gratz, New York, to Barnard Gratz, Richmond, Sept. 22, 1790, Edwin Wolf Collection of American Jewish Historical Documents (#LCP.in.HSP231), Box 1, Folder 10, HSP.

friends and family that she was observing. Likewise, Richea Moses Levy, Isaac Moses' daughter in New York wrote to Rebecca Gratz and added, "I hope you all fasted well[,] I pray that all those I love have been written and sealed in the Book of a long and happy life." When Rebecca and Sarah Gratz were in New York they informed their sister that they were "keeping the fast with [their] friends who keep it also."⁹⁵⁸ During *Shavuot* (Pentecost) in 1808, Sarah Gratz reported that the family "as usual assembled here at head Quarters" to celebrate the festival.⁹⁵⁹ Even when Benjamin Gratz was encamped during the War of 1812, his sister Sarah reminded him that "next Saturday is Kipur a double Sabbath."⁹⁶⁰ Scarcely anyone mentioned synagogue attendance but one notable exception was when Barnard Gratz referred to his nephew Joseph Gratz's Bar Mitzvah, his coming of age. "I am sincerely sorry for been Dissoppinted of Injoyment of Jose barmitzwa," he lamented, "hope he perform it well in Reading his parsha [weekly Torah portion]." Gratz would likely have learned to read Hebrew, and to chant the weekly Torah portion on the occasion.⁹⁶¹

⁹⁵⁸ Richea Levy, Mount Listen, to Rebecca Gratz, Sept. 30, 1803, Rebecca Gratz Correspondence, 1785-1851, MS 143, folder 4, AJA; Rebecca Gratz, Mount Listen, to Rachel Gratz, July 17, 1804, Gratz Family Papers, Mss.Ms.Coll. 72, Series IV, APS.

⁹⁵⁹ Sarah Gratz, Philadelphia, to Rebecca Gratz, New York, June 4, 1808, Gratz Family Papers, Mss.Ms.Coll. 72, Series III, APS.

⁹⁶⁰ Sarah and Rebecca Gratz to Benjamin Gratz, Sept 19, 1814, Rebecca Gratz Collection, MS 236, Box 2, Folder 5, AJA.

⁹⁶¹ Barnard Gratz, Baltimore, to Simon Gratz, March 7, 1798, SC 4229, AJA.

Travel continued to present challenges for observant Jews. When Moses Myers traveled to Philadelphia or when the Gratzes went to New York they would have been able to dine with Jewish friends if they desired, such as when some of the Myers family lodged with the Gratzes in Philadelphia.⁹⁶² But it is unclear what men did with regard to dietary restrictions or other observances when they travelled to locations where they did not have Jewish friends, such as when Simon Gratz journeyed to Bedford and Center Counties in Pennsylvania, for example. When Hyman Gratz was attending to his business at Mammoth Cave, he reported that he “spent all the festivals there in the best manner I could,” albeit, he noted, with great difficulty.⁹⁶³ On board a ship sailing to Madras and Calcutta in 1798, Isaac Levy and Solomon Moses “kept [*Pesach*] (Passover) with strictness, as much so as was possible on board a ship,” but provided no other information about what that entailed.⁹⁶⁴ Neither did Joseph Gratz of Philadelphia and his colleagues and friends John Myers of Norfolk and Joshua Moses of New York provide many details about their efforts to observe when they were in Europe in 1810. Unlike Barnard Gratz who boarded with his cousin Solomon Henry when he went to London in 1769, these young men travelled around and boarded in a variety of places. Joseph Gratz did seek out a synagogue on *Rosh Hashanah*, likely in

⁹⁶² Rebecca Gratz to Benjamin Gratz, Sept 6, 1812, Rebecca Gratz Collection, MS 236, Box 2, Folder 5, AJA.

⁹⁶³ Hyman Gratz, Lexington, to Misses Gratz, Oct 3., 1812, Rebecca Gratz Correspondence, 1785-1851, MS 143, folder 3, AJA.

⁹⁶⁴ Entry for June 19, 1798, “Log Book of the Ship Sansom,” 239.

Hamburg. He was disappointed with the service and chose to spend *Yom Kippur* in his chamber. "I will not disgust you with a description of the Jews of this place," he wrote, "or of their mode of worship."⁹⁶⁵ Several months later, in London, Gratz and John Myers attended what was said to be "the most respectable shool (synagogue) - the one that is patronized by those who are esteemed respectable, I suppose because they are rich."

It was not only a dearth of options that interfered with observance. Sometimes the pull of the secular domain vied with the religious one. While visiting New York in 1807, Sarah Gratz spent a pleasant Friday evening with "the Jacksons" until the "hour of supper reminded us of the gratz family custom and we parted with promises of meeting again on the morning." The next day, still the Sabbath, "was a day of bustle and confusion." Gratz went with Mrs. Levy "not as was my wish and intention to Shul, but to...the military Parade."⁹⁶⁶ Sarah's sister Rachel provided a hint that her parents were concerned about their children's observance. While visiting New York in July 1804 she reassured her mother that she was observing the holidays "as faithfully as if I were at home[. A]ll the religion I possess is fixed in my soul," she continued, "on that subject you have no cause for fear....[I]n every thing I come with what I

⁹⁶⁵ Joseph Gratz, Hamburg, to Messrs Simon Gratz & Co., Oct 2, 1810, Gratz Family Papers, Mss.Ms.Coll. 72, Series II, APS.

⁹⁶⁶ Sarah Gratz, New York to Rebecca Gratz, July 6, 1807, Gratz Family Papers, Mss.Ms.Coll. 72, Series III, APS.

know to be your sentiments and will be carefull to act in every respect [in a way] you would approve.”⁹⁶⁷

Her parents’ worries were evidently not ill founded. In 1799, Rebecca Gratz expressed concern about her sister Rachel’s refusal to eat meat. “In the summer season you may support appetite with the various vegetables the country produces,” she asserted, “but how my Sister can you when destitute of those recources - cherish a foolish, permit me to say obstinate resolution - a weak prejudice against the only means of preserving health[?]” She warned that when visiting friends, Rachel “put them to inconvenience in provisioning a dinner for you - or should you accidentally dine where no vegetables are used - think - how disagreeable to your friend that you could not partake of their repass [sic].”⁹⁶⁸ This suggests, then, that the Gratz sisters would have eaten at friends’ houses, among whom were many non-Jews, and that they ate what was served. Sarah, Rebecca, and Rachel Gratz visited their non-Jewish friends and stayed with them for long periods of time. In the summers when they went to spa towns such as Saratoga Springs they would have to eat the food that was available if they were unwilling to make demands according to religious restrictions. In 1802,

⁹⁶⁷ Rachel Gratz, New York, to Miriam Gratz, July 10, 1804, Gratz Family Papers, Mss.Ms.Coll. 72, Series II, APS. Rachel was referring to the minor Fast of the Seventeenth of Tammuz commemorating the breach of the walls of Jerusalem and the days following which are observed as a period of mourning.

⁹⁶⁸ Rebecca Gratz, Baltimore, to Rachel Gratz, Feb. 27, 1799, Gratz Family Papers, Mss.Ms.Coll. 72, Series IV, APS.

Rebecca and Rachel had been in New York. Rebecca, having returned home ahead of Rachel, counseled Rachel not to get “too fond of oysters.”⁹⁶⁹ Jewish law prohibits shellfish but when she was away from home Rachel apparently ate them with her friends the Fennos.

When Isaac Moses was ill in 1796 he composed a document listing his assets and his investments that were still in abeyance with instructions to his heirs in the event of his death. He advised his sons not to be “too hasty on your speculations,” and to “Keep your business to yourselves[,] never bragg of your profits – never medle with other peoples affairs – keep clear of Bad men.” He also specified that he had “the Highest opinion of the following gentlemen ... Charles Smith, Peter Kemble, Isaac Gouverneur,” all of whom were non-Jews.⁹⁷⁰ As we have seen, he was not alone in cooperating with non-Jews. Reuben Etting partnered with both Thomas Rutter in Baltimore and then with John Humes in Philadelphia when the Governor appointed Humes as Auctioneer for the City of Philadelphia.⁹⁷¹ Benjamin Phillips, the son of

⁹⁶⁹ Rebecca Gratz in Philadelphia to Rachel Gratz in New York, August 2, 1802, Gratz Family Papers, Mss.Ms.Coll. 72, Series IV, APS.

⁹⁷⁰ “Copy of a paper in the writing of Isaac Moses of New York, 15 Sept 1794,” Gratz Family Papers, Mss.Ms.Coll. 72, Series I, APS.

⁹⁷¹ *Poulson’s American Daily Advertiser*, March 22, 1809.

Jonas Phillips, partnered with Phineas Daniel.⁹⁷² Solomon Moses formed a partnership with Frederick Montmollin and for a short period in 1818 was salesman for Governor-appointed auctioneers Peirsol & Grelaud.⁹⁷³ Jews and non-Jews conducted business together and regarded one another with esteem.

Economic success gave Jews access to the dominant culture and they took advantage of the same opportunities that any of their non-Jewish peers did. Just as David Franks and his siblings received a secular education in New York, the children of many of the early Jewish immigrants attended schools where they studied secular subjects including Latin, Greek, and Mathematics alongside their non-Jewish contemporaries.⁹⁷⁴ While staying with Michael's younger children in 1797 when their parents were visiting Baltimore, Barnard Gratz reported that Rachel had been to school; and Sarah Hays Mordecai recalled her aunt Rebecca Gratz's stories about the girls' school she attended.⁹⁷⁵ Based on the values reflected in Rebecca Gratz's letters,

⁹⁷² *Finlay's American Naval and Commercial Register*, Jan. 13, 1796; *Philadelphia Gazette*, June 7, 1796.

⁹⁷³ *Poulon's American Daily Advertiser*, Aug 19, 1811; *Franklin Gazette*, April 15 and July 2, 1818.

⁹⁷⁴ Sarah Gratz to Joseph Gratz, Lexington, Sept. 2, 1807, Gratz Family Correspondence, SC 4243, AJA; John Myers, Norfolk, to Sam Myers, Williamsburg, April 12 and June 12, 1808, Myers Papers, Mss 98 M99 Myers II, Box 2, Folder 61, Swem Library.

⁹⁷⁵ Sarah Hays Mordechai, *Recollections of my Aunt, Rebecca Gratz*. (Philadelphia, 1893),

historian Dianne Ashton concludes that she attended the Young Ladies' Academy of Philadelphia, where Benjamin Rush planned a curriculum that mirrored that of Benjamin Franklin's Academy of Philadelphia for boys.⁹⁷⁶ It is likely that Michael Gratz's other daughters received a similar opportunity even if they did not exhibit Rebecca's flair for writing. The fact that one of the school's trustees was Jacob Cohen, the minister of *Mikveh Israel*, makes it even more likely that some of their Jewish friends attended too.⁹⁷⁷ Hyman and Richea Gratz attended Franklin College in Lancaster in 1787, during its first year; and Jacob and Benjamin Gratz graduated from the University of Pennsylvania in 1807 and 1811 respectively.⁹⁷⁸ Jacob Mordecai, the son of Moses Mordecai, attended a school run by Capt. Joseph Stiles; Jonas Phillips' son Zalegman attended the University of Pennsylvania.⁹⁷⁹ Nathan Nathans, the son of

8-9; Barnard Gratz to Miriam Simon, June 5, 1797, Gratz Family Papers, Mss.Ms.Coll. 72, Series II, APS.

⁹⁷⁶ Ashton, *Rebecca Gratz*, 38; Margaret Nash, "Rethinking Republican Motherhood: Benjamin Rush and the Young Ladies' Academy of Philadelphia," *Journal of the Early Republic*, Vol. 17, No. 2. (Summer, 1997), 171-191.

⁹⁷⁷ Dianne Ashton, *Rebecca Gratz*, 38.

⁹⁷⁸ Huhner, "Jews and Colleges of the Original States," 123; "University of Pennsylvania," *United States Gazette*, July 25, 1807; "University of Pennsylvania," *Alexandria Daily Gazette, Commercial & Political*, June 04, 1811.

⁹⁷⁹ Gratz Mordecai, "Notice of Jacob Mordecai, Founder, and Proprietor From 1809 to 1818, of the Warrenton (NC) Female Seminary, PAJHS, No. 6 (1898), 39-48; Huhner, "Jews and Colleges of the Original States," 123.

the late Simon Nathans, attended a school in New Hope run by one Dr. Allen, and his sisters attended seminaries to be “educated in the best possible manner.”⁹⁸⁰

This cohort mingled with non-Jewish peers in school and formed enduring relationships. Michael Gratz’s daughters’ closest friends were Maria, Harriet and Mary Eliza Fenno, the daughters of *Gazette of the United State* publisher John Fenno. Rebecca Gratz’s relationship with Maria Fenno dates to at least 1795 when she was thirteen years old. As the girls matured, their affection for one another deepened. All their siblings were well acquainted, they knew one another’s spouses and extended family, including Maria Fenno’s husband Judge Josiah Ogden Hoffman of the New York Superior Court and his children from his first marriage, Matilda and Mary; and Harriet’s husband John Rodman. The Gratz sisters frequently mentioned other non-Jewish friends, including James, Polly, and Mary Caldwell; Miss Sickle; the Misses Butler; the Misses Meredith; Peggy and Becky Hamilton; the Misses Jones; and Sam and Peggy Ewing, the children of Rev. John Ewing, provost of the University of Pennsylvania. Rebecca Gratz corresponded frequently with Eliza Slough of Lancaster, probably the daughter of Joseph Simon’s colleague Mathias Slough, who she no doubt befriended on her frequent sojourns in Lancaster. They socialized with non-Jewish

⁹⁸⁰ Sarah Nathans to Simon Gratz and William Meredith, April 20, 1815, Edwin Wolf Collection of American Jewish Historical Documents (#LCP.in.HSP231), Box 2, Folder 4, HSP; Nathan Nathans to William Meredith, Brighton, May 21, 1815, Edwin Wolf Collection of American Jewish Historical Documents (#LCP.in.HSP231), Box 2, Folder 6, HSP; Samuel B. How, New Hope, to William Meredith, Dec. 14, 1815, Edwin Wolf Collection of American Jewish Historical Documents (#LCP.in.HSP231), Box 2, Folder 7, HSP.

friends in Baltimore too, where Sarah, Rebecca, and Rachel spent months at a time with their sister Frances, including Sally Williams, Mrs. Robinson, Mrs. Johnson, Mrs. Taylor, Miss Kennedy, Eliza Williamson, and Mr. Petty.⁹⁸¹

There are also traces of men's social relationships. Joseph Gratz's friends included author Washington Irving, who recommended Mr. Massie of Virginia to Joseph Gratz's "attentions & civilities" when he was passing through Philadelphia, and he gave the painter Thomas Sully a letter of introduction to Rebecca Gratz when Sully arrived in Philadelphia for the winter. "[H]e will be a mere 'stranger & sojourner in the land,'" Irving wrote to Gratz: "I would solicit for him your good graces. He is a gentleman for whom I have a great regard not only for an accident of his professional abilities, which are highly promising, but for his amiable character and engaging manners." When Irving visited Gratz in Philadelphia in 1808, he brought a Mr. Cooper

⁹⁸¹ See for example Maria Fenno, New York, to Rebecca Gratz, Lancaster, Nov. 19, 1795; Rachel Gratz, Philadelphia to Rebecca Gratz, Baltimore, May 17, 1798; Rebecca Gratz, Baltimore, to Rachel Gratz, Philadelphia, April 21, May 24, June 5, 1798; Rebecca Gratz, Baltimore, to Miriam Gratz, Philadelphia, June 13, 26, 1798; Rebecca Gratz and Sally Cohen, Maryland, to Rachel Gratz, July, 10, 1798; Rebecca Gratz, Maryland, to Rachel Gratz, Sept. 9, 1798; Rebecca Gratz, Baltimore, to Rachel Gratz, Lancaster, Oct. 27, 1798; Rachel Gratz, New York, to Miriam Gratz, July 10, 1804; Rebecca Gratz to Maria Fenno, June 5, 1800; Rebecca Gratz to Miriam Gratz, Baltimore, Aug. 16, 1801; Rebecca Grata to Rachel Gratz, Aug 22, 1804; Margaret Ewing to Rebecca Gratz, July 14, 1805; Sarah Gratz to Rebecca Gratz, June 4, 1808; Gratz Family Papers, Mss.Ms.Coll. 72, Series I, III and IV, APS. See also Dianne Ashton, *Rebecca Gratz*, 65.

with him.⁹⁸² On his travels to Pittsburgh, Joseph enjoyed a ball at Mr. O'Hara's where he admired the "handsome and accomplished" female society. His friends included Henry and Morris Ogden, G. Kimble, writer James Paulding, and John Pemberton who requested Joseph's miniature for their mutual friend "the fair Becky of Third Street" when Joseph left for Europe. His friend William Lynch, who went as supercargo to Europe a few months after Joseph's departure, hoped to meet up with him. And he met up with his friends S. Smartwit, Mr. Plodget, John N. Scott, and Becky O'Burne in London.⁹⁸³ In his 1814 diary, Thomas Franklin Pleasants, a University of Pennsylvania graduate, lawyer, and Captain of the Third Company Washington Guards during the War of 1812, alluded to his relationship with Joseph and Benjamin Gratz. He "spent the evening with Joe Gratz," and played chess with him on several occasions; he took a walk with Ben Gratz on another, and he was

⁹⁸² Washington Irving, New York to Joseph Gratz, July 1, 1806, and March 30, 1808, Gratz Family Papers, Mss.Ms.Coll. 72, Series II, APS; Sarah Gratz, Philadelphia, to Joseph Gratz, Sept 2, 1807, Gratz Family Correspondence, SC 4243, AJA; Washington Irving to Rebecca Gratz, Nov. 4, 1807, Rebecca Gratz Collection, MS 236, Box 4, Folder 8, AJA. Many years later, Sully painted Rebecca Gratz's portrait. See also Henry Budd, "Thomas Sully," *PMHB* Vol. 42, No. 2, (1918), 102.

⁹⁸³ Joseph Gratz, Pittsburgh to Rebecca Gratz, June 26, 1807, Rebecca Gratz Correspondence, 1785-1851, MS 143, folder 3, AJA; Sarah Gratz to Joseph Gratz, Lexington, Sept 2, 1807, Gratz Family Correspondence, SC 4243, AJA; Jacob Gratz, to Joseph Gratz, Gratz, March 22, 1810, Gratz Family Correspondence, SC 4243, AJA; Hyman Gratz, Philadelphia, to Joseph Gratz, Hamburg, July 4, 1810, Edwin Wolf Collection of American Jewish Historical Documents (#LCP.in.HSP231), Box 1, Folder 35, HSP; Joseph Gratz, London, to Simon Gratz, Nov. 29, 1810 and Jan. 2, 1811, Gratz Family Papers, Mss.Ms.Coll. 72, Series II, APS.

invited to dine with Gratz and Swift; and he recorded that one evening he, Gratz, and Montgomery went to see Ingersoll.⁹⁸⁴

The Gratzes were not unique in enjoying relationships with non-Jews. Sally Cohen, the daughter of Miriam Gratz's sister and Barnard and Michael's colleague Solomon Myers Cohen, was bridesmaid at the wedding of Nancy Gordon and Mr. Edwards. When Rebecca Gratz visited Mrs. Davis, she met Mrs. Nones there, and Gertrude Meredith mentioned her intentions to call on her "venerable friend, Mr. Seixas." And when they were in London, Joseph Gratz and John Myers shared accommodations with Mr Cracie of New York and Mr. Lee of Washington.⁹⁸⁵ Having grown up in America, this cohort formed comfortable and warm relationships with their non-Jewish contemporaries.

While they had easy access to schools and salons, Philadelphia's Jews still negotiated their position because of their religious identity. When Nathan Nathans was preparing for college he wrote to William Meredith, executor of his father's estate,

⁹⁸⁴ "Extracts from the Diary of Thomas Franklin Pleasants," *PMHB*, Vol. 39, No. 3, 324, 327, 328, 329, 332.

⁹⁸⁵ Rebecca Gratz to Miriam Gratz, Baltimore, Aug. 16, 1801, Gratz Family Papers, Mss.Ms.Coll. 72, Series I, APS; Gertrude Meredith to Rebecca Gratz, Sept. 6, 1807, Rebecca Gratz Collection, MS 236, Box 4, Folder 7, AJA [the letter in the collection is a typed transcription of the original; it is unclear where the original is.] Samuel Myers, Richmond, to John Myers, Norfolk, March 7, 1811, Myers Papers, Mss 98 M99 Myers II, Box 2, Folder 36, Swem Library; Moses Myers, Norfolk, to John Myers, London, June 4, 1811, Myers Papers, Mss 98 M99 Myers II, Box 1, Folder 67, Swem Library; Joseph Gratz, London, to Simon Gratz, April 15, 1811, Gratz Family Papers, Mss.Ms.Coll. 72, Series II, APS.

that the University at Philadelphia would be a better choice than Cambridge College. “I think there will be some difficulty about my religion at Cambridge, as I understand they are very strict.”⁹⁸⁶ Several months later, his teacher Samuel How reported to Meredith, “I had feared...there might be some difficulty on account of the peculiarities of his religious sentiment, & the regulations of my school relative to the observance of the Christian Sabbath.” Nathans straddled the obstacle, observing his own Sabbath but taking care not to show any disrespect toward his peers. “He is permitted to observe his own Sabbath,” How noted, “& of his own accord, without any requisition from me he has regularly attended with the other young gentlemen under my care at the church in which I preach, on our Sabbath.”⁹⁸⁷

When Harriet Fenno Rodman was gravely ill in 1808, Rebecca went to New York to help care for her and to provide emotional support to her sisters. Even in the company of her non-Jewish friends, her family did not doubt that Rebecca found a way to mark the festival of *Shavuot* (Pentecost).⁹⁸⁸ These same friends participated in their Jewish observances when they visited the Gratzes. “The girls are all eager for

⁹⁸⁶ Nathan Nathans, Brighton, to William Meredith, May 21, 1815, Edwin Wolf Collection of American Jewish Historical Documents (#LCP.in.HSP231), Box 2, Folder 6, HSP.

⁹⁸⁷ Samuel How, New Hope, to William Meredith, Dec. 14, 1815, Edwin Wolf Collection of American Jewish Historical Documents (#LCP.in.HSP231), Box 2, Folder 7, HSP.

⁹⁸⁸ Sarah Gratz, Philadelphia, to Rebecca Gratz, New York, June 3, 1808, Gratz Family Papers, Mss.Ms.Coll. 72, Series II, APS.

your visit,” wrote Mary Elizabeth Fenno, who was already staying with the Gratzes in Philadelphia, to her sister Maria. “[T]he holy days will then all be out and you will not have the pleasure of keeping the Passover as I have done.” Her compliance notwithstanding, Fenno’s use of the word “pleasure” was sarcastic. “Neither bread or butter has entered the doors since last Wednesday, ” she reported, confusing the observance of Passover, when Jews do not eat bread for eight days, and dietary laws, which forbid the mixing of meat and dairy in the same meal. “[T]omorrow night thank heaven the bread of affliction is to give place to some of a softer nature,” she continued, “and we shall have many other good things which Moses I am sure would never have forbid at any time .”⁹⁸⁹ This family, then, openly observed their religion. This gave rise to their peers seeing them simultaneously as friends whose activities and interests coincided with their own and as “others” with strange practices and observances.

The two episodes cited above exemplify some of the ways in which the Jewish and worldly domains overlapped in everyday life and the ways in which such overlaps chafed. As was the case for the Franks family, intermarriage posed additional benefits and obstacles, although there is no surviving evidence of parents responding to intermarriage the way that Abigail Franks responded when Phila married Oliver DeLancey. For example, Joseph Simon’s American-born daughter Shinah married

⁹⁸⁹ Mary Elizabeth Fenno, Philadelphia, to Maria Fenno Hoffman, April 25, 1810, Fenno-Hoffman Papers, Box 2:2, Clements Library.

Nicholas Schuyler, who lived near Albany. Some scholars have claimed that the family shunned the couple when they married. Their marriage incensed Solomon Myers Cohen, the husband of Joseph Simon's daughter Bell. "I am informed Mrs Schuyler is gone to Lancaster I suppose she will be received with open arms," he wrote with some derision. "I shall follow no examples from Lancaster," Cohen wrote cryptically, probably referring to the fact that Shinah's parent did not shun her. He was "determined to have no Communication with her, much more her Damn'd Curr," he told his brother-in-law Michael Gratz. Presumably, the Simon family resigned themselves to the union, but Cohen "desired [his wife] Bell not to pay any attention whatever to any of them in this[.]"⁹⁹⁰

Michael Gratz's eldest son Simon also married a Christian, even though it was only a few years earlier, while he was still in Lancaster, that he demonstrated deep commitment to his heritage when he asked his father to purchase a set of prayer books.⁹⁹¹ Unlike the Franks family, who left evidence of their reaction to Phila and David's respective marriages to non-Jews, the Gratzes were silent on the subject of Simon's marriage to Mary Smith in about 1800. Wolf and Whiteman argue that the

⁹⁹⁰ Solomon Myers Cohen, New York, to Michael Gratz, May 25, 1785, Gratz Family Papers, Mss.Ms.Coll. 72, Series I, APS; Solomon Myers Cohen, New York, to Michael Gratz, Nov. 16, 1783, and May 25, 1785, Gratz Family Papers, Mss.Ms.Coll. 72, Series II, APS.

⁹⁹¹ Simon Gratz, Lancaster, to Michael Gratz, June 26, 1794, Frank M. Etting Collection, Collection 0193, Ohio Company Papers Vol 1I, Box 59 HSP.

marriage “could not be countenanced by the Jewish community and was therefore pointedly not mentioned.”⁹⁹² Whatever the family’s reservations may have been, Simon maintained his role as the de facto head of the family after Michael’s decline, and he remained involved in the synagogue into the 1820s.

Oft-repeated popular lore about Rebecca Gratz holds that she and Sam Ewing, the son of the Reverend John Ewing, proctor of the University of Pennsylvania, were in love. Gratz, the story goes, rejected Ewing because she refused to intermarry. Gratz and Ewing were indeed friends and rumors of Ewing’s affection circulated as far as New York. “I have heard strange stories,” Gratz’s friend Richea Levy wrote, “is it true...that Mr Ewing[,] unable to bear the pangs occasioned by your absence[,] has followed you down to Baltimore[?]” Levy admitted that such reports were merely gossip but “from the observations I was lead to make whilst in Phil[adelphia]” she insisted, “I should not be at all surprised – that he is ardently attached to you.” And then, indicating that she suspected Rebecca of sharing his feelings, she teased “love my dear girl is very insidious do not I pray you let Mr E – find out the avenues to your heart – it must be guarded against all his sophistry.” Rebecca evidently denied that there was anything between herself and Ewing and was displeased with the rumors, and Levy expressed regret at “having written any thing to give pain to one I so tenderly Regard; that you are seriously offended every sentence of your letter fully demonstrates, why my dear Rebecca if the subject was so little consequence, suffer it

⁹⁹² Wolf and Whiteman, *Jews of Philadelphia*, 341-2.

for a moment to disquiet you?” What Rebecca felt is unclear but her Jewish friend Richea Levy did not register disapproval of Ewing’s religion.⁹⁹³

In spite of Joseph Gratz’s disgust at Jews’ apparent impiety that he witnessed in London, he and his brothers seemed inclined to stray too.⁹⁹⁴ “Hyman and Jo have no time to spare,” Rebecca complained to Benjamin. Hyman had promised to stay in touch while on his travels “but the Damsels of Israel have lost their attractions in the Land of their exile.”⁹⁹⁵ It was not long afterwards that Benjamin announced his marriage to Maria Cecil Gist in 1819, the daughter of Colonel Nathaniel Gist of the Revolutionary Army and granddaughter of Col. Christopher Gist, a friend of George Washington.⁹⁹⁶ Maria Fenno Hoffman wrote to their mutual friend Washington Irving that “My friend Becky G has been much distress’d lately by the marriage of her brother Ben with a young Christian lady from Kentucky[. S]he speaks very highly of

⁹⁹³ Richea Levy, New York, to Rebecca Gratz, June 24 and July 16, 1803, Gratz Family Papers, Mss.Ms.Coll. 72, Series III, APS; see also Ashton, *Rebecca Gratz*, 67-69.

⁹⁹⁴ Joseph Gratz, London, to Simon Gratz & Co., Dec. 6, 1810, Gratz Family Papers, Mss.Ms.Coll. 72, Series II, APS

⁹⁹⁵ Rebecca Gratz, Philadelphia, to Benjamin Gratz, Vincennes, Indiana, Feb. 6, 1819, Rebecca Gratz Collection, MS 236, Box 2, Folder 5, AJA.

⁹⁹⁶ Philipson, *Letters of Rebecca Gratz*, xx-xxi; Wolf and Whiteman, *Jews of Philadelphia*, 240.

the Lady & regrets the connexion only for that one reason.”⁹⁹⁷ This is a clearer record of Rebecca Gratz’s views on intermarriage. Yet she encouraged a warm relationship with her sister-in-law. In fact, the two families were well acquainted before their marriage, and before at that time Rebecca informed Benjamin that she had received letters from Maria Gist and that Gist sent “kind messages to *you* [Benjamin].”⁹⁹⁸ Rebecca continued to send messages to Gist and assumed that Benjamin had “seen Maria Gist...and Mrs. Scott” on a visit and that he had had “some agreeable agitations & no doubt a great deal of pleasure in the society of these charming women.”⁹⁹⁹ Benjamin was certainly one of the first Jews to live in Kentucky. Living there without a Jewish community, and married to a Christian woman, suggests that if he maintained a level of observance, it was only against significant obstacles.¹⁰⁰⁰ Indeed, Maria Fenno Hoffman speculated that “Ben will be lost to the synagogue hereafter.”¹⁰⁰¹ Like

⁹⁹⁷ Maria Fenno Hoffman to Washington Irving, Jan. 9, 1820, Fenno Hoffman Papers, Box 3:2, Clements Library.

⁹⁹⁸ Rebecca Gratz to Benjamin Gratz, 1818, in Philipson, *Letters*, 10.

⁹⁹⁹ Rebecca Gratz to Benjamin Gratz, postmarked Nov 12, 1818, Philipson, *Letters*, 13.

¹⁰⁰⁰ Dianne Ashton avers that both Simon and Benjamin retained their Jewish identity and that the children were raised observing both Judaism and Christianity. See *Rebecca Gratz*, 41. According to Wolf and Whiteman, *Jews of Philadelphia*, 240, Benjamin was buried as a Jew but his children “brought up in their mother’s faith.”

¹⁰⁰¹ Maria Fenno Hoffman to Washington Irving, Jan. 9, 1820, Fenno Hoffman Papers, Box 3:2, Clements Library.

other Jewish families, the Gratzes exhibited a good deal of complexity with regard to their Jewish identity and their relationships in the dominant culture.

A long and complicated history of prejudice and distrust contributed to contemporaries' observations of Jews around them. Jews' separate religious practices differentiated them from their peers, although there were other factors that overrode and diminished their differences. Jews' participation in commerce gave them access to the dominant culture and enabled them to show their sameness, sometimes defined by their "whiteness," and reinforced by the naturalization law of 1790, which limited citizenship to "free whites persons." Starting in the Seven Years' War, Jews and others used terminology to distinguish whites from Indian "savages." Indeed, Jews continued to participate in the dominant culture in ways that other outsider groups, Blacks and Indians specifically, could not. Republican ideology, the presence of African slaves, and surrounding indigenous peoples all contributed to an understanding of whiteness in the early republic. Ideology and discourse reshaped Jewish attitudes about their own identity and place in society, even as Jews' participation in the Atlantic economy exposed them to perceptions of race and enabled them to adopt (whether sincerely or not) the attitudes of the majority community and to blend in.¹⁰⁰² They adopted the

¹⁰⁰² Matthew Frye Jacobson, *Whiteness of a Different Color: European Immigrants and the Alchemy of Race* (Cambridge, Harvard University Press, 1998); Jonathan Schorsch in David Cesarani (ed.), *Port Jews*, 59-75; Jonathan Schorsch, *Jews and Blacks in the Early Modern World* (New York, Cambridge University Press, 2004); David Silverman, "Racial Walls"; Smith-Rosenberg, *This Violent Empire*. Matthew

same values, occupations, and interests as their Euro-American contemporaries, and they looked like their white peers.

Just as Jonas Phillips showed his understanding and endorsement of the values of the revolutionaries in 1789 when he addressed the Federal Convention, asserting that “Jews have been true and faithful whigs,” the second generation demonstrated their patriotism and commitment to the nation.¹⁰⁰³ As secretary of the Baltimore Independent Company, for example, Reuben Etting coordinated a celebration commemorating the Battle of Trenton.¹⁰⁰⁴ He and his brother followed elections with great interest. Even when yellow fever contagion kept the Etting families away from Baltimore in 1800, Sarah Gratz, who was visiting from Philadelphia reported that they went “up to the Country meeting” to observe the proceedings.¹⁰⁰⁵

Hyman Gratz joined the military in 1798, during the tensions that arose following the XYZ Affair. “Hyman is a Beautiful Grenadier [sic],” wrote Rebecca Gratz about her brother. “I have grown quite a politician since my Beloved Brother

Frye Jacobson argues that races are invented categories and therefore never fixed, and that conceptions of race shifted with an increase in immigration from about 1840.

¹⁰⁰³ Jonas Phillips to the Federal Convention, Sept 7, 1787, Jonas Phillips Papers, MS 382, folder 5, AJA. Also in Friedenwald, “A Letter of Jonas Phillips to the Federal Convention,” 107-110, and Schappes, *A Documentary History*, 68-9. For Phillips’ thoughts on the Revolution see Chapter 4.

¹⁰⁰⁴ *Edward’s Baltimore Daily Advertiser*, Dec. 24, 1793.

¹⁰⁰⁵ Sarah Gratz, “Cottage”, to Rebecca Gratz, Oct. 6, 1800, Gratz Family Papers, Mss.Ms.Coll. 72, Series II, APS.

has taken an active part, and tho my heart shrinks from the idea of war I yet would not have him continue idle when his Country [needed] his service.”¹⁰⁰⁶ At the outbreak of the war of 1812, “The Young Men of the City and County of Philadelphia” held a meeting and resolved to hold themselves “ready to defend the freedom of speech and of the press, and the rights of personal security and personal property,” and to elect men in the next elections who would “use all laudable exertions to restore to use blessing of Peace.” They appointed a committee of vigilance, which included Jacob Gratz and J.S. Cohen among its numbers.¹⁰⁰⁷ His opposition to the war notwithstanding, Jacob served in the military, as did Simon, Joseph, and Benjamin Gratz. Simon served in the 25th Regiment of the Pennsylvania Militia, Joseph joined a cavalry unit, Jacob served as a member of the prestigious First City Troop, and Benjamin, who took a sabbatical from his law studies, served in the Washington Guards, becoming a first lieutenant.¹⁰⁰⁸ While their sister Rebecca admired their “military zeal,” she believed that “an armistice would be more glorious to the country than all the laurels its heroes can gather.”¹⁰⁰⁹ Reuben Etting was the First Lieutenant

¹⁰⁰⁶ Rebecca Gratz to Miriam Simon Gratz, June 26, 1798, Gratz Family Papers, Mss.Ms.Coll. 72, Series I, APS.

¹⁰⁰⁷ *Poulson’s American Daily Advertiser*, Aug. 26, 1812.

¹⁰⁰⁸ Leon Huhner, “Jews in the War of 1812” *PAJHS*, No. 26 (1918), 181; Wolf and Whiteman, *History of the Jews*, 288.

¹⁰⁰⁹ Rebecca Gratz to Benjamin Gratz, undated, Philipson (ed.), *Letters*, 5.

for the Middle Ward Military Association, and then in 1816, “offered himself as a candidate for the office of SHERIFF,” after being solicited and encouraged by many friends.¹⁰¹⁰

Their political involvement was not limited to military service. In 1802 Simon Gratz was appointed as a representative for the Middle Ward of Philadelphia for “animating their fellow citizens to attend at the general election.”¹⁰¹¹ Joseph was a member of the Young Men Friends of the Constitution and served on a “committee of vigilance, for the purpose of co-operating with the several ward committees of our fellow citizens...to promote...the interest of the constitutional ticket, at the ensuing general election.”¹⁰¹² Upon his graduation from the University of Pennsylvania, Gratz Etting, the son of Reuben and Frances Gratz Etting delivered “An oration in vindication of the character of the United States against the calumnies of foreign writers.” His uncle Jacob Gratz delivered an oration on patriotism at his graduation a few years earlier, and had a later career as State Representative and State Senator.¹⁰¹³ Gratz Etting served as Deputy Attorney General for the counties of Center and

¹⁰¹⁰ *Poulson’s American Daily Advertiser*, Nov. 28, 1805, Sept. 7, 1814; Oct. 1, 186

¹⁰¹¹ *Gazette of the United States*, Oct 11, 1802,

¹⁰¹² *Gazette of the United States*, Sept. 1, 1806.

¹⁰¹³ *United States Gazette*, July 25, 1807; *Poulson’s Daily Advertiser*, July 4, 1812; Wolf and Whiteman, *History of the Jews of Philadelphia*, 218.

Clearfiled.¹⁰¹⁴ Benjamin Nones was a member of the Committees of Vigilance in the Chestnut Ward in 1805 and in the Walnut Ward in 1807, as was Zalegman Phillips in 1807 and his brother Benjamin in the South Mulberry Ward a few years later. Phillips, the son of Jonas Phillips in 1807, was also Secretary of the group Friends of the Constitution in 1807.¹⁰¹⁵

Solomon Etting, Barnard Gratz's son-in-law also involved himself with "Publick business." He explained to his father-in-law that "to be a good citizen is valuable, & where a man can be usefull without injury to himself or family, tis his duty to do it, & when reputation follows it, makes it very desirable." Individuals had to come forward to "fill those places & it ought to go round in Ro[u]tine regular amongst those who will do it justice, and as a peaceable citizen."¹⁰¹⁶ President Jefferson appointed Solomon's brother Reuben Etting, Michael Gratz's son-in-law, as marshal for the United States in 1801.¹⁰¹⁷

In addition to their involvement in political and civic activities, the Gratz, Myers, Moses, Nones, and Phillips men, like their non-Jewish friends and colleagues,

¹⁰¹⁴ *Berks and Schuylkill Journal*, Jan. 6, 1821.

¹⁰¹⁵ *Poulson's American Daily Advertiser*, Sept. 25 and Dec. 18, 1807, Sept. 27, 1810.

¹⁰¹⁶ Solomon Etting, Baltimore, to Barnard Gratz, May 23, 1796, Gratz Family Papers, Mss.Ms.Coll. 72, Series I, APS.

¹⁰¹⁷ *Gazette of the United States*, June 1, 1801.

invested in the nation's earliest banks, internal improvement companies, and insurance companies, and their names were among the directors and administrators of a variety of institutions aimed at developing infrastructure. Involvement in these projects enabled these Jewish participants to show their commitment to the country as they invested in these lucrative business ventures.¹⁰¹⁸ In about 1820, Simon Gratz was on the committee for the Chesapeake and Delaware Canal together with Samuel Breck, Mathew Carey, James Fisher, William Meredith, and John Sergeant, and he was one of the prominent contributors in the subscription drive for the canal; he invested \$2000 (compared with Nicholas Biddle's \$1000), and he was also a subscriber to the Philadelphia and Lancaster turnpike, the first paved turnpike in the country.¹⁰¹⁹ He also invested in the Susquehanna Canal Company and was on the board of directors. State governments approved such companies for the purpose of improving transportation, but the board members, "well-connected corporate insiders," made all decisions regarding tolls and routes. Barnard and Michael Gratz had invested extensively in Western land and Michael's sons continued to do so. The roads and canals that connected these outlying areas must have increased the value of their lands. According to Andrew Schocket, "[t]he men who founded and dominated early

¹⁰¹⁸ Schocket, *Founding Corporate Power*, 7.

¹⁰¹⁹ Stock Certificate No. 31, Henry M Gratz Collection #251, Box A-27, HSP; *Lancaster Journal*, Mar. 25, 1814, *Poulson's American Daily Advertiser*, Nov. 25, 1817; Gray, "Philadelphia and the Chesapeake and Delaware Canal"; Wainwright, "Diary of Samuel Breck"; Landis, "History of the Philadelphia and Lancaster Turnpike."

corporations used them to forge a new, more secure, and in some ways more far-reaching economic elite than the colonial one that it superseded.”¹⁰²⁰

Simon Gratz was also appointed director of the Schuylkill Bank; and his brother Hyman was on the board of directors of the Pennsylvania Company for the Insurances of Lives.¹⁰²¹ Jacob Gratz was chosen as manager for the Union Canal Company of Pennsylvania.¹⁰²² Joseph Gratz was elected as one of the directors of the Atlantic Company in 1825 and he was appointed secretary of the Bank of the United States.¹⁰²³ The brothers also invested in stocks in various transportation-related ventures such as road- and bridge- building companies.¹⁰²⁴ Benjamin, the youngest Gratz brother, who was only establishing himself in these years, was a trustee of Transylvania College in Lexington, Kentucky.¹⁰²⁵ The Myers men acted in a similar way. Jacob Myers, possibly the brother of Moses Myers, was a proprietor of various

¹⁰²⁰ Schocket, *Founding Corporate Power*, 4-5.

¹⁰²¹ *Franklin Gazette*, Jan 22, 1820.

¹⁰²² *National Gazette and Literary Register*, March 24, 1825; “Relics of Union Canal of Pennsylvania,” *PMHB*, Vol. 15, No. 3, (1891), 376-7; *Berks and Schuylkill Journal*, Dec 2, 1826.

¹⁰²³ *National Gazette and Literary Register*, Dec 2, 1824, 4; *The North American*, Jan. 5, 1841.

¹⁰²⁴ Stock Certificate No.31, Philadelphia 10 June 1835, and other stock certificates, Henry M. Gratz Collection, Coll. 251, Box A-27, HSP.

¹⁰²⁵ *University of Pennsylvania Biographical Catalogue*.

stagecoach routes.¹⁰²⁶ His relative Samuel Myers was one of a group that petitioned the legislature in Virginia for a state bank.¹⁰²⁷ Moses Myers was on a committee that was appointed to receive and transmit accounts to the government of foreign enemies' depredations on merchants' ships. A few years later, Norfolk's merchants entrusted him with \$1000 reward for turning in the person who had been robbing the public mail.¹⁰²⁸ He was a member of a committee to find an artist to design banknotes for the Bank of Baltimore. A few years later he was elected as director of the Union Bank of Maryland, and in 1819 he was appointed to the office of Cashier of the Bank.¹⁰²⁹

Having grown up as part of the rising middling class in the early republic, these men repositioned themselves as part of the economic elite in their adulthood. Their participation in cultural, recreational, and benevolent activities helped to define them as part of this economic elite. Just as David Franks and his brothers' investments and contributions to cultural institutions gave them access to elite social circles, this group developed a sense of their own place via their access to "various forms of

¹⁰²⁶ *Dunlaps American Daily Advertiser*, Aug. 3 1792.

¹⁰²⁷ *Poulson's American Daily Advertiser*, Dec. 22, 1791.

¹⁰²⁸ *Dunlap's American Daily Advertiser*, March 27, 1794; *Gazette of the United States*, Jan. 2, 1796.

¹⁰²⁹ *Philadelphia Gazette*, Feb. 11, 1796; *United States Gazette*, July 3, 1805; *Franklin Gazette*, May 28, 1819.

capital – economic, cultural, symbolic– and social power.”¹⁰³⁰ Simon Gratz was one of the directors of the Pennsylvania Botanic Gardens.¹⁰³¹ Simon and Hyman Gratz were both among the first group of subscribers of the Pennsylvania Academy of the Fine Arts, founded in 1805, and Hyman was a subscriber to a company “for the purpose of Cultivating Vines.”¹⁰³² Jacob Gratz was one of the first directors of the Athenaeum of Philadelphia, an organization founded to collect materials connected with American history.¹⁰³³ Samuel Hays was an early subscriber to the Chestnut Street Theater, and Hyman Gratz, Samuel Hays, and Zalegman Phillips all became members of the Library Company.¹⁰³⁴ Joseph and Jacob Gratz were both elected to the board of directors of the Pennsylvania Institution for the Deaf and Dumb in 1820 and Jacob was on a committee to ascertain numbers and conditions of persons within Pennsylvania “laboring under these conditions.” Mr. Seixas (it is unclear which one) was invited to instruct the pupils at the Institution.¹⁰³⁵ That same year, Moses Myers

¹⁰³⁰ Middleton and Smith, “Introduction,” 10.

¹⁰³¹ *Poulson’s American Daily Advertiser*, March 3, 1818.

¹⁰³² *Gazette of the United States*, July 21, 1802; Wolf and Whiteman, *Jews of Philadelphia*, 323.

¹⁰³³ *Poulson’s American Daily Advertiser*, Feb. 8 & 17, 1815; Wolf and Whiteman, *Jews of Philadelphia*, 315.

¹⁰³⁴ Wolf and Whiteman, *Jews of Philadelphia*, 189, 314.

¹⁰³⁵ *National Gazette and Literary Register*, Apr. 29 and May 27, 1820; *Franklin Gazette*, April 29, 1820; *Poulson’s American Daily Advertiser*, Mar. 3, 1821.

was one of three men in Norfolk collecting funds for the sufferers of a fire in Philadelphia in 1804, and in 1805 he oversaw a collection for “publick provision for the relief of the poor of Philadelphia” who were suffering as a result of “inclemency of the present season, the closure of the navigation, and the consequent want of sufficient employment.”¹⁰³⁶ Naphtali Phillips, the son of Jonas Phillips, was secretary of a society for “administer[ing] relief and consolation to the sick and needy stranger, and to make his situation as comfortable as possible, on his arrival in the this country.”¹⁰³⁷

Wives and sisters of these men also participated in this self-fashioning of a new elite. Rebecca Gratz is well known for her work with benevolent organizations, especially Jewish ones, starting in 1819. Before that she was involved in non-denominational benevolent organizations. In 1801, when she was nineteen or twenty, together with her mother and her sister Richea, she joined twenty-one other women to establish the nonsectarian Female Association for the Relief of Women and Children in Reduced Circumstances. According to Dianne Ashton, this organization was different from other benevolent organizations because it “formed an alliance among women of the same economic and social class.” Rebecca was also one of the founders of the Philadelphia Orphan Asylum, established in 1815, where she was deeply

¹⁰³⁶ *Philadelphia Gazette*, Feb. 23, 1797; *Gazette of the United States*, Oct. 11, 1802; *Philadelphia Evening Post*, Mar. 21, 1804.

¹⁰³⁷ *Aurora General Advertiser*, Oct. 16, 1795.

involved with the running of the home and served as its secretary for forty years.¹⁰³⁸ Historian Susan Branson argues that women displayed their membership in this social class in the early nineteenth century by exhibiting their schooling, membership in civic organizations and reform societies, their literary interests, and their responsibilities as wives and mothers.¹⁰³⁹ Branson highlights Gertrude Meredith, Rebecca Gratz's close friend and the author of the letter cited at the beginning of this chapter, as an example of a woman who typified her economic class. Meredith's husband William was Simon Gratz's colleague at the Schuylkill Bank and, together with Simon and Hyman Gratz, a founding member of the Pennsylvania Academy of the Fine Arts.

Like Gertrude Meredith, the Gratz sisters were educated. They embraced the art of writing letters, expressed their appreciation of literature and poetry, and mentioned political events and the theater performances that they attended.¹⁰⁴⁰ Their social circle included writers and artists such as Washington Irving, and the miniaturist

¹⁰³⁸ Ashton, *Rebecca Gratz*, 61-4, 92. For more on benevolence organizations, women, and class-formation during the antebellum period see Anne Boylan, *Origins of Women's Activism: New York and Boston, 1797-1840* (Chapel Hill, University of North Carolina, 2002); Lori Ginzberg, *Women and the Work of Benevolence: Morality, Politics, and Class in the Nineteenth-Century United States* (New Haven, Yale University Press, 1990); Nancy Hewitt, *Women's Activism and Social Change: Rochester, New York, 1822-1872* (Chapel Hill, University of North Carolina, 2002).

¹⁰³⁹ Branson, "Sex and Other Middle-Class Pastimes," 159-61.

¹⁰⁴⁰ "An index to the Port Folio for the years 1801 and 1802," Gratz Family Papers, Mss.Ms.Coll. 72, Series II, APS; Rebecca Gratz to Benjamin Gratz, undated [but is apparently the first letter addressed to Kentucky, where Benjamin moved in 1818], in Philipson, *Letters*, 11; Ashton, *Rebecca Gratz*, 38.

Edward Malbone. “You will be much pleased with Malbone,” Sarah Gratz wrote to her sister Rachel. “He is enthusiastically fond of poetry, and I make no doubt is a poet himself. I told him so, but he would not acknowledge he was. He brought us the Poems of Coleridge they are very beautiful. I have not seen his paintings yet, but we talk of going on Tuesday.”¹⁰⁴¹ They also took advantage of the myriad amusements available to women, including plays, balls, visiting, and playing cards.¹⁰⁴²

Members of Philadelphia’s elite, Jews included, created a “web of Philadelphia corporate connections, one that further solidified [their] economic and social ties.” Historian Andrew Schocket notes significant replication of names on the list of members of exclusive clubs like the Dancing Assembly and of corporate boards in the early nineteenth century. To Schocket, “membership in the corporate world became increasingly synonymous with membership in Philadelphia’s dominant elite.”¹⁰⁴³ That Jews’ names featured alongside the names of their non-Jewish colleagues as founders and administrators of these institution also shows that in spite of the fact that contemporaries still identified Jews as not quite the same, they participated in

¹⁰⁴¹ Sarah Gratz, Philadelphia, to Rachel Gratz, Baltimore, May 6, 1804, Gratz Family Papers, Mss.Ms.Coll. 72, Series II, APS.

¹⁰⁴² Rebecca Gratz, Baltimore, to Rachel Gratz, Dec. 11, 1798, Gratz Family Papers, Mss.Ms.Coll. 72, Series IV, APS; Maria Fenno to Rebecca Gratz, Baltimore, Jan. 29, 1799, Gratz Family Papers, Mss.Ms.Coll. 72, Series III, APS.

¹⁰⁴³ Schocket, “Corporations and the Coalescence of an Elite Class in Philadelphia,” in Middleton and Smith, *Class Matters*, 133.

American life on all levels and were accepted into powerful circles. Like their peers, their money, dress, education, as well as their values and beliefs helped to define them as members of their social class. Their integration into this network and their social status is evident in the brothers' and sisters' interactions and, indeed, in the ways that they demonstrated their refinement and gentility.

The most explicit example is Simon Gratz's country estate on Broad Street near Ridge Avenue. As David Franks had done, Fratz purchased a large property called *Willington* in 1817, later enlarging the property by adding another thirty-four adjoining acres. The three-storey colonial mansion was built of stone and brick and the large rooms were finished in hardwood. An attached wing housed the kitchen, servants' dining room, and laundry, and a cluster of bungalows accommodated workers, stables, and carriage houses. They cultivated fruit and nut trees and berry bushes, as well as flowers and vegetables on the wooded property.¹⁰⁴⁴ The Gratzes' Norfolk friend and colleague owned one of the first brick homes to be built in Norfolk and commissioned portraits of himself and his wife by Gilbert Stuart.

¹⁰⁴⁴ Recollection by Henry Gratz, Dec, 24, 1921, Henry M Gratz Collection, Coll. No. 251, Box A-27, HSP.



Figure 7. Moses Myers House, Norfolk Virginia.
Myers' house, the first brick house in Norfolk, presented his wealth and standing in the community.

Jews' participation in economic and political affairs of the early republic, and their social and cultural interests, qualified them for inclusion in the rising American elite. In spite of their common interests and mutual affection, however, non-Jewish associates and friends persisted in their conception of Jews as different. Yet these Jews still often had more in common with non-Jewish friends and colleagues who occupied their socio-economic rung of the ladder than they did with other Jews who remained "foreign" in their language, cultural attributes, appearances, and more peripheral involvement with rising institutions. At times it became important for elite Jews to accentuate their difference from immigrant, un-Americanized Jews who were viewed with some distaste and whose foreign-ness threatened to destabilize the balance, albeit uncomfortable, that this cohort had achieved.

Yet their religion continued to mark them as outsiders. When Benjamin Gratz married Maria Cecil Gist, and the Gratzes' friend Maria Fenno Hoffman speculated, with some satisfaction, that he would forsake his religion, she also expressed the hope that he might bring his sister Rebecca closer to conversion. "Who can tell what light may break upon the mind of my pious sensible but benighted friend?" she wrote to Washington Irving. "I can not banish the hope that she may yet embrace the truths of the gospel, tho[ugh] there is nothing but her strict piety & liberality to ground it upon."¹⁰⁴⁵ In spite of demonstrating piety and liberality, qualities Hoffman associated with Christianity, Rebecca Gratz was evidently obdurate in her devotion to her religion.

Her brother Simon, his marriage to a Christian notwithstanding, did not try to play down his adherence to Judaism. Rather, he proudly and publically promoted his synagogue and, by association, the communitiy. As a member of the building committee, together with his brother Joseph Gratz, their brother-in-law Solomon Moses, and two other members of Congregation Mikveh Israel, including Henry Marks, who may have been the Gratz's cousin, he organized the construction of a new synagogue on "ground belonging the Hebrew Congregation of [the] city, in Cherry near Third street," a mere three blocks from the distinguished Christ Church. They broke ground on September 26, 1822 and within three months a newspaper reported

¹⁰⁴⁵ Maria Fenno Hoffman, New York, to Washington Irving, Jan. 9, 1820, Fenno-Hoffman Papers, Box 3:2, William L. Clements Library.

that “[t]he building has risen to its proper height, is now under roof, and it now progressing to its completion.”¹⁰⁴⁶ The cornerstone noted that the building was a “house consecrated to the worship of Almighty God Jehovah, by the Congregation Mikveh Israel,” the name of which was engraved in Hebrew lettering. The inscription noted the Hebrew date, “the 11th day of Tisri, Anno mundi 5583, corresponding to the 26th day of Sept. in the 47th year of the Independence of the United States of America.” It also noted that James Monroe was President, Daniel D. Tompkins was Vice President, and Joseph Hiester was Governor of Pennsylvania. It continued:

This happy country, in which religious and civil liberty is secured to its inhabitants is now at peace with the whole world – may that enjoyment long endure, and the integrity of this government, and the reign of ‘Virtue, Liberty and Independence’ be triumphant until the wreck of matter and the crush of worlds.¹⁰⁴⁷

The phrase “the wreck of matter and the crush of worlds” was a quotation from Joseph Addison’s *Cato*, a play that evoked republican values espoused by Americans during the American Revolution. The building committee also arranged for a cavity to be formed in the southeast cornerstone and inside it was ceremoniously placed copies of the Constitutions of the United States and the individual states plus United States coins.

Philadelphia’s Jews’ decision to extol the values of the revolution so boldly on this site asserts that they embraced the values upon which the country was established.

¹⁰⁴⁶ *National Gazette and Literary Register*, Dec. 31, 1822.

¹⁰⁴⁷ *National Gazette and Literary Register*, Dec. 31, 1822.

By using language that invoked revolutionary values suggests that nearly half a century later it was necessary to continue to affirm the fact that Jews had achieved the rights of citizenship that Christian whites enjoyed, that they could freely practice their religion, and that Judaism and enfranchisement were not mutually exclusive.

The inscription might also reflect that as Jews they believed that it was necessary to affirm their loyalty to the United States, because onlookers might question their legitimacy as Americans. Jews persistently “invoked accepted American principles on which to build their case against legally sanctioned Christian practices.” The practices included Christian oaths for officeholder immediately following the Revolution. Other practices would, in the future, undermine Jews’ full inclusion, Christian practices in public places, and requirements for the observance of the Christian Sabbath, for instance. But Jews believed that they deserved equality because of their civil behavior, their patriotism, and their military service. For the American-born Gratzes and their cohort, they were, in almost every way, identical to their non-Jewish peers. Yet as Gertrude Meredith’s and Maria Fenno Hoffman’s sentiments demonstrate, their peers persisted in seeing them as a little bit different.¹⁰⁴⁸

¹⁰⁴⁸ Cohen, *Jews in Christian America*, 3-5.

CONCLUSION

In the past two decades, scholars have been paying attention to the mechanisms by which merchants conducted trade during the early modern period, Jews among them. Scholarship on Jewish trade networks has focused on Sephardic Port Jews, Jews of Iberian descent, whose presence in the Atlantic dates back to the sixteenth century. They developed networks that wove together the Spanish, Portuguese, Dutch and British empires and connected communities in multiple cities, states, and continents through marriages and through commercial interactions. This scholarship has been exceptionally fruitful but it largely overlooks the Ashkenazim who began to flow into the Atlantic early the eighteenth century.

As the preceding chapters demonstrate, the Ashkenazim who settled in the North American colonies also engaged in trade by developing networks of family and close personal credit relationships as Sephardic Jews had done. Almost all of the Jews who settled in Philadelphia were newcomers to Atlantic world trade and few of them had credit or experience when they arrived. They nurtured economic ties even before they established a religious community. Soon after arrival, immigrant Ashkenazim sought economic alliances across Jewish and non-Jewish networks. They formed economic links with Jews throughout the Atlantic world, some of whom became kin, and they also developed connections to non-Jews in Philadelphia, the broader region,

and important urban centers of Europe and the West Indies. The Ashkenazi experience in Philadelphia offers an opportunity to investigate the ways in which changing economic, political, and cultural conditions strengthened or threatened individuals' economic and social positions, and the ways in which their status shifted within their own community and as a group in the broader society, depending on the degree of success each merchant family enjoyed.

The two generations of Jewish merchants in early Philadelphia that are explored through the chapters of this dissertation strengthened their potential for success by expanding networks that were local, regional, inter-colonial, and trans-Atlantic. They shaped their relationships with one another, with Jews who lived further afield, and with non-Jewish colleagues, and they actively sought access to the dominant culture. This city on the western edge of the Atlantic Ocean with access to the fertile hinterlands attracted Nathan Levy and David Franks at a time when there was no Jewish community. They took advantage of rapidly growing opportunities and established themselves among the city's elite merchants as they extended their family's reach to both familiar and new locations. Their presence in the city drew Ashkenazi immigrants who gradually developed networks similar to those that Sephardic non-Jewish colleagues built. Most of the Jews who settled in the three decades after the 1740s arrived with little capital, no experience in the local market, and without a family network and the associated credit and connections to spark their careers. Without these things it was virtually impossible to break into the commercial milieu. But Nathan Levy and David Franks' need for trustworthy clerks and agents

and a concomitant need among newcomers for opportunities resulted in mutually dependent relationships that were strengthened by Jews' solidarity, which was based on cultural and religious similarities. Levy and Franks, then, set in motion a system whereby Jews with established businesses gave newcomers a job or a consignment of goods to sell, and an entrée into the world of trade.

By mid-century, an extensive Jewish web of connections helped circulate knowledge about opportunities in Philadelphia, spurring newcomers to migrate to the region and to initiate contact with Nathan Levy and David Franks who offered a few young would-be merchants their initial capital and connections. This pattern continued as immigrants achieved stability and gave the next waves of newcomers jobs or consignments of goods to sell. A combination of obligation and trust made initial interactions between Jews in the region possible. Success reinforced their relationships and helped to sustain them; and marriages cemented ties between merchants families and promoted mutual interests. This overlap often advanced their mutual interests, but it revealed complex dynamics as they initiated and sustained – or terminated – associations. As sons grew to maturity, their dispersal and multilayered interconnections facilitated the commercial enterprises of the wider community, even as Jewish distinctiveness remained a matter of comment and negotiation in Philadelphia.

Jewish bonds of common religious and cultural heritage aroused a sense of obligation to one another but ultimately these bonds promoted trust, not because Jewish devotion ensured upright and honest conduct, but because connections among

family, friends, and colleagues promised speedy communication and alerts about colleagues engaged in misconduct. The most critical aspect of their commerce was credit and it required careful monitoring.

In addition to collaborating in business, Philadelphia's small Jewish community cooperated in practicing their faith and building the rudiments of a community. Their economic and social interactions therefore overlapped. The same people who helped to make up a *minyan* for worship, for example, may have disappointed other members of this *minyan* in business. And they still needed the expertise of some wayward business associates when it came to performing some religious functions like circumcision. The practical realities of commerce played an even more important role in creating close bonds that occasionally frayed at the edges. Merchants and traders' performance as agents and factors, and as creditors and debtors to each other, could strengthen or weaken their relationships. Ultimately honesty, hard work, and business acumen gave rise to strong ties, while failure, dishonesty, or ineptitude weakened direct relationships and threatened to weaken wider networks. Until there were reliable safeguards for commerce under law, in banking, and in better accounting and information exchanges, collaborations among Jews and non-Jews were based primarily on personal, if cautious, trust.

As Jews in Philadelphia and the surrounding region built credit, they expanded their networks to include Jews living in New York and Rhode Island, Curaçao and Jamaica, and in England. They needed colleagues from whom to buy necessary and desirable commodities, and to whom they could sell goods, and they needed

trustworthy agents to act in their best interests. Without a properly developed banking system, book credit knit together wide swaths of trading merchants and their customers, all of whom lacked sufficient specie or money instruments. Merchants therefore had to ensure that they chose reliable colleagues. An imprudent colleague's bad choices or, worse, dishonesty, could undermine another's reputation and economic security; and one merchant's loss could prevent him from meeting his obligations to his colleagues and affect the credit of dozens of traders in the Atlantic. Gauging an associate's economic buoyancy as well as his dependability and honesty was tricky in a vast arena where communication was slow.

Among these Philadelphia Jews, some relationships were relatively short lived. Others, however, would endure for decades and marriages between members of their respective families would reinforce ties between them. In fact, marriages also reveal the divisions between the men of status like the Franks family and their subordinates, the newcomers who earned access to the Franks' economic network but not to their social network. The children of immigrants who succeeded achieved social mobility. They nurtured ties with the children of their fathers' most successful colleagues, and sometime united their families through marriages. With kinship trade networks in place, they no longer needed to rely on ethnic trade networks. And while they retained close social ties to other second-generation Jewish families, they interacted far less in business. They also showed little sign of aiding newcomers.

Associations with fellow Jews were significant for the arriving immigrant. But as they built credit, they transacted business with non-Jews, as suppliers, customers,

agents, factors, and even as partners. Over time, preconceptions about Jews rarely interfered with economic transactions; Jewish merchants formed warm, trusting, and productive relationships with their non-Jewish colleagues. Their economic interactions minimized the noxious effects of the stereotypical views that circulated in print. By the turn of the eighteenth century, interactions with non-Jews gave Jews access to the dominant culture and enabled them to demonstrate their commitment to living collaboratively with – although never completely assimilated into -- the new host country. They demonstrated their eligibility as British subjects and then as American citizens, even as they could not quite escape the aura of difference.

This dissertation has centered on key individuals and families who anchored Philadelphia's Jewish community in the early years – David Franks, the Gratzes, and Joseph Simon. David Franks' connections were paramount; he had trusted colleagues overseas who could send imports and receive the goods he sent from Philadelphia. And he gave the Gratzes and Joseph Simon their earliest opportunities, enabling them to learn the skills they needed and positioning them to play important roles in his supply chain. Their collective letters and accounts shed light on the other links in their network and the nature of their relationships with colleagues. These documents offer glimpses of some of the immigrants who were loosely associated with Franks, Simon, and the Gratzes and, sometimes, shed light on the limitations of these relationships. But many of these peripheral figures appeared and then disappeared from the record in a short time, and no other sources offer insight into their economic endeavors, their cultural status, or their connection to the core community. The glimpses of these

individuals help to show the ways in which these networks operated with dominant and subsidiary individuals, and they suggest that marginal figures derived little success from their economic enterprises. Commonalities among Jews did not automatically qualify traders for inclusion. Further, network membership was not necessarily permanent; creditors and debtors arrived and departed, succeeded and failed. In all, the Jewish community in Philadelphia mirrored closely the lives of all merchants in the city; some rose to eminence, others never achieved distinction or left historians a notable record of their commercial or cultural presence in the city.

Partnerships and other associations were central to this cohort's economic enterprises, but geopolitics also played a significant role in causing their fortunes to rise and fall. The Seven Years' War, Imperial Crisis, Revolutionary War, Critical Period, Atlantic wars of France and England, and the War of 1812 offered some people opportunity, but they also led to severe trials for others. The Seven Years' War gave David Franks and his associates lucrative opportunities, and some members of their extensive trading network stayed afloat during the difficult revolutionary period, thanks to government contracts. Others benefited from the dire need of warring France and England, or insurrectionary West Indian island peoples. During these key moments, Jews were able to make the claim, through their actions, that they should be included in the body politic of the British empire or the newly independent North American states. The chapters of this dissertation, then, have examined the economic culture of Philadelphia's Jews in not only the interpersonal contexts of three generations, but also the wider commercial and Atlantic world in an era of turmoil.

The first generation of Jews in Philadelphia conducted trade openly and much like their non-Jewish colleagues. Their economic endeavors gave them access to the dominant culture and they participated in the flows of goods and people, and the commerce of British colonies (then North American states) that exemplified the crosscurrents of the Atlantic world.

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Appendix A

GENEALOGIES

These genealogical diagrams only include individuals relevant to the families' commercial endeavors.

Franks family genealogy

- Abraham Franks (from Hanover to London)
 - Abraham (London)
 - Isaac (London)
 - Jacob m. Abigaill Levy (New York)
 - David (Philadelphia) m. Margaret Evans
 - Abigail (Philadelphia) m. Andrew Hamilton
 - Jacob (London) m. Priscilla Franks (daughter of Aaron Franks)
 - Moses (London)
 - Rebecca m. Lieut. Col. Henry Johnson
 - Moses (London) m. Phila Franks daughter of Aaron Franks)
 - Naphtali (London) m. Phila Franks (daughter of Isaac Franks)
 - Phila Franks m. Oliver DeLancey
 - Abraham (Philadelphia and Montreal)
 - Aaron (London)
 - Abigail Franks Salomons (London)

Gratz family

- Rabbi Jonathan (Cracow; Langendorf, Silesia)
 - Solomon Gratz (Shelomo Zalman)
 - Michael Gratz (Philadelphia) m. Miriam Simon (daughter of Joseph Simon, Lancaster)
 - Simon Gratz (Philadelphia) m. Mary Smith
 - Richea Gratz m. Samuel Hays (NY, Philadelphia)

- Rachel Gratz m. Solomon Moses (NY, Philadelphia)
- Hyman Gratz (Philadelphia)
- Joseph Gratz (Philadelphia)
- Jacob Gratz (Philadelphia)
- Benjamin Gratz (Kentucky) m. Maria Gist
- Frances Gratz m. Reuben Etting (brother of Solomon Etting, Baltimore)
- Barnard Gratz (Philadelphia) m. Richea Myers-Cohen
 - Rachel Gratz m. Solomon Etting (Baltimore)
- Frumatt m. Rabbi Zevi Hirsch Bloch (Henry)
 - Solomon Henry (London)
 - Jacob Henry (Philadelphia)

* Jacob and Abigaill Franks had other daughters too, Richa and Sara. Michael and Miriam Gratz also had two daughters, Rebecca and Sarah. None of these daughters had any connection to their fathers' commercial networks and therefore have been omitted.

Appendix B

JEWISH MEN IN PHILADELPHIA: 1736-1776

1736

Isaac Levy (Philadelphia) (temporary)

Nathan Levy (Philadelphia)

1741

David Franks (Philadelphia)

Moses Franks (Philadelphia) (temporary)

1742

Joseph Marks (Philadelphia)

1744

Mathias Bush (Philadelphia)

Benjamin Levy (Philadelphia)

Samson Levy (Philadelphia)

Lyon Lipman (Philadelphia)

1740s

Joseph Simon (Lancaster)

Joseph Solomon (Lancaster)

Haim Solomon Bunn (Lancaster)

1747

Levy Andrew Levy (Lancaster)

1750

Jacob Jacobs

Barnet Solomon

1751

Samson Lazarus (Lancaster – moved to Frederick Maryland in 1757)

Daniel Mendez de Castro (Lancaster)

1752

Myer Hart (Easton)

Jacob Henry (Philadelphia)

1753

Abraham Judah (Wilmington)

1754

Barnard Gratz (Philadelphia)

Israel Jacobs (Hickorytown)

1756

Benjamin Moses Clava (Philadelphia)

Moses Heyman (died 1765)

Levy Isaacs

Myer Josephson (Reading)

Israel Joseph

Michael Moses (Philadelphia) (Died 1769)

Moses Mordecai

John (Jacob) Franks (David Franks' son) (Philadelphia)

1757

Elias Etting (York)

Solomon Finzi (Philadelphia)

Barnett Jacobs (Heidelberg)

Moses Moses

Isaac Levy (Barnett Jacobs partner in Heidelberg) Died in 1764

1758

Myers and Levy

1759

Michael Gratz

Jacob Israel (Reading)

David Levi (New Goshenhoppen)

Jacob Levi (Heidelberg)

Moses Mordecai Moses (Lancaster)

1760

Hyam David

Aaron Levy

Myer Levy (Spotswood, NJ)

Nathan Levy (Lancaster)

1761

Moses Franks (David Franks' son) (Philadelphia)

Elias Hart (Easton?)

Levy Marks (Philadelphia)

Nathan Wolf of (Heidelberg)

1762

Elijah Etting (York)

Jacob Myers (Fort Ligonier)

Lyon Nathan (Heidelberg)

1763

1764

Michael Isaac aka Michael Isaac Jones (runaway ad)

Moses Levy (Philadelphia) (Sampson Levy's son; mother not Jewish; not involved in trade)

Mordecai Levy

Henry Marks (Philadelphia)

Moses Mordecai

Nachman Ben Moshe (Reading)

Benjamin Nathan (Heidelberg)

"The Jews who came to you" (Philadelphia)

1765

Moses Abraham (Indian trader)

Joseph Jacobs

Hyman Levy (Philadelphia)

1766

Geffen (Reading)

Raphael in (Reading)

Levy Cohen

M Cohen

1767

JS Lyon

1768

Moses Clava (Frederickstown?)

Mr. Heyman (Philadelphia)

Nathan Levy (Benjamin Levy's son)
Isaac Levy (DF uncle returns) (Philadelphia)
Moses Lazarus (Lancaster)
Joseph Myers (Reading/Lancaster)
Solomon Myers (Philadelphia)
Mr Solomon

1769
Abraham Franks (Philadelphia)
Henry Lazarus
Parcel of new Jews (9 of them) (Philadelphia)

1770
Joseph Cohen (Philadelphia)
Apprentice to Levy Marks (Philadelphia)
Joseph Solomon from London (Philadelphia)

1771
Mr. Abrahams (Philadelphia)
Michael Meyers (Indian trader)
Joseph Samson (Philadelphia)
Wolf Shamas (Philadelphia)
Myer Solomon
Lazarus Butcher? (Philadelphia)

1772
Joseph Solomon Cohen (Indian trader)
Isaac Jacobs/ Isaac Jacob (Jewish Peddler)
Solomon Levi (Jewish Peddler)
Abraham Levy (Indian trader)
Emanuel Lyon (Jewish Peddler)
Benjamin Wolf (Indian trader)
Isaac Wolf (Indian trader)

1773
Ephraim Abraham (Indian trader)
Nathan Bush (Philadelphia)
Judah Philips
Nathan Levy
Patrick Rice (Philadelphia)
Isaac Solomon
Jonas Phillips (Philadelphia – from NY)

1774

Jacob Mordecai age 12 (Philadelphia)

1775

Mordecai Levy (Philadelphia)

Philip Marks (Newspaper ad)

Levy Solomon (Philadelphia)

1776

Alexander Abrahams (Philadelphia)

Isaac Moses (Philadelphia – from NY)

Hayman Levy (Philadelphia – from NY)

Moses Myers (Philadelphia – from NY)

Jacob Myers (Philadelphia – from NY)

Moses Etting (Philadelphia)

Solomon Myers Cohen (Philadelphia – from NY)

Appendix C

GRATZ/SIMON JEWISH BUSINESS CONNECTIONS BEYOND

PHILADELPHIA (1756-1800)

1756

Moses Franks (London)

Myer Myers (NY)

Solomon Henry (London)

1760

Isaac Hart (Newport)

Moses Hays (NY)

Isaac Adolphus (NY)

Isaac deLyon (Savannah)

Naptaly Hart of (Newport)

1761

Samuel Hart (NY)

Manuel Josephson (NY)

1762

Mr Jacobs (St Helena)

1763

Jonas Phillips (NY)

Samson Mears (NY, going to St Eustatia)

1764

Mr Penha (Curaçao)

Elias and Isaac Ridriguez Miranda (Curaçao)

SM Cohen NY Aug 16

1765

Myer Pollock (Newport)
Moses Gomez (NY)

1766
J Cohen-Henriquez (Curaçao)

1767
Sampson Simson (NY)
Solomon Simson (NY)
Isaac Moses (NY)
Heyman Levy (NY)
Daniel and Noses Nunes (Savannah)

1768
Isaac Elizer (Newport)
Moses Levy (NY)
Jacob Hart (Newport)

1769
Solomon Marache (NY)
SM Cohen (NY)
Manuel Myers (NY)
Moses Franks (London)
Jacob Franks (London)
Moses Gomez (NY)
Jacob Henry (son of Sol Henry) (London/Antigua)
Jacob Pollock (Boston)
Moses Seixes (NY)
? Delyon (Jamaica)
Henry Cohen (London)

1770
Joshua Isaacs (Newport)
Jacob Rodriguez? Rivera (Newport)
Mr Lopez (Newport)
Jacob Melhado (Jamaica)
Abraham and Isaac DeLyon (Jamaica)

1771
Moses Adolphus (Kingston, Jamaica)
Jacob Adolphus (Spanish Town, Jamaica)
Levy (Frederick?) (London)
Michael Samson (London)

Barnett Jacobs (London)

1774

Solomon Myers (NY)

Jacob Myers (NY)

1777

Isaiah Isaacs (Richmond)

1783

Solomon Myers Cohen (back in NY)

1784

Reuben Etting (Baltimore)

Hayman Levy (back in NY)

Isaac Levy (back in NY)

Isaac DaCosta (back in Charleston)

?Elkan in (Richmond)

Mr Mordecai (not Jacob) (Richmond)

1785

Judah Hays (NY? Newport?)

1786

I Cohan in (Richmond)

Solomon Etting (Baltimore)

1787

Benjamin Levy (Baltimore)

1788

Samuel Myers (back in NY)

Moses Myers (back in NY)

1789

Moses Franks Jr (London)

Moses Myers (Norfolk)

Samuel Myers (Petersburg)

1790

Judah Mordecai

1791

Solomon Myers (Petersburg)
Myer Isaac (Baltimore)
Levy Solomon (Baltimore)
Eleazar Levy (NY)

1793
Jacob Myers (Pittsburgh)

1795
Benjamin Siexas (NY)
Gershom Seixas (NY)

1796
David Moses of (NY)
Solomon Moses (NY)
Jack Levy (perhaps of Baltimore)

1797
Moses Moses (NY)