

THE "PHILADELPHIA FEVER" IN NORTHERN PENNSYLVANIA*

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YELLOW fever was not the only epidemic that swept Philadelphia in the 1790's. A few years after the last funereal chant, "Bring out your dead," had signaled the final passing of the dead wagon, a different cry of anguish rose from other throats—throats encircled in linen and broadcloth, not homespun. The victims of this new scourge had escaped the ravages of the mosquito anopheles at the time of the pestilence by fleeing to their rural estates or visiting relatives in safe, distant places. But there was no escape from the effects of this second virulent malady, an ailment, which might be diagnosed as a fever for the back lands of Pennsylvania.

Time and research have identified the anopheles as the little devil that depopulated Philadelphia in 1793. From the perspective of a century and a half we may also see what induced the land fever of that decade. Its contagion was widespread, infecting merchants, bankers, promoters, lawyers, clergymen, military men, legislators, office holders and physicians. To medical men, lured by the greater profits in land patents than in purgatives and potions, the command, "Physician, heal thyself," was an empty challenge. One of them, the trenchant Dr. Benjamin Rush, himself a modest dealer in frontier lands, declared the land fever an epidemic that had raged since the close of the Revolution. It was a species of madness, the cure for which was not a bed at Bush Hill, but a room in Prune Street Prison.

What were the incentives that made the back lands of northern Pennsylvania so very desirable during the Federalist period? These lands had been acquired from the Indians by the Fort Stanwix treaties of 1768 and 1784, with the Erie Triangle being added in 1792. The region west of the Allegheny River was set aside to reward Revolutionary veterans as a form of bonus, and to compensate holders of Pennsylvania's depreciated scrip and debt certificates issued during the war years. There was much

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speculation with these northwestern lands, but our interest here centers on the region lying east of the Allegheny River, stretching across the northern part of the State to the North Branch of the Susquehanna River, and bounded on the south by the West Branch of that stream. All of this region was then within Northumberland County, except for the most easterly portion in Luzerne County. For surveying purposes it was called the Six Districts, for it had been divided into six zones, and a State district surveyor named to each when it was opened for purchase.

The keen competition for possession of the State's vacant lands is easily understood. The census of 1790, an awareness of our high birth rate, steady immigration, and the influx of refugees, indicated a growing population. Homes and lands for cultivation would be in great demand for an indefinite period. The Ohio country, opened by the Northwest Ordinance, was still too remote and too dangerous for many prospective settlers who preferred a good, safe location nearer the eastern seaboard. Indian troubles had virtually ended in Pennsylvania. Hoping to make its vacant lands a source of income for a depleted treasury, the State was offering them in 1792 at the price of £5 per 100 acres, about 13½ cents an acre, plus surveying and office fees. Credit was allowed, mortgages taken, and all forms of the Commonwealth's indebtedness, much now in speculators' hands, accepted in payment.

There were other factors. Foreign trade yielded quicker returns than land investments, but the forays of the Barbary pirates and the seizures of American vessels by the warring powers of Europe, were making overseas trade very risky. More cautious merchants saw greater security in vacant lands. Land was also commonly accepted as collateral for borrowed funds, another inducement to buy them cheap, and then offer them as security to secure loans for more immediate needs. The spread of conflict across Europe during the 1790's led certain of its capitalists and bankers to put at least a portion of their assets in safer areas overseas. Business and financial connections dating from the Revolution continued a modest flow of foreign capital coming to America. Elaborate brochures and prospectuses were sent from Pennsylvania emphasizing the profits to be derived from its back lands. They called attention to the fact that this State was one of the very few that allowed aliens to hold land and property in their own names. William Jackson, formerly a private secretary to George Washington, but in 1793 an agent of William Bing-

ham, reported from London: "The lands in Pennsylvania are preferred . . . more pains have been taken to impress favorable sentiments of that State than of any other. And the opinions of its climate, soil, productions, situation, and even its state of society are higher in Europe than I was aware they could have been in relation to the other parts of the United States."¹

Jackson was a most resourceful man. He proposed that Pennsylvania lands be exchanged for the property of French noblemen threatened with confiscation by the French revolutionists. This startling proposal was soon killed off, but that did not deter Jackson from trying to sell the French government timber lands in America as a source of naval supplies. In payment he would take the French crown jewels.² All of the major land speculators sent agents to Europe, or gave power of attorney to European correspondents to sell their lands. Robert Morris' principal agent was his son-in-law, James Marshall, brother of John Marshall, later of Supreme Court fame. James Wilson in 1795 offered English agents a commission of 12½% if they sold 450,000 acres in Pennsylvania valued at \$566,667.³ Europe's surplus capital and population united with America's abundance of land, promised success in the land business.

Refugee groups were other likely purchasers. The French at Asylum settled on land claimed by Robert Morris and John Nicholson. The Joseph Priestleys, senior and junior, with Thomas Cooper, dreamed of Pantisocracy on upper Susquehanna lands owned by Samuel Wallis and James Wilson. Benjamin Rush sold land in present Cambria County to a band of Welshmen.⁴ Planned, group settlements such as these survived briefly; some never got started.

¹ William Jackson to William Bingham, September 27, 1793, Bingham Papers, Correspondence, Historical Society of Pennsylvania.

² *Ibid.*, April 30, 1794.

³ James Wilson to Philip Nicklin and Company, July 11, 1795 (copy), James Wilson Papers, Dickinson College Collection.

⁴ Easily accessible data on the Asylum settlement may be found in Louise W. Murray, *The Story of Some French Refugees and Their "Asylum," 1793-1800*, 1917, and in the Asylum Company Papers, John Nicholson Letter Books, and the Gibson Papers, in the Historical Society of Pennsylvania. The Priestley venture is described in Mary C. Park, "Joseph Priestley and the Problem of Pantisocracy," doctoral dissertation, University of Pennsylvania. Extract appears in *Proceedings of the Delaware County Institute of Science*, v. 11, 1947. The story of the Welsh settlement is found in Paul Bleyden, "Beula," *Pennsylvania History*, v. 14, 1947. This account is drawn from the Benjamin Rush Papers, Library Company of Philadelphia.

Northern Pennsylvania was explored and mapped in greater detail between 1789 and 1793. No less than five commissions were created by the State to explore and report on the navigability and improvement of its streams, and to plan roads linking their headwaters.⁵ Much of this new data is seen on Reading Howell's map of 1792, and a map prepared by John Adlum and John Wallis the same year. The men who participated in these surveys were much sought after by the speculators to act as their agents.

These were the inducements that made Pennsylvania's back lands the stakes in a giant speculative bubble: they were cheap, they could be bought on credit, they could be paid for in depreciated certificates, settlement and improvement requirements were generally overlooked, and those in actual charge of the disposal of lands were very cooperative. Convinced of getting a 10, 20, or 30-fold return, it is little wonder that other assets were converted into land, heavy mortgages taken, and credit stretched to fantastic lengths.

How did the speculators get control of the vast stretches of the northern lands? How, for instance, could John Nicholson, former comptroller-general, lay paper claim to 4 million acres—1/7 of the State's total land area? Or Senator William Bingham lay the foundation of a very profitable landed estate that continues to enrich his heirs? As expressed in the laws of the time, Pennsylvania's land policy was designed to foster actual settlement by individuals, and to curb speculation. The amount sold on any one warrant was customarily 440 acres, although there were some 1,000-acre warrants. This limitation was easily circumvented by applying for warrants by the score or hundred in one's own name, the names of family members, relatives and friends. Others were induced to take out warrants and then sell them at a low price. A lively brokerage business flourished in warrants, and veterans' and creditors' land claims, in Philadelphia. By law, warrant holders were obliged to improve their lands by clearing a prescribed amount, erecting a dwelling, and putting in a crop. These stipulations were easily met by girdling a few trees, knocking together a turkey pen, and scattering a handful of seed on the ground. The district surveyors were supposed to enforce the law's requirements but their domains were much too large for effective

⁵ *Journal of the 26th House of Representatives, 1815-1816*, Appendix, contains reports of commissions sent out between 1789 and 1793.

supervision. Many surveyors found it to their interest to disregard them entirely. A provision that caused clashes between actual settlers and speculators, and a great deal of litigation, provided that settlement requirements were waived, or excused, if the warrant holder had tried to improve his land, but had been driven off by "enemies of the United States"—Indians.⁶ Speculators had little difficulty in having friendly district surveyors attest that they had persisted in their efforts to improve—a claim denied by many settlers who charged the speculators' holdings were too extensive to be improved within the prescribed time. They demanded the State take back the lands and open them to settlement under squatters' rights. In many instances they moved onto the lands which they declared had been forfeited by failure of the speculators to improve.

On paper the State encouraged squatting. If a man settled on a piece of vacant land for which he had no claim, but cleared and improved 2% of it, and lived on it for five years, he had first right to buy it from the State; the Land Office would not issue a warrant for it to anyone else for a period of ten years from the date of his first "squatting." On the other hand, the squatter was not supposed to settle on land already warranted; he was to consult first with the district surveyor before staking a claim. The responsibility of upholding squatters' rights and protecting the warrantees' interests placed the surveyors in a dilemma. It is a dilemma clearly seen in this note written by district surveyor William Power to James Wilson:

I returned from my district . . . not being able to proceed on your business on account of the interruption I met with from the inhabitants and people who came forward to improve in that country, having entered into an association to prevent me from doing my business except for them. I proceeded as long as I was permitted to do my duty. At last they became insolent, obliging me to make surveys for everyone who girdled a few trees. I could not proceed unless to your disadvantage. . . . I think it necessary to acquaint the Governor of the conduct of the people at Cusawaga.⁷

⁶ 1792, April 3, 3 Smith's Laws, 70, sec. 9.

⁷ William Power to James Wilson, July 20, 1794, James Wilson Manuscripts, Historical Society of Pennsylvania.

How conscientiously the gentlemen of compass and chain honored their oath to "perform the duties of the office of deputy surveyor, with fidelity and impartiality to all men," deserves further investigation.⁸

From military service, Indian missions and Indian trade, or as members of exploring and mapping parties, the surveyors had early become fairly familiar with the north country. They employed hunters and woodsmen in their surveying gangs, and from them gained a better knowledge of particular regions. The surveyor thus came to know where the best lands lay—knowledge that became a salable asset. A warrant was generally vague in describing the tract it covered—necessarily so because to the clerks in the Land Office the Six Districts were very much *terra incognita*. A description of the land desired was sometimes contained in "discovery" papers that were presented at the Land Office, but these too were commonly general in fixing location and boundaries. It became largely a matter of the surveyor's decision where the tract would be surveyed, hence the quality of the land the warrantee got was left to the discretion of the surveyor.

Speculators wanted their warrants laid on contiguous tracts of good quality land, preferably touching upon navigable streams. The principal speculators had their own private surveyors and surveying gangs to work with the district surveyor to see that this was done. However, such supervision frequently was unnecessary, for the district surveyor, as we shall see, often contracted privately with a speculator to look after the speculator's interests in his district. A few of the ways the surveyor could serve his employer, or partner, for some of the surveyor-speculator alliances were partnerships, have been intimated, but there were other means of profitable collaboration.

Warrants were to be surveyed in the order they reached the surveyor; but whether this was strictly observed rested with him. Warrants bearing earliest dates and serial numbers in the order of their issuance by the Land Office were to receive prior attention. A device to get control of choice land was to first survey it without warrant, then instruct one's associate in Philadelphia to

⁸ 1785, April 8, 2 Smith's Laws, 317, sec. 11. District surveyors were bonded for £1,000 and required to take this oath: "I, [Name], do swear, (or do solemnly, sincerely and truly declare and affirm,) that I will do and perform the duties of the office of deputy surveyor, with fidelity and impartiality to all men."

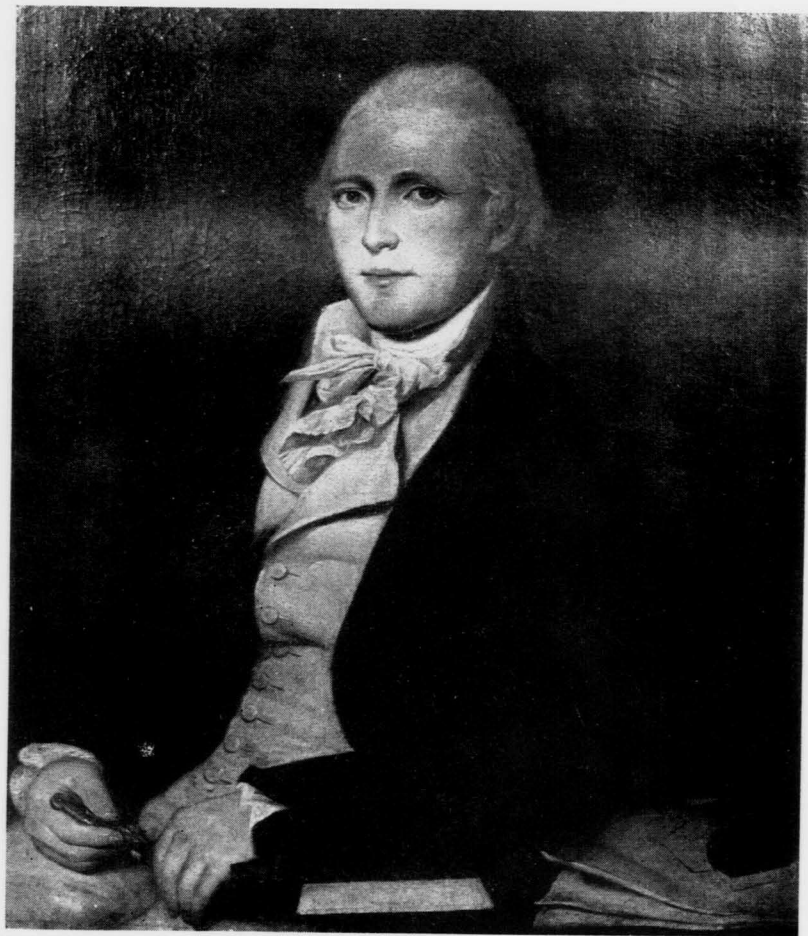
take out warrants to be laid upon this land. A surveyor's records and testimony were heavily relied upon by the Board of Property in settling disputed claims for lands. Taking out caveats against one another's warrants on the part of the large speculators was common practice. The members of the Board of Property were busy officials during the Mifflin administration.

The district surveyor was thus in a position to thwart the aims of rival speculators, to deal in lands privately on his own, and to keep squatters off lands he sought to pre-empt for his employer or partner. Surveyors were under the supervision of the surveyor-general, but Surveyor-General Daniel Brodhead appears not to have been a very attentive superior. We shall obtain a clearer picture of Brodhead's activities in the speculation story when more of his private papers come to light. The threat of fine and imprisonment for neglect of duty, fraud, misbehavior, or abuse of trust, seems to have had little restraint upon district surveyors who placed private gain above public trust.

The surveyor at work might be observed in the case study of John Adlum. Adlum was surveyor for District 1, an area that today would embrace all of Tioga and Lycoming counties, and parts of Clinton and Bradford counties. He was a native of York and had served as a boy of 17 in the Revolution. He learned surveying in the 1780's and then journeyed north to Sunbury and Northumberland. In his memoirs he tells of finding his "old playmate and fellow townsman, Simon Snider, Esq., and Major Anthony Ceglon [Selin] . . . they had purchased a small tract of land with a decent wooden house on it, near Penn's Creek [Selinsgrove], on the road to Sunbury. They had just opened a store and tavern." Adlum spent the night with Snyder, and it may have been from the future governor that he got this opinion of his professional brethren: "Surveyors were then generally looked upon as a tricky kind of people, and where there was German settlements, they would have heard with as much satisfaction of a visit from his Satanic majesty, as a surveyor coming into their vicinity or neighborhood."⁹

Not a whit disturbed, Adlum thought there was a future for him in this "devilish" calling. He applied in vain to the district surveyor for Northumberland County, Joseph J. Wallis, a man

⁹ "Memoirs of the Life of John Adlum," p. 131. Typewritten copy from Mrs. Edward P. Crummer, Pelham, N. Y. Original lost.



JOHN ADLUM

Portrait attributed to Charles Willson Peale.

Courtesy, Mrs. Frederic A. Godcharles

with the local reputation of being "the laziest man in the State," but son-in-law to the then Surveyor-General John Lukens, and half-brother of "Squire" Samuel Wallis of Muncy, the most active dealer in Susquehanna lands. Joseph Wallis considered young Adlum too frail and puny; he would be frightened by the first mountain he would have to cross.¹⁰ Adlum did some private surveying for a time and then became a member of Samuel Maclay's party commissioned by the State to explore the headwaters of the Susquehanna, and to survey land about Presque Isle and Fort LeBoeuf. He attended Indian conferences and became a friend of Cornplanter the Seneca leader. With John Wallis, son of Samuel Wallis, he prepared a map of the State that was published in 1792. As explorer, surveyor, Indian friend, and cartographer, Adlum was well qualified for the post of district surveyor to which he was appointed in April, 1792.

He was in Philadelphia at the time. Before leaving the city he received several attractive offers from land speculators who sought him to act as their agent. William Bingham's proposition prevailed; for him Adlum contracted to acquire between one and two million acres of land. He was to be allowed up to £500 annually for expenses, to receive one-third of the profits arising from the future sale of lands, and at the end of five years he would receive a portion of the unsold lands. Bingham, and a silent partner, presumably Thomas Willing, were prepared to put £100,000 into this venture.¹¹

Full of enthusiasm, but careful to conceal his association with Bingham, Adlum worked from his headquarters at the mouth of Lycoming Creek with a caravan of assistants, chainmen, axemen, and pack animals, laying Bingham's warrants upon 340,000 of the best lands he could find. Bingham emphasized the risk he was taking, it was costing him a great deal, but, "I hope I shall be recompensed by the skillful selection that will be made. Everything will depend upon you."¹² He requested elaborate descriptions of the lands, trees, shrubs, soil, the possibilities of mineral deposits, water resources, and navigable streams. For the pros-

¹⁰ *Ibid.*, p. 134.

¹¹ John Adlum to William Bingham, October 4, 1795, Bingham Papers, Correspondence, Historical Society of Pennsylvania. In this letter Adlum reviews the terms of their agreement made in 1792 to refresh Bingham's memory over points in dispute.

¹² William Bingham to John Adlum, May 25, 1792, *loc. cit.*

pectuses being prepared to show prospective buyers at home and abroad such information was essential. Adlum's field notes were full of keen-eyed observations of his own and John Brodhead's District 2 adjoining on the west. Regulations forbade a surveyor laying warrants outside of his own district, but Adlum disregarded them and got Brodhead's cooperation—upon promise of adequate remuneration. Both men covered their Bingham attachment by having other men, William Ellis for Adlum, and Robert King for Brodhead, act as the ostensible agents for Bingham.¹³

In one of his reports, Adlum stated that in his opinion "... the heads of the Allegheny and Sinnemahoning rivers, and along the west branch of the Susquehanna, and in the vicinity of Pine Creek, the Tioga, etc., to be vastly preferable, in situation, to any other vacant lands in the State."¹⁴ Repeatedly he urged Bingham to take out more warrants for hundreds of thousands of acres in his own, Brodhead's, and John Canon's district, west of Brodhead's. Not directly stated, but implied, is Adlum's suggestion that he is holding these choice lands in reserve until Bingham's warrants could be applied to them. Speed was essential, for rival agents were on the ground with their warrants, importuning Adlum, Brodhead, and Canon to make surveys for them. By delaying stratagems, evasions and excuses, he was doing his best to frustrate their hopes, but there was a limit to how long he could keep putting them off. And, he informed Bingham, another more serious hazard to their scheme had arisen: "Mr. Brodhead has it in contemplation . . . to explore the remainder of his district and go to land jobbing himself, for as I am informed, it appears hard to be surveying such great bodies of land and not be concerned in some of them."¹⁵ The virus had infected Mr. Brodhead. But, despite this threat, the surveying season of 1792 closed satisfactorily. Adlum had secured for Bingham in one body, 430,000 acres between the two branches of the Susquehanna. Next year he contemplated securing another 660,000 acres in the same area.¹⁶

Possibly to enjoy greater freedom of action Adlum gave up his district surveyorship the following year, and William Ellis, his

¹³ John Adlum to William Bingham, May 7, 1792, *loc. cit.*

¹⁴ Adlum to Bingham, June 2, 1792, *loc. cit.*

¹⁵ Adlum to Bingham, July 24, 1792, *loc. cit.*

¹⁶ William Bingham to Theophile Cazenove, March 23, 1793, Bingham Letter Book, 1791-1793, *loc. cit.*



WILLIAM BINGHAM

Courtesy, Historical Society of Pennsylvania

straw man, took over. It does not appear that Bingham's interest suffered. Adlum continued his work for Bingham, exploring and surveying farther west. His contract allowed him to speculate on his own and to act as agent for other speculators. He became a key figure in the ramifying land operations of James Wilson and Samuel Wallis. According to an undated inventory, these gentlemen held 1,213,000 acres in the Six Districts. At the time of their deaths in 1798, both men were heavily indebted to Adlum. He was a friend of the Priestleys, father and son, and may have been concerned in the land interests of Joseph Priestley, junior. In 1795 Adlum was named a judge upon the creation of Lycoming County. In 1798 he moved to Georgetown, D. C., there to become a country gentleman on his estate, the "Vineyard." His interest now became the cultivation of grapes and writing upon the subject of wine making.¹⁷ His investment in northern Pennsylvania lands continued, necessitating periodic trips to Philadelphia and up into the Muncy region. For a young man who had ridden into the Susquehanna country on a borrowed horse, with \$111 in his pocket, Adlum had proved that surveying could be made a remunerative profession.

Adlum's association with Bingham was not an isolated exception. The questionable role of public official and speculator's agent

¹⁷ John Adlum Letters, property of W. C. Looker, Washington, D. C.

was played by many surveyors. John Canon, legislator from Huntingdon, had been in Henry Drinker's employ prior to being named surveyor for District 3; he continued to sit in the Assembly and also to act as agent for Drinker and Samuel Wallis in land matters. Daniel Leet and John Hoge, assemblymen from Washington County, and surveyors of districts west of the Allegheny River, were in Robert Morris' and John Nicholson's employ, and were managers of one of their land companies. William P. Brady of District 5 had an "understanding" with Samuel Wallis, but cautiously demurred at putting his signature to any formal agreement. Ennion Williams of District 6 worked for several speculators at various times during the 1790's. This is not a complete roster, but sufficient to show that speculator-surveyor alliances were common.

Complaints and demands for the removal of a district surveyor were sometimes made by a speculator who had suffered as the consequence of a surveyor aiding a rival land grabber. Ennion Williams was removed by Daniel Brodhead upon complaint of James Wilson.¹⁸ Wilson also accused William P. Brady of using supplies furnished by Wilson in the surveying of 24,000 acres for his competitors, Willing and Nicholson. That wasn't cricket—"foul play," Wilson called it, and asked for Brady's dismissal.¹⁹ Failing to remove an "uncooperative" surveyor, the next best alternative was to get him transferred to another district in which the complaining speculator had little or no interest. John Brodhead and John Canon were each fined \$100 in 1798 for failing to file copies of surveys, for future tax purposes, with the county commissioners. However, very few instances of penalties imposed for dereliction of duty have been discovered.

Daniel Brodhead was in no position to be severe with his subordinates. The operation of the Land Office was far from efficient. It was criticized for having too few clerks, and records that were inaccurate, incomplete, and not up to date. Clerks were said to give special attention to the entries of those who made it worth their while. One gets the picture of the speculators employing their own expeditors to get their papers processed with dispatch.²⁰ The

¹⁸ Daniel Brodhead to Ennion Williams, March 26, 1796, Samuel Wallis Papers (microfilm), Historical Society of Pennsylvania.

¹⁹ Memorandum of James Wilson, April, 1794, *loc. cit.*

²⁰ Deposition of John McKissick, October 22, 1799, Ford Papers, New York Public Library. McKissick had been chief clerk to Receiver-General Francis Johnston in the Land Office.

Land Office was swamped at certain periods—it decamped altogether during the yellow fever epidemic of 1793. Brodhead's excuses of insufficient help and crowded quarters, had some justification. In 1800 he was summarily dismissed by Governor McKean on charges that he was obstructing reforms in the Land Office.²¹

Pennsylvania did not dispose of its lands in an orderly and equitable manner. The intent of the land laws was nullified by the failure of their administrators to see that they were properly enforced. The State was the ultimate loser, for the lands did not bring a fair return.²² The basic fault was that of allowing too much credit to the speculators. Men of Robert Morris' sanguine temperament were ready to capitalize upon the prestige and credit their names had once commanded, now for personal gain, not public good. They gambled with lands to which they had only preliminary claim, either selling, encumbering them with mortgages, or using them as collateral for loans. Another device to raise desperately needed funds was to set up their claims to lands—warrants and patents—to create the capital of a land company. Trustees were named, managers appointed, and shares of stock, each representing so many acres of land, guaranteed to pay 6% interest, were sold. Elaborate promises of promoting settlement, thus raising the value of the lands, were outlined in printed plans of organization and prospectuses. Morris and Nicholson established no less than six companies of this type between 1793 and 1797.²³ The only one

²¹ Copy of testimony of Daniel Brodhead in Common Pleas Court of Philadelphia County, December 20, 1794, in a case involving "Canterbury," an estate of John Dickinson, Logan Papers, v. 29, p. 43, Historical Society of Pennsylvania. Also: Daniel Brodhead to Samuel Bryan, February 8, 1796, Gratz Collection, Pennsylvania Series, Provincial Congress, 1774; Alexander J. Dallas to Daniel Brodhead, April 15, 1800, Nead Papers, Historical Society of Pennsylvania.

²² Unpublished "Journal of the Register-General, 1792-1793," and the annual *Report of the Register-General on the Finances of Pennsylvania* (Public Records Division, Pennsylvania Historical and Museum Commission), list the following "Receipts at Treasury from sale of lands":

1792	\$312,440.88	1797	\$42,295.82
1793	351,561.07	1798	28,288.61
1794	729,120.73*	1799	28,404.61
1795	79,272.56	1800	24,209.21 (11 mos.)
1796	55,412.31		

*The heavy receipts this year were due, in part, to the Land Office being closed for several months during the yellow fever epidemic of 1793.

²³ Pennsylvania Population Company, Asylum Land Company, North American Land Company, Territorial Land Company, Pennsylvania Land Company, Pennsylvania Property Company.

that seriously undertook to get settlers on the land was the Pennsylvania Population Company functioning in the extreme north-western part of the State. Settlement activities were carried on most diligently after Morris and Nicholson had lost control of the company. Despite their zealous efforts to peddle their stock, or have it accepted as security for the enormous debts they owed, these companies failed, and their promoters went bankrupt.

The year 1796 was one of distress and failures among the speculators and those unfortunate enough to hold large quantities of their paper and notes. Dr. Rush observed that 150 failures occurred in Philadelphia within six weeks, 67 persons going to jail within a fortnight. Morris' and Nicholson's notes, mutually endorsed to tremendous amounts, were selling at 2/6 on the pound. James Wilson was in deep distress, seeking solace in "reading novels constantly."²⁴ The causes of the collapse would seem to be these:

1. Speculators had too much land and too little fluid capital.
2. The rapid sales of lands at a profit did not materialize. Speculators had been overly optimistic.
3. Holdings were so vast, and ready cash was short; speculators could not pay their taxes; lands were seized and sold by sheriffs.
4. Creditors at home and abroad, caught in a tight money and credit market, were insistently demanding settlement of accounts.
5. European capital, in the volume hopefully anticipated, did not flow into American back lands. More profitable employment could be found financing wars on the Continent.
6. Land schemes were being attacked as frauds and "bubbles" in the press.
7. There was a growing militant opposition from actual settlers and squatters to speculators' claims.
8. The settlement of land by large numbers of people, the only way in which its value would increase, did not materialize. The supply of land far exceeded the demand for many years.

With his landed empire in ruins, on the eve of going off to

²⁴ George W. Corner, ed., *The Autobiography of Benjamin Rush, His "Travels Through Life" together with his Commonplace Book for 1789-1813* (Princeton, 1948), pp. 236-237.

debtor's prison, the nation's leading speculator ruefully commented: "There has been such a general crash of those who have speculated in lands that others are deterred from buying even on credit, and yet there can be no doubt but landed property is the surest, the best, and in the end the most profitable of any that can be possessed in this country. Those who can hold on will reap the benefit in the long run. . . ." His prophecy to his partner John Nicholson was less reassuring: "I fear my good friend, it will be long before [we] sit down under our vines and fig trees, altho' it may not be long before we get among the *Pruens*. My thoughts last night wandered over various distresses and produced no good thing for myself or for you."²⁵

Tardily the State placed liens on the property of its largest debtors. But other creditors also attached the same assets—lands—on which the State sought to recover. Here began the mass of tangled and perplexing litigation that clogged Pennsylvania courts and generally befogged land titles in the northern part of the State for the next fifty years. John Nicholson failed, owing a reported total of ten million dollars. To salvage its debt, plus interest, the State created special commissions and courts to sift and adjudicate his hopelessly involved affairs. As late as the 1840's efforts were made to have holders of land under Nicholson titles again pay the State for their lands. The State contended such titles were not good; the property had been under State lien when sold by Nicholson, therefore they would have to pay again to secure good titles. The storm of opposition was vehement, manifestoes were thundered, and settlers' clubs formed to resist the so-called extortion. The legislators, sensitive to an aroused electorate, withdrew the lien by legislative action in 1843.

The after effects of such rampant speculation hurt this Commonwealth in a more permanent fashion. So much land in the northern counties became tied up in litigation, covered and disputed with claims and counterclaims, like shingles on a roof, one could never be sure of getting a safe title for the land he bought. Though the lands were wanted, they were shunned by people moving inland in the ensuing decades of migration. How many avoided northern Pennsylvania to push on to the Federal lands in

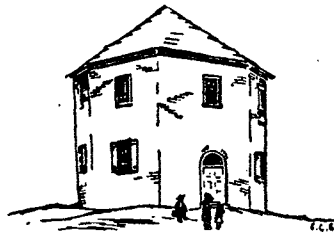
²⁵ Robert Morris to Thomas Hall, January 19, 1798; Robert Morris to John Nicholson, December 12, 1797, Robert Morris Private Letter Book, Library of Congress. Prune Street Prison housed the debtors' apartments.

the Ohio country, is a matter of conjecture. In 1810 it was reported that some who had settled and improved, singly and in groups, were abandoning lands that they had worked for ten and twelve years. Immigrants were advised to be wary about buying Pennsylvania lands—wholesale trading in them had confused their titles. "Great caution is necessary in buying land here in Pennsylvania," warned John A. Roebing in 1831.²⁶ Exactly a hundred years ago that admonition could have saved from collapse the colony of "New Norway" founded by Ole Bull in Potter County. But that famed violinist was a romantic dreamer of a Norse utopia—and a different breed of men was needed to avoid the pitfalls abounding in a region where land ownership had been jeopardized by the mania for speculation.²⁷

The "Philadelphia fever" that raged during the era of exploitation of our eastern public lands ruined many of those it infected. It despoiled a great portion of the Commonwealth's landed inheritance. It victimized the actual settler. And it retarded the development of one-third of the State for several generations.

²⁶ Randolph C. Downes, ed., "Opportunities for Immigrants in Western Pennsylvania in 1831," *Western Pennsylvania Historical Magazine*, v. 18, 1935.

²⁷ Norman B. Wilkinson, ed., "'New Norway'—A Contemporary Account," *Pennsylvania History*, v. 15, 1948.



The old "pepper-box" School House (1816-1871), Selinsgrove.