

PHILADELPHIA MERCHANTS,
BACKCOUNTRY SHOPKEEPERS, AND
TOWN-MAKING FEVER

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Abstract: As the French and Indian War drew to a close, enterprising Pennsylvanians began laying out thirty new backcountry towns. This “town-making fever,” which peaked in 1761–64, reflected a fresh understanding of the frontier, no longer a defensive line, but an open door to land and opportunity beyond current settlements. Backcountry towns drew artisans, mostly young newcomers, priced out of the market for agricultural land. The men who platted these towns hoped they would draw the trade of the vicinity. As nodal points in networks of credit and commerce, these new towns marked the integration of the backcountry in an Atlantic economy.

The Reverend Henry Melchior Muhlenberg visited Lutheran congregations in four recently founded towns in Lancaster County, Pennsylvania, in May 1769, preaching on successive days in Maytown, “Donnegal” (Elizabethtown), Middletown, and Hummelstown. He observed that these “small villages were not founded until after the Indian War, and then they were established to enable the poor people to live closer to one another so that they might have a better opportunity to defend themselves against the treacherous murderers.”¹ Muhlenberg was right to connect the town-making fever that swept the Pennsylvania

backcountry in 1761–65 with the French and Indian War, but the new towns represented more than a defensive strategy. The men who platted these towns had a different view of the frontier. They saw waves of settlement pushing the frontier further into Indian country and commercial centers springing up in what had been wilderness. It was more than coincidence that town building came at the same time that the Paxton Boys marched on Philadelphia to make the case for not permitting “any Indians of what Tribe so ever, to live within the inhabited Parts of this Province” and for equal representation in the Assembly.²

One of the most potent factors in the transformation of western Pennsylvania in the 1790s proved to be the new towns that sprang up in those years.³ A similar phenomenon changed the economy of the upper Susquehanna as artisans and merchants flocked to the developing towns there, greatly expanding the services available in their rural hinterlands.⁴ A full generation earlier central Pennsylvania experienced a case of town-making fever. Stretching across the Pennsylvania backcountry from Northampton Town (Allentown) to Taneytown in Maryland at least a dozen new towns were laid out and lots sold in 1761–62 alone. Historians have long been aware of this phenomenon. Forty years ago James T. Lemon wrote of a “town-making fever” that led to the founding of more than twenty-nine new towns in the Pennsylvania backcountry between 1756 and 1765, more than in all of Pennsylvania in the previous seventy-five years.⁵

Town-making was predicated on the assumption that a steady and steadily increasing flow of goods from Philadelphia and Baltimore into the backcountry and of backcountry produce to the seaports would require multiple distribution centers. This optimism reflected the generally high prices for wheat, flour, bread, beef, and pork, which lasted until the close of the war and in the case of pork carried it to even higher levels in 1763 and 1764.⁶ With a downturn in the economy in 1765, and “the price of country produce low, and likely to get lower,” town-making slowed, although new towns continued to spring up here and there.⁷

Behind each new town was an entrepreneur who platted a town on a tract of land he owned at some promising location where major roads crossed or where bateaumen would load or unload goods carried by water. The success or failure of his enterprise depended on whether he could sell his town lots and the new towns rapidly attracted artisans and tradesmen. The high price of agricultural land and the comparatively low price of a building lot in

a town appealed to landless laborers and artisans and the presence of one trade made the site attractive for others. William Allen first laid out Northampton Town (later Allentown) early in 1762. That year's tax assessment for Salisbury Township listed thirteen taxpayers in the town, among them two carpenters, two tailors, a baker, a smith, a wagoner, a laborer, an innkeeper, and a shopkeeper who also kept a beer house. By the 1764 assessment the town had grown to twenty-eight taxpayers and added two more tailors, a mason, a butcher, a joiner, another shopkeeper, another laborer, and an innkeeper-shoemaker. Not surprisingly they all had German surnames.⁸ The small villages in Lancaster County that Muhlenberg visited also drew tradesmen. Elizabethtown counted two weavers, two tavernkeepers, a carpenter, a shopkeeper, a shoemaker, a tinner, a saddler, and a cooper by 1769. At least five other early lot buyers were neighboring landowners.⁹

Town founders did not generally announce their motives, limiting their advertisements to extolling the advantages of the site for commerce. Obviously dividing a few acres into town lots to be sold subject to an annual rent would be a source of income, but most town proprietors were sincere in their belief in the economic potential of their towns. Their towns generally began with an existing store, tavern, or mill. With the creation of proprietary towns like Reading, Carlisle, and York as centers of local government, some traders settled there, while others continued to do business at rural crossroads that would in many cases be the site for new towns in the 1760s. Stores, often in connection with taverns, were widely dispersed in the back counties. Both were usually situated at the distance of a day's journey on main highways and at ferries. These stores and taverns were often the location for assembling supplies for the army during the war, which might suggest a greater potential in peacetime. The Sign of the Bear in Donegal, the nucleus of Elizabethtown, for instance, was a collection point for flour and oats for General John Forbes' expedition against Fort Duquesne in 1758 and a company of the Pennsylvania regiment was stationed there "to furnish Escorts to Provision and store Waggons and Beeves" assembled there on their way to the army at Carlisle.¹⁰ Wartime prosperity encouraged the proliferation of rural stores and taverns and many of them opened for business in 1759–62.

Economic development of the backcountry went hand in hand with a new vision of how to understand the frontier. Experience of an embattled backcountry blurred divisions among German, Scotch-Irish, and English settlers as it did any distinction between friendly and hostile Indians.¹¹

Their understanding of the Pennsylvania frontier also changed over time from a defensive line separating them from their Indian neighbors to an ever-shifting boundary between older settlements and land as yet unimproved by settlers, land that lay open to them and required the dispersal of their savage neighbors.¹² The very idea of frontier moved from the common definition as the part of a country “which the enemies find in the front when they are about to enter the same,” or, as petitions to the Assembly in 1755 put it, “expos’d to the inhuman cruelty of the barbarous savages,” to an advancing line of civilization pushing back barbarism.¹³ Even the Proclamation Line of 1763, drawn to protect Indian nations, was seen from the first as permeable, an open road into Indian Territory.¹⁴

Commercial development would be an integral part of this new frontier. Town founders had faith in a rising economy, but they also believed in the future development of the country. Promoting a town at Fort Bedford in 1763, William Trent wrote that “Baltimore in Maryland, a new Town and likely to be a Place of considerable Trade, lays so that what Business they do must go through Bedford.”¹⁵ If any substantial part of Baltimore’s commerce was destined to pass through a town near the headwaters of the Raystown branch of the Juniata River, it followed that western Pennsylvania was also destined to soon be thickly settled. A similar vision inspired an anonymous writer in the *Pennsylvania Chronicle* who enthused about new towns in the Pennsylvania backcountry. He had seen an advertisement for a proposed town to be laid out on the Juniata River and took this as his starting point. “And inasmuch as the provisions raised in those inland parts are too remote from marine navigation, to bear the expence of exportation, or encourage the industry of the farmers, the erection of trading and popular towns is become absolutely necessary.” He had a more complex idea than merely to encourage trading centers. The new town on the Juniata could be “the proper place for the erection of a linen manufacture,” in part because the distance from markets would keep down the cost of provisions. “These countries abound in great tracts of fresh land, proper for the produce of hemp and flax, and Cumberland County is seated in great measure by natives of Ireland, who many of them, understand that employment, and would, no doubt, engage therein with alacrity, if properly encouraged.”¹⁶

In August 1759, for example, James Black sold a 498-acre tract with a mill and other improvements on a branch of Conococheague Creek in Peters Township, Cumberland County, to William Smith, who gradually added a store, tavern, distillery, and tanyard, which by 1763 became the nucleus

for "Squire Smith's Town" (now Mercersburg). As an assembly point or rest stop for pack horse trains heading west through the Cove Gap, Smith's Mill was a logical site for commercial development.¹⁷ Robert McCrea of Peters Township was licensed to keep a tavern in "Conococheague," probably at Smith's, in July 1762.¹⁸ Smith's venture testified to his faith in these possibilities, but equally to an understanding that the Pennsylvania frontier was now a safe place for investment. As late as April and May 1758 fifty people were taken captive and five others killed in his West Conococheague settlement.¹⁹ Another raiding party struck the Marsh Creek settlement in western York County in April 1758, killing some settlers along Conewago Creek and carrying others into captivity.²⁰ When General John Forbes began his advance toward the Forks of the Ohio later that year, forts on the Pennsylvania frontier ceased to be posts on a line of defense and became points on a line of communication, serving both as bases where troops and supplies could be assembled for the advance westward and as stations for detachments maintaining the road or protecting supplies.²¹ With the army on the offensive, gaps in the Blue Mountains were no longer entry points for French and Indian invaders, but openings to rich lands that lay beyond waiting to be taken up by enterprising settlers. New towns and backcountry stores would be the bases for a different westward advance.

East of the Susquehanna, Hanover and Bethel townships in Lancaster County (now part of Lebanon County) were also exposed to attacks by Indians in 1758.²² Forbes' Expedition changed all that and brought peace to the frontier, a peace that entrepreneurial Pennsylvanians were quick to exploit. The ashes of burned-out farmhouses were still smoldering and captive settlers on their way to Indian villages when they began to plan their new towns. On a road that skirted the Blue Mountains, where lately volunteers watched at Manada and Indiantown gaps for warrior bands, two new towns took shape in Bethel Township. Frederick Stump built a store and tavern in 1759 and conveyed a lot on Market Street in his new town of Fredericksburgh in Bethel Township in May 1761.²³ William Jones sold lots in Williamsburg or Jonestown, his new town on this same road, in 1761, requiring purchasers to have a substantial dwelling house "Finished and tenantable on or before October 20, 1762."²⁴ Further east "on the Grate Road Leading from Harry's Ferry to Reading Town" lay "Tulpehockin Town in the Township of Heidelberg."²⁵ Further down the road in Heidelberg Township was Schaefferstown. In 1758 Alexander Schaeffer laid out a formal grid of streets and building lots at the intersection of a major east-west road linking Harris's

Ferry and Reading and one leading north-south between Tulpehocken and Lancaster. His new town was first known as Heidelberg Town, and later as Schaefferstown. Schaeffer reserved a prime lot on the central square for himself, where he erected a two-story limestone building for a tavern and store.²⁶ These new foundations were typical of the “town-making fever” that swept Pennsylvania at that time. They were no less typical of many of the new towns in that they were located in parts of the backcountry recently subject to Indian raids.

Founders of these Pennsylvania towns continued platting towns and selling building lots as warfare again drove back the frontiers. In July 1763 letters from Carlisle reported warrior bands traveling through the Cumberland Valley, “burning farms and destroying all the people they meet with.” There were murders near Shippensburg and in Sherman’s Valley. They had passed South Mountain and were raiding York County. The Indians “had set fire to houses, barns, corn, wheat, rye and hay—in short to every thing combustible—so that the whole country seemed to be in one general blaze.” Refugees were streaming to older settlements. “Carlisle was becoming the barrier, not a single Inhabitant being beyond it.”²⁷ More than a thousand refugees filled the little village of Shippensburg.²⁸ The same pattern repeated a year later. Thirteen persons were killed and houses burned in Conococheague in June 1764. “The Indians now appear to bend their force agst. the Frontier, & by burning the Houses intend to lay as much of the Country waste as they can. The Summer opens with a dismal aspect to us.”²⁹ Worse was to come, including the murders of a schoolmaster and his students near Greencastle.³⁰

Settlement had spread beyond the Susquehanna to such an extent that two new counties were created in 1749 and 1750. Cumberland County was the domain of the Scotch-Irish, while York County was more mixed but predominantly German. The new counties demanded a place where local government could be conducted with the erection of a courthouse, jail, and other public buildings and the Proprietor of Pennsylvania, Thomas Penn, authorized two new “Proprietary towns,” as they were called, to meet this need. The town of York already existed, lots having been distributed in a lottery in 1741.³¹ Penn took a personal interest in planning Carlisle, the county town for Cumberland County. With “near fifty Houses built, and building,” in 1751, Carlisle promised to be a considerable place, “a great thorough fare to the back Countries, and the Depository of the Indian Trade.”³² Never simply an administrative center, Carlisle was intended from the first as a channel for the trade of central Pennsylvania.³³

Shippensburg was already a village when the site of Carlisle was first surveyed and the first Cumberland County Court met there in 1750. The inhabitants argued their right to be the permanent county seat, but in vain.³⁴ It was not until February 1763, however, that Edward Shippen began issuing the first deeds, actually leases, to lots in Shippensburg.³⁵ Lots in "the flourishing town of Shippensburg, Cumberland County," located on "both sides of King's Street in the heart of said town," could be leased from John Piper in Shippensburg or Edward Shippen at Lancaster.³⁶ Another early settlement on Conococheague Creek grew into a town when Benjamin Chambers laid out the town of Chambersburg in 1764, advertising the sale of lots on reasonable terms.³⁷ Henry Pawling's tavern, site of the future Greencastle, was known as an assembly point for packhorse men and Squire William Smith had already established his town further west on a branch of the Conococheague.³⁸ Nearer to Carlisle, Alexander Frazer built a grist mill on Yellow Breeches Creek in 1751 and a decade or so later the new town of Lisburn was laid out on his land. Cumberland County Court licensed John Coulter to keep a tavern at "Lisburn in Allen Township" at their October 1764 session.³⁹

Town-making in York County was also concentrated in 1763–65. Richard McAllister operated a tavern and a store where the high road from Carlisle to Baltimore crossed the road leading to York and Philadelphia. When he announced his intention to make a town there, his neighbors thought it a good joke. McAllister persisted and in 1763 offered lots subject to an annual rent. At the suggestion of an influential neighbor, McAllister's Town became Hanover.⁴⁰ "Richard M'Callister's store at Hanover-town in York county" was broken into on an October night in 1767 and a great variety of calico, linens, handkerchiefs, and other dry goods taken away, together with about six pounds in cash.⁴¹ Records of both store and town are extant.⁴² McAllister's accounts are mainly of small purchases by customers who lived in his immediate neighborhood and at McSherrystown, Abbottstown, Littlestown, Spring Forge, and Mary Ann Furnace. His accounts with his suppliers are more revealing. He ordered "Sundries" of considerable value from David M'Lure, John and Alexander M'Lure, James Sterrett and Son, all of Baltimore, beginning in 1774, and from Baltimore merchants Joseph McGoffin and William Neill, beginning in 1775. He also had dealings with John Montgomery, a merchant in Carlisle. His account with "John Smith, Merchant," presumably the well-known Baltimore merchant of that name, differs from the others in that the amount of McAllister's cash payments greatly exceeded the value of "Sundries" supplied.⁴³

West of Hanover, Patrick McSherry laid out McSherrystown in five-acre lots in 1763, but his first recorded deed for a lot was in June 1765. John Abbott platted his town of Berwick, soon called Abbottstown, on the road leading north to Carlisle in October 1763.⁴⁴ Further north on the same road tavernkeeper John Frankelberger offered eighty-four lots for sale in his town of Berlin (now East Berlin); he had the town site surveyed in September 1764 and an extant Plan of Berlin is dated April 1765. Seven miles southwest of Hanover, on the road from Frederick to York, Peter Kline established Littlestown in 1765. Across the Maryland line some miles further on the same road Raphael Taney laid out Taneytown with the first lots sold in 1762.

In the war-ravaged Marsh Creek settlement, close to Great Conewago Presbyterian Church, David Hunter bought 180 acres of land from Hans Morrison in March 1764 on which he platted his town of Woodstock, later called Hunterstown. Hunter sold the first lots in April to William Galbraith and to Samuel Dickson Jr.⁴⁵ In the same settlement, where the road from Shippensburg to Baltimore crossed the road to York, Samuel Gettys opened a store and tavern in 1761, the nucleus for the later Gettysburg.

New Pennsylvania towns east of the Susquehanna were born on the same wave of optimism in 1760–63 and the same desire to imitate the success of Penn's county towns. Their founders selected sites at river landings, where flatboats and rafts could unload grain from the upper Susquehanna, and at crossroads on the main road from Carlisle to Doylestown and Philadelphia. Many of these new towns followed a road from Harris's Ferry to Reading and Philadelphia along Swatara and Tulpehocken creeks, scenes of recent bloodshed. Thomas Willing, a Philadelphia merchant, sold a tract of 151 acres in Derry Township to John Campbell in 1761. Campbell sold the tract the following year to Frederick Hummel who laid out Frederickstown or Hummelstown on part of the land.⁴⁶ Hummel sold the first lot in January 1763.⁴⁷ The same John Campbell established a town of his own a few miles east on the same road, which he called Campbellstown.⁴⁸

Another road forked off this road near Hummelstown leading northeast through the new town of Lebanon to Reading. George Stites deeded 365 acres "including land platted into Town of Lebanon" to his grandson George Reynolds in 1761 "for the purpose of building a town."⁴⁹ Reynolds and his partner, John Nicholas Henicke, were tavern- and storekeepers in Lebanon. A few miles west of Lebanon Abraham Miller laid out a town in 1762 as Annwill (now Annville).⁵⁰ John Auchebaugh, "an Inhabitant of the Town of Anwell in the Township of Lebanon," petitioned for a tavern license in 1763.⁵¹

Halfway between Middletown and Lancaster, at his Sign of the Bear tavern in Donegal Township, Barnabas Hughes sold lots in Elizabeth Town in October 1763. He had been an army contractor during the war and migrated to Baltimore in 1761, where, in partnership with William Buchanan, he was a successful merchant.⁵²

Other new towns were platted up the Susquehanna. John and Thomas Simpson sold lots in their new town "on the eastern side of Susquehanna, about two miles above Mr. Harris's ferry, in the township of Paxton" on a bitter cold day in February 1765, but advertised a second lottery when the weather was less severe. They claimed their town was "the most convenient for trade of any yet formed in the back parts of this province, where the new settlers in Shearman's Valley, on Juniata, and up Susquehanna, may easily repair by water."⁵³ John Cox Jr., a Philadelphia merchant, offered lots in Estherton, his new town, further upriver in Paxton Township.⁵⁴

Bateamen taking produce or timber down the Susquehanna would find the river navigable at least part of the year as far downstream as Conewago Falls, where a rocky obstruction made passage difficult. New towns sprang up to take advantage of their need to offload at this point. George Fisher, son of a Philadelphia Quaker merchant, for example, sold the first lot in Middletown, his new town above the Pine Ford where the road from Harris's Ferry to Lancaster crossed Swatara Creek, in 1761.⁵⁵ Another new town began at the riverbank. "You may have heard of a Town being laid out, at the Mouth of Swatara, and upon Susquehanna, called Port Royal," a correspondent of the *Pennsylvania Gazette* observed in 1773. Tickets for the lottery there "sold off in less than a month in Lancaster and Berks."⁵⁶ Town-building fever was evidently still rife in the backcountry. This new town was also a commercial venture. William Breaden obtained a patent in January 1774 for eighty-seven acres in Derry Township, "on which stands the Town of Port Royal," and promptly sold it to Elijah Wickersham, merchant of Middletown, Joseph Leacock of Philadelphia, and Henry Weaver, a miller in Caernarvon Township.⁵⁷ Wickersham and his brother bought out the other patentees. Elijah and Abner Wickersham dissolved their partnership in 1775 and advertised for sale their half of the town of Port Royal, 207 lots deeded and paying seven shillings a year in rent, and a tavern and another house in Port Royal, as well as the two-story log house in Middletown, where they kept their store, and another two-story log house where Forbes and Patton had their store at that time, and six other Middletown lots. They were still Middletown boosters, claiming merchants there traded up the Susquehanna and produce

was brought down the river to Middletown “with many thousand bushels of wheat, rye, and Indian corn annually unloaded here.”⁵⁸

This spate of new towns reflected the commercial development of the county towns in the backcountry, notably Lancaster, York, and Carlisle, as secondary centers for the distribution of manufactured goods and the shipment of wheat, flour, flaxseed, beef, and pork to Philadelphia and a market overseas. Lemon suggested that some of the new towns developed in the 1760s as satellites of the county towns, important as transport centers at major crossroads, and as nodal points in commercial networks linking Philadelphia merchants and backcountry shopkeepers.⁵⁹

Towns, as the *Pennsylvania Chronicle* correspondent argued, became necessary as collection points for the shipment of produce and the distribution of imported goods as well as a market for nearby farmers. Philadelphia and Baltimore merchants were essential middlemen in getting the flour, flaxseed, and iron of the backcountry to consumers in the Atlantic world and in bringing an increasing variety of European and East India goods to backcountry farmers. They depended in turn on backcountry shopkeepers to supply the exports they needed and to alert them to the goods demanded by their customers.

Although a few established merchants, like John Cox Jr., Edward Shippen, and Barnabas Hughes, laid out backcountry towns and others played ancillary roles in their development, much of the impetus for town-making came from local interests, from the tavernkeepers, shopkeepers, and land speculators of the back counties, who were often enough one and the same person.⁶⁰ They seized on the real or imagined advantages of a place on main roads or rivers as a link in the chain that bound them to the transatlantic commerce of Philadelphia and Baltimore. These rural entrepreneurs were not simply retailers of imported dry goods making remittances in country produce. They frequently acted as purchasing agents for city merchants, assembling large orders of flaxseed or flour, and handled other business for their principals in the seaport. These same shopkeepers were the bankers of the backcountry, advancing cash and arranging mortgages. While staking out town lots in a rocky pasture alongside a crossroads tavern or store would add to their annual income, with lot holders paying an annual rental, the founders of backcountry towns primarily aimed at consolidating the trade of their rural neighborhoods.

Merchants in the flaxseed trade with Ireland, who freighted ships that arrived in the Delaware with passengers, were particularly dependent on

backcountry networks. Ships carrying flaxseed, flour, and other Pennsylvania produce to Ireland returned with emigrants. Just as, in Irish historian L. M. Cullen's words, "novel traffics—flaxseed and emigration—gave a new dynamism" to Belfast and Londonderry in the eighteenth century, so the same trade directed settlers to the Pennsylvania backcountry and increased the demand for its produce.⁶¹ Philadelphia and Baltimore merchants and their backcountry networks were dynamic agents for change in this process, facilitating the movement of passengers, redemptioners, and servants, and providing the necessary commercial, financial, and transportation support for the orderly exchange of backcountry produce for manufactured goods. These business networks helped bring the eighteenth-century consumer revolution to the backcountry and also contributed to its peopling.⁶²

James Fullton, for instance, a Philadelphia merchant who freighted both his own ships and vessels owned by Londonderry merchants in the flaxseed and passenger trade, regularly advanced money to Joseph Larimore, a storekeeper at Chestnut Level in southern Lancaster County, and to John Morrison at Marsh Creek and James Hunter in western York County "to buy flaxseed" on his account. York County storekeepers Samuel Gettys, Seth Duncan, and Elijah Sinclair also sent hogsheads of flaxseed to Fullton from 1761 on. He shipped tea, rice, indigo, sugar, and coffee to James Maxwell in "Conogogig" in May 1763 and to Captain David Hunter at his new town in York County by his cousin James Fullton's wagon and to John Abbott and Samuel Gettys, two more York County storekeepers, by Ephraim Moore's wagon in August. In March 1764 Fullton sent John Clark and Robert McCrea "at Conogogigg" fifty pounds of tea, twelve pounds of pepper, a tierce of loaf sugar, a hogshead of rum, a quarter cask of Madeira, a quarter cask of Teneriff, and a barrel of sugar. David Hunter received a similar order by Fullton's wagon in June 1764.⁶³ The mundane transactions in Fullton's ledgers and daybooks remind us that even as fresh alarms sent refugees hurrying eastward from Conococheague and Marsh Creek, backcountry storekeepers in those same settlements were restocking their shelves with goods from Philadelphia.

Fullton also supplied several stores and taverns in "Rocky Spring," Chambersburg, Shippensburg, and Carlisle, and his network of customers and commodity buyers included other shopkeepers in Lancaster, and in Martic, Drumore, Donegal, and Paxton townships in Lancaster County, at Swatara (Middletown), and Harris's Ferry (Harrisburg). He also owned town lots in Middletown and Shippensburg.

Backcountry customers, like any business associates, needed to be nurtured by personal contacts. Every three months Fullton made a tour through

Lancaster, Cumberland, and York counties and into Maryland to settle accounts. Each time he recorded "My Expences in the Country" along with "Sundry accounts received at their homes." His travels took him to nearly all the principal Scotch-Irish settlements in the lower Susquehanna valley and interestingly his contacts outside of the Philadelphia mercantile community were exclusively with Scotch-Irish businessmen. Whatever he did with this knowledge, he was in a position to know a great deal about backcountry Pennsylvania. A few of his extant letters refer to taking passengers on board ship at Londonderry for the voyage to America, but none mention information shared with them when they reached Philadelphia, even in the case of his own relatives. Although without documentation, one might think that Fullton used his backcountry network to inform emigrant families about land prices and prospects in one settlement or another.⁶⁴

In his first years in business Fullton attempted to supply a broad range of dry goods, hardware, wine, and rum to his customers. By the 1760s he concentrated on wine, rum, sugar, lemons, and other West Indian products, supplemented by Irish linens shipped by his Londonderry correspondents. At the same time he was buying flaxseed, iron, staves, and flour to ship to Ireland and flour and other articles for the West Indies. This meant that his backcountry customers necessarily dealt with other merchants for some of their store goods and sold them hemp, iron, and other produce.⁶⁵

Storekeepers in the new towns east of the Susquehanna invariably traded with firms in Philadelphia. Farm surplus went to market in Philadelphia by wagon over roads that were little more than rutted trails. Even iron was hauled in wagons. "The traveler who headed west from Philadelphia would find the road rutted and muddy, thanks to heavy use by hundreds of Conestoga wagons loaded with produce."⁶⁶

Surviving account books and other business papers make it possible to identify some business connections. William McCord, one of Fullton's Lancaster customers, for instance, stocked his shop with dry goods from partners Isaac Whitelock and Benjamin Davies, and Isaac Wikoff. McCord, in turn, supplied other backcountry shopkeepers, such as Hannah Haines in Maytown, James Knox and James Dysart in Paxton Township, James Dowdall and George Erwin "Stoarkeeper," in York, extending the network in both directions.⁶⁷ Lancaster merchant John Cameron's accounts illustrate the workings of one such network. He relied on Philadelphia merchants Mease and Miller, Clement Biddle, and John and David Rhea for dry goods and, in turn, supplied George Stevenson and Usher and Donaldson in York, John Lowden "at Susquehanna," Caleb Johnston, Joseph Solomon, and William

McCord, shopkeepers in Lancaster, James Patterson, John Allison, and James Fullton in Donegal Township, as well as Joseph Spear at Carlisle, who made his remittance in deer skins and beaver pelts.⁶⁸ Cameron sent iron to White and Caldwell from Curtis and Peter Grubb's Hopewell Furnace and from Thomas Smith and Co. at Martick Forge.⁶⁹ He shipped flaxseed to Carsan, Barclay & Mitchell and hemp from Samuel Bethel "at Susquehanna" to Henry Keppele.⁷⁰ John Cameron was bankrupt at his death in 1770, and the silks, chintz, boulting cloths and so on from his store were sold at vendue in Philadelphia.⁷¹ Robert Wallace, who kept a store and tavern at Blue Ball, credited Henry Weaver in 1767 for "haling 6 hunderweight of goods from Philadelphia" and for cash for the goods "payd to Calip Fulk for me." A few other entries indicate Caleb Foulke was his primary Philadelphia contact.⁷²

British merchants advanced goods to merchants in Philadelphia and Baltimore on long credit and they in turn supplied country storekeepers with goods on equally long credit. The credit and marketing system in the Atlantic world enabled shopkeepers with little capital, but considered good risks, to finance their operations by drawing ultimately on British merchants. Storekeepers in the new towns were especially likely to be overextended. When sued for debt, the sheriff distrained their property, usually their real estate, as they had no other means to pay. Lancaster County courts issued 88 *fieri facias* decrees between May 1762 and May 1765 in behalf of thirty-seven different Philadelphia merchants authorizing seizure of assets belonging to twenty-four backcountry shopkeepers. David Franks, Matthias Bush, Bernard Gratz, and Benjamin Levy, for instance, sued Barnard Jacobs in 1762 for 2,125 pounds 16 shillings sixpence for goods sent to his Schaefferstown store.⁷³ Levy, Franks, and Bush advanced goods worth 1,306 pounds to Moses Jonas, "chapman and dealer," and levied on his Middletown lots when he defaulted.⁷⁴ Partners Owen Jones and Daniel Wister seized a house and lot in Williamsburg from George Newman when he failed to pay a much smaller sum. They were owed 1,400 pounds by George Reynolds and John Nicholas Henicke, shopkeepers in the Town of Lebanon. Michael Killian, a Middletown shopkeeper, owed Owen Jones 698 pounds and the sheriff seized two houses and lots there in payment.⁷⁵ Reynolds and Henicke were also indebted to Henry Keppele, David and Philip Benezet, Isaac Meyer, Marcus Kuhl, and Moses Heyman for a total of 2,200 pounds, all levied on their Lebanon property.⁷⁶

Carlisle still looked eastward over Harris's Ferry to commercial links with Philadelphia. Between 1763 and 1775 twelve Cumberland County residents, including five Carlisle shopkeepers, mortgaged property to Philadelphia

merchants to secure debts and only three, all local merchants, mortgaged property to Baltimore merchants.⁷⁷ Robert Callender, Indian trader of Carlisle, borrowed money from the Trustees of the College of Philadelphia in 1762, mortgaging acreage on the Conodoguinet to secure payment.⁷⁸ Andrew Greer, Carlisle shopkeeper, mortgaged Lot 196 on North High Street to Daniel Clark, merchant of Philadelphia, and John Woods, shopkeeper of Carlisle, mortgaged his property to William Gough of Philadelphia, both to secure payment of money and goods advanced them.⁷⁹ John Glen, merchant of Carlisle, mortgaged land to cover book debt to John and Lambert Cadwalader, Philadelphia merchants, in 1767.⁸⁰

An equal and opposite force drew the trade of Carlisle and the western shore to the new commercial center of Baltimore. Its rise was due in part to the migration of several merchants from Carlisle to Baltimore beginning in 1760.⁸¹ Although Thomas Penn had located the Cumberland County town so far north precisely to link its trade to Philadelphia, farmers and shopkeepers sought more cost-effective markets in York and Baltimore and built roads accordingly.⁸² Baltimore claimed a lion's share of the trade in grain, flour, and flaxseed within the Cumberland Valley, where by 1770 no fewer than eight major roads led south to Baltimore.⁸³ In 1771, a Philadelphian could write that:

Baltimore town in Maryland has within a few years past carried off from this city almost the whole trade of Frederick, York, Bedford, and Cumberland Counties, its situation on the West side of the river Susquehannah and its vicinity to these counties will always be a prevailing inducement with the inhabitants of those parts to resort to Baltimore for trade, rather than to be at the expense of crossing the river Susquehannah and afterwards to drag their wagons along a road rendered almost impassable by the multitude of carriages which use it, and the insufficiency of our road Acts to keep it in repair.⁸⁴

Another Philadelphian observed that "immense quantities" of wheat and flour "are now carried to Baltimore in Maryland" and "that, not only all the Inhabitants to the westward of Susquehanna, but also a large tract of the country adjacent, on the east side of said river, transport their commodities to that growing town."⁸⁵

Carlisle merchants with ties to Baltimore significantly dealt with their former fellow townsmen William Buchanan, John Smith, and William Neill.⁸⁶ One Carlisle shopkeeper, Ulster-born John Montgomery married Sidney Smith,

John Smith's younger sister, in 1755. William Buchanan married another sister. Unlike Smith and Buchanan, he remained in Carlisle.⁸⁷ The operations of a backcountry merchant were meticulously recorded in Montgomery's one surviving store ledger. He evidently relied on William West, James Fullton, Samuel Purviance Sr., and his own brother-in-law John Smith for his stock-in-trade and offered a bewildering variety of textiles and every other article from six-plate iron stoves to Philadelphia beaver hats. Customers of every social class appear to have demanded cloth of many different kinds, weaves, colors, and quality. They paid him in as many different ways: cash, credit for work performed, bills of exchange, cash paid to his creditors, turnips, cider, wheat, corn, whiskey, furs, and deerskins. Flaxseed was not a major item in his store credits, but he charged Robert Miller for "Carriage of Flaxseed to Phila. and goods back." Montgomery oversaw the Cumberland County interests of Philadelphia merchants Adam Hoops and James Fullton and of John Smith, "Merchant in Baltimore Town," paying taxes, collecting rents, keeping their Carlisle property in repair, and marketing their share of the tenant's crops on their plantations. Carlisle was still a frontier crossroads. John Boyd, who bought a "sett of Philadelphia china cups & saucers" and a "China pint bowl," settled his account with 397 pounds of fall deerskins. Joseph Spear, the Indian trader, sent furs to Philadelphia through Montgomery. The town was also a center for education. John Creigh, schoolmaster, was paid for schooling Montgomery's young daughters and charged for a copy of John Dickinson's *Letters of a Pennsylvania Farmer*. He also paid the Reverend John Steel for schooling his son Sammy and his nephew John Smith Jr. By 1773 the minister's school had become the Carlisle Grammar School, with John Montgomery as one of its original board of trustees.⁸⁸ Mortgages of land on Sherman's Creek to John Montgomery, merchant and shopkeeper of Carlisle, indicate his widespread custom.⁸⁹ He was also a man of influence in high places. John Wilkins complained that "Mr. MtGomery" had been able to obtain a lot on the square in Carlisle reserved for the Proprietor, "although he had convenient Lotts and houses in town," by using his connections in Philadelphia.⁹⁰

Shippensburg and Chambersburg were in many ways satellites of Carlisle. Both new towns would seem to have an even closer relation to Baltimore firms, since the distance there by road was so much less than to Philadelphia. Samuel Jack and Robert Boyd of Chambersburg, shopkeepers, mortgaged real estate to Alexander M'Clure and William Goodwin, merchants of Baltimore, to secure payment of a bonded debt in 1773, but Samuel Jack mortgaged other property the same year to Caleb and Amos Foulke of Philadelphia.⁹¹

In all but the smallest hamlets several stores vied with each other to provide fabrics in the fashionable color and weave that even backcountry consumers demanded and the hardware and tools farmers needed.⁹² But these new towns were more than distribution centers for country produce and dry goods. They reflected a level of rural prosperity that permitted specialized trades to flourish. Residents of these new towns were nearly all artisans and craftsmen. With just twenty-seven inhabitants in 1770, for instance, “Williams Burgh Town” or Jonestown in Bethel Township, Lancaster County, counted four weavers, a turner, a tailor, a tanner, and a smith. A year later, with still only twenty-seven residents, “Jones Town” had added a doctor and a cordwainer.⁹³ Middletown, with sixty-eight taxpayers on the roll in 1777, was home to five weavers, three masons, three tailors, three joiners, and three tanners, two hatters, two gunsmiths, two shoemakers, a blue dyer, a skin dresser, a potter, a cooper, a wheelwright, a tobacco spinner, and a tavernkeeper.⁹⁴

New towns provided places where landless Pennsylvanians, whether artisans or laborers, could live and work. Muhlenberg noticed another trend in his 1769 visit to these backcountry towns. “In former times these remote regions were inhabited almost exclusively by Irish settlers, but wherever the Germans became deeply rooted, work hard, and manage to make both ends meet, the Irish gradually withdraw, sell their farms to the Germans, and move farther. Within the last ten years the Germans have increased considerably in these regions.” The readiness of German settlers to buy lands already improved by Scotch-Irish settlers meant that there would always be families from Paxton and Donegal and other older settlements with money in hand looking for suitable lands on the Pennsylvania frontier, in Virginia, or the Carolinas. This was not a new phenomenon. The Corporation for the Relief of Poor and Distressed Presbyterian Ministers had expressed concern ten years earlier that Presbyterians “either from a Love of variety, or from the fair Prospect of more commodious Settlements on the Frontiers of this or the Neighbouring Provinces” were selling their farms to “Strangers from Europe, who incline at their first arrival to purchase or hire cultivated Lands,” with the result that “one of our most promising Settlements of Presbyterians, may in a few Years, be entirely possessed by German Menonists, or Moravians, or any other Society of Christians.” German immigration reached a peak at mid-century with some 35,000 Germans arriving in 1749–54 and, after interruption by the Seven Years’ War, resumed with 1,000–3,000 a year after 1763. While some came with money to buy land, most were redemptioners and many of them had to accept a few years of indentured servitude to pay

their passage. For those who came in the peak years their term of service was over when new towns began springing up and migrants in the 1760s were predominantly young men in their twenties, unlikely to have brought money with them. The new towns, whose inhabitants were “young newcomers and for the most part poor,” gave recent immigrants a chance to amass enough capital as artisans to buy a farm.⁹⁵ And the cycle would continue, creating pressure to open new lands to settlers.

Within a few years, essentially between 1758 and 1765, backcountry entrepreneurs and city merchants who depended on them for produce to shipped to Europe and the West Indies and who supplied the “assortment of European and East India goods” on their shelves had transformed the landscape of the Pennsylvania borderlands with small towns on all the main roads. This network of new towns, linked together with the commercial hubs of Philadelphia and Baltimore, primarily served the interests of commerce. They also reflected a new self-confident attitude among Pennsylvanians to push back the frontiers and develop the lands that lay beyond.

NOTES

1. Theodore G. Tappert and John W. Doberstein, eds., *The Journals of Henry Melchior Muhlenberg* (Philadelphia: Muhlenberg Press, 1945), 2:391.
2. *A DECLARATION AND REMONSTRANCE OF the distressed and bleeding Frontier Inhabitants Of the Province of Pennsylvania, Presented by them to the Honourable the GOVERNOR and ASSEMBLY of the Province* (Philadelphia, 1764). Reprinted in John R. Dunbar, *The Paxton Papers* (The Hague: Martinus Nijhoff, 1957), 101–10.
3. R. Eugene Harper, *The Transformation of Western Pennsylvania, 1770–1800* (Pittsburgh: University of Pittsburgh Press, 1991), 81.
4. Peter C. Mancall, *Valley of Opportunity: The Economic Culture of the Upper Susquehanna, 1700–1800* (Ithaca, NY: Cornell University Press, 1991), 178.
5. James T. Lemon, *The Best Poor Man's Country: A Geographical Study of Early Southeastern Pennsylvania* (Baltimore: Johns Hopkins University Press, 1972), 29 and 143.
6. Anne Bezanson et al., *Prices in Colonial Pennsylvania* (Philadelphia: University of Pennsylvania Press, 1935), 40, 69.
7. *Pennsylvania Journal*, March 21, 1765.
8. Charles Rhoads Roberts, *History of Lehigh County, Pennsylvania* (Allentown: Lehigh Valley Publishing Co., 1914), 1:388–90.
9. Donegal and Mount Joy townships tax lists, Lancaster County Historical Society, Lancaster, PA (hereafter LCHS).
10. Sylvester K. Stevens, ed., *The Papers of Henry Bouquet* (Harrisburg: Pennsylvania Historic Museum Commission, 1951), 2:31–32; “Military Letters of Captain Joseph Shippen,” *Pennsylvania Magazine of History and Biography* 36 (1912): 457.

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11. I have used the term "Scotch-Irish" in preference to "Scots-Irish" or "Ulster Scots." It is a purely American term, in common usage since the mid-eighteenth century. Edmund Burke, for instance, wrote of backcountry settlers: "These are chiefly Presbyterians from the Northern part of Ireland, who in America are generally called Scotch-Irish." Burke, *An Account of the European Settlements in America* (London: R. and J. Dodsley, 1757), 2:216.
12. Peter Silver, *Our Savage Neighbors: How Indian War Transformed Early America* (New York: W. W. Norton, 2008), 110–14, 172–73.
13. Patrick K. Spero, "Creating Pennsylvania: The Politics of the Frontier and the State, 1682–1800," PhD diss., University of Pennsylvania, 2009, 24, 191.
14. Colin G. Calloway, *The Scratch of a Pen: 1763 and the Transformation of North America* (Oxford: Oxford University Press, 2006), 98.
15. William Trent to William Peters, February 20, 1763, Penn Papers, Add MSS, 1:110. Historical Society of Pennsylvania (hereafter HSP), Philadelphia.
16. The "new town on Juniata," a tributary of the Susquehanna, was probably Bedford, possibly Huntingdon, both then in Cumberland County. "Anglus Americanus," *Pennsylvania Chronicle*, March 20–27, 1769.
17. Cumberland County Deeds, 2-A, 140, Cumberland County Court House, Carlisle, PA (hereafter CCH). The Woman's Club of Mercersburg, *Old Mercersburg* (Mercersburg, 1912; reprint, Williamsport, PA: Grit Publishing, 1949), 39–40.
18. Cumberland County Tavern Licenses, 1762.013. Cumberland County Historical Society (hereafter CCHS) Carlisle, PA.
19. *Pennsylvania Gazette*, April 13, 1758; Calvin Bricker Jr. and Walter L. Powell, *Conflict on the Conococheague, 1755–1758* (Mercersburg, PA: Conococheague Institute, 2009), 49.
20. *Pennsylvania Gazette*, April 13 and 20, 1758; James Everett Seaver, *A Narrative of the Life of Mary Jamison The White Woman of the Genessee* (New York: American Scenic and Historic Preservation Society, 1918), 24, 308.
21. William A. Hunter, *Forts on the Pennsylvania Frontier, 1753–1758* (Harrisburg: Pennsylvania Historical and Museum Commission, 1960), 474.
22. *Pennsylvania Gazette*, October 3, 1758.
23. Lancaster County Deeds, H-1-295, R-1-495, Lancaster County Court House, Lancaster, PA (hereafter LCCH).
24. *History of Lebanon County, Pennsylvania* (Chicago, 1883), 185.
25. Nicolaus Housegger, Petition, February 1763, Liquor License Papers, LCHS.
26. Diane E. Wenger, *A Country Storekeeper in Pennsylvania: Creating Economic Networks in Early America, 1790–1807* (University Park: Pennsylvania State University Press, 2008), 16, 36–39.
27. *Pennsylvania Gazette*, July 21, July 28, and August 4, 1763.
28. C. Hale Sipe, *The Indian Wars of Pennsylvania* (Harrisburg: Telegraph Press, 1929), 441.
29. John Armstrong to Governor John Penn, June 6, 1764, *Pennsylvania Archives*, 1st series, 4:175–76.
30. David Dixon, *Never Come to Peace Again: Pontiac's Uprising and the Fate of the British Empire in North America* (Norman: University of Oklahoma Press, 2005), 223–24.
31. Paul Erb Doutrich, "The Evolution of an Early American Town: Yorktown, Pennsylvania 1740–1790," PhD diss., University of Kentucky, 1985, 17–18.
32. Judith Anne Ridner, "A Handsomely Improved Place: Economic, Social, and Gender Role Development in a Backcountry Town, Carlisle, Pennsylvania, 1750–1815," PhD diss., College of

- William and Mary, 1994, 26–27. See also Merri Lou Scribner Schaumann, *A History and Genealogy of Carlisle, Cumberland County, Pennsylvania 1751–1835*, 2nd ed. (Dover, PA: privately printed, 1998).
33. Indian trade was seen as the lifeblood of the new town. Governor James Hamilton wrote in 1752 that the trading partnership of George Croghan and William Trent “drew a great deal of trade to that part of the country, and made money circulate briskly,” but their unexpected bankruptcy “will, I fear, retard the progress of the town.” Hamilton to Thomas Penn, June 19, 1752, Penn MSS, Official Correspondence, V, 183, HSP, as quoted in Nicholas B. Wainwright, *George Croghan Wilderness Diplomat* (Chapel Hill: University of North Carolina Press, 1959), 45.
34. Judith Ridner, *A Town In-Between: Carlisle, Pennsylvania, and the Early Mid-Atlantic Interior* (Philadelphia: University of Pennsylvania Press, 2010), 32.
35. *History of Cumberland County, Pennsylvania* (Chicago: Beers, 1886), 260–62.
36. *Pennsylvania Journal*, March 7, 1765.
37. *Pennsylvania Gazette*, July 19, 1764; I. H. McCauley, *Historical Sketch of Franklin County* (Chambersburg, 1878), 22.
38. Henry Pauling was licensed to keep a tavern in Antrim Township in July 1762. Cumberland County Tavern Licenses, 1762.002, CCHS
39. Cumberland County Tavern Licenses, 1764.001, CCHS; *History of Cumberland County, Pennsylvania* (Chicago: Beers, 1886), 300.
40. John Gibson, ed., *History of York County, Pennsylvania* (Chicago: Beers, 1886), 574.
41. *Pennsylvania Journal*, October 15, 1767.
42. McAllister kept his store accounts from 1773 to 1781 in a ledger that already was stamped “Paul Zantzinger, Lancaster.” The first sixty-nine pages are missing. It was understandably accessioned as Paul Zantzinger Ledger, MG-2, Pennsylvania State Archives, Harrisburg, PA. McAllister's Store Book, 1781–85, and Rent Roll, 1782, are in McAllister Papers, MG-81, Pennsylvania State Archives. Harrisburg.
43. Paul Zantzinger Ledger, 248, 375, 400, 408, 446, 464, 493, MG-2, Pennsylvania State Archives.
44. York County Deeds, 2-G-252, York County Archives.
45. *Ibid.*, B 485–44.
46. In deeds for town lots from Frederick Hummel and his wife it is Frederickstown, but it is Hummelstown on William Scull's 1770 map, as it is today. Lancaster County Deeds, H-1-100, X-1-42. LCCH.
47. William H. Egle, *History of Dauphin County, Pennsylvania* (Philadelphia: Everts and Peck, 1883), 416.
48. His widow deeded her half of his extensive land holdings to his brother Patrick Campbell in 1776, who sold a 352-acre tract to ironmaster Peter Grubb three years later with the caveat that John Campbell had divided part of the property into lots, “for the purpose of erecting a town or village, and sold several during his lifetime.” When Grubb sold the land in 1780 to Robert Coleman, another ironmaster, it included “a village called Campbell's Town.” Lancaster County Deeds, Q-1-462, R-1-658, S-1-519, LCCH.
49. Lancaster County Deeds, G-1-95, LCCH.
50. W. H. Egle, *History of the Counties of Dauphin and Lebanon in the Commonwealth of Pennsylvania* (Philadelphia: Everts and Peck, 1883), 227.
51. John Auchebaugh, Petition, May 1763, Liquor License Papers, LCHS.

52. Lancaster County Deeds, O-1-368, LCCH. Richard K. MacMaster, *Elizabethtown, The First Three Centuries* (Elizabethtown, PA: Elizabethtown Historical Society, 1999), 26.
53. *Pennsylvania Journal*, February 14 and March 7, 1765.
54. *Ibid.*, March 21, 1765.
55. George and Hannah Fisher to Godlieb David Ettelin, March 1, 1761, Lancaster County Deeds, O-1-445, LCCH.
56. *Pennsylvania Gazette*, December 22, 1773.
57. Lancaster County Deeds, Q-1-202, LCCH.
58. *Pennsylvania Gazette*, March 8, 1775.
59. Lemon, *Best Poor Man's Country*, 133-34.
60. On storekeeper-tavern keepers, see Diane Wenger, "Delivering the Goods: The Country Storekeeper and Inland Commerce in the Mid-Atlantic," *Pennsylvania Magazine of History and Biography* 129 (2005): 60. Daniel Thorp found tavern keeping and storekeeping was the practice in rural North Carolina, but less common in urban areas where the larger population allowed people to specialize. Daniel B. Thorp, "Doing Business in the Backcountry: Retail Trade in Colonial Rowan County, North Carolina," *William and Mary Quarterly*, 3rd ser., 48 (1991): 391.
61. L. M. Cullen, "Merchant Communities Overseas, the Navigation Acts and Irish and Scottish Responses," in L. M. Cullen and T. C. Smout, *Comparative Aspects of Scottish and Irish Economic History 1600-1900* (Edinburgh: John Donald, 1976), 172; Thomas M. Truxes, *Irish-American Trade 1660-1783* (Cambridge: Cambridge University Press, 1988), 39; R. J. Dickson, *Ulster Emigration to Colonial America 1718-1775* (Belfast: Ulster Historical Foundation, 1996), 223-27. On the flaxseed trade, see also Richard K. MacMaster, *Scotch-Irish Merchants in Colonial America: The Flaxseed Trade and Emigration from Ireland, 1718-1775*, 2nd ed. (Belfast: Ulster Historical Foundation, 2013).
62. Marianne Wokeck noted the role of merchant networks in resettling emigrants in *Trade in Strangers: The Beginnings of Mass Migration to North America* (University Park: Pennsylvania State University Press, 1999), 177.
63. Ledger A (1761-1765), November 26, 1761, December 15, 1761, September 1, 1763, November 19, 1763; Day Book (1763-1766), May 11, 1763, June 13, 1763, August 29, 1763, November 11, 1763, March 3, 1764, June 25, 1764, April 1, 1765, and passim. James Fullton Papers, Historical Society of York County, York, PA.
64. Ledger A (1761-65), January 3 and February 27, 1765, Fullton Papers.. James Fullton to John Fullton and Ephraim Campbell, December 19, 1766, and June 30, 1767, James Fullton Letter Book, LCHS.
65. Fullton's business career is sketched in Richard K. MacMaster, "James Fullton, A Philadelphia Merchant and His Customers," *Familia* 17 (2001): 23-34.
66. Thomas M. Doerflinger, *A Vigorous Spirit of Enterprise: Merchants and Economic Development in Revolutionary Philadelphia* (Chapel Hill: University of North Carolina Press, 1986), 76.
67. Invoices: William McCord to Whitelock and Davies, November 27, 1763; William McCord to Isaac Wikoff, November 28, 1763; Account, Mr. Jas. Dowdall to Wm McCord Dr. Dec. 17, 1764-Sep. 4, 1766. Invoice Book, 9. Ledger, 6, 32. William McCord Papers, MG-2, Pennsylvania State Archives.

68. John Cameron Ledger 1767–1770, 36–37, 44, 46–47, 101, 111, 113, 133, 202, 212, Wistar Papers, HSP.
69. White and Caldwell to Peter Grubb, July 22, 1767, October 7, 1767, June 2, 1768; John Cameron to Peter Grubb, July 29, 1767, and July 22, 1768, Grubb Papers, HSP.
70. Cameron Ledger, 108–9, 138.
71. *Pennsylvania Journal*, March 8, 1770.
72. Robert Wallace, “Leger 3,” 55, Wallace Store Papers, Hagley Museum and Library, Wilmington, DE.
73. Lancaster County Fieri Facias, May 1762, LCHS.
74. *Ibid.*, August 1762.
75. *Ibid.*, February 1763.
76. *Ibid.*, November 1763.
77. Cumberland County Deeds, B-72, B-146, B-208, B-211, B-245, C-113, C-302, C-327, C-333, C-363, C-437, C-450, D-402, CCCH.
78. *Ibid.*, 2A-128.
79. *Ibid.*, 2A-102 (1761), 2A-128 (1762).
80. *Ibid.*, B-182.
81. Richard K. MacMaster, “Scotch-Irish Merchants and the Rise of Baltimore: Identity and Community, 1755–1775,” *Journal of Scotch-Irish Studies* (Summer 2001): 19–32.
82. Ridner, *A Town In-Between*, 74.
83. James W. Livingood, *The Philadelphia-Baltimore Trade Rivalry 1780–1860* (Harrisburg: Pennsylvania Historical and Museum Commission, 1947), 4–6.
84. A Friend of Trade, “An Address to the Merchants and Inhabitants of Pennsylvania,” Library of Congress, Pennsylvania Broad sides, fol. 143, as quoted in *ibid.*, 6.
85. “Philo-Pennsylvaniensis,” *Pennsylvania Chronicle*, February 17, 1772.
86. Cumberland County Deeds, B-211, C-437, D-402. CCCH.
87. *Ibid.*, B-45, C-304. “Smith Family Genealogy,” 1729/179, Special Collections, Alderman Library, University of Virginia, Charlottesville.
88. (John Montgomery), “Leger 3 1765–1771.” Joseph Kent Collection, MS 092-31, Virginia Polytechnic Institute and University, Blacksburg, VA. On the Grammar School, Schaumann, *History and Genealogy of Carlisle*, 213.
89. Cumberland County Deeds, B-45, C-304, CCCH.
90. John Wilkins to John Mitchell, June 2, 1772. Mitchell Papers, MG 92, Pennsylvania State Archives.
91. Cumberland County Deeds, C-399, C-436, CCCH.
92. Thomas M. Doerflinger, “Farmers and Dry Goods in the Philadelphia Market Area, 1750–1800,” in *The Economy of Early America: The Revolutionary Period*, ed. Ronald Hoffman et al. (Charlottesville: University Press of Virginia, 1988), 166–95.
93. Gladys Bucher Sowers, *Colonial Taxes Bethel Township, Lancaster County, Pennsylvania 1750–1783* (Morgantown PA: Masthof Press, 2006), 22 and 27.

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94. Paxton Township Tax Lists, LCHS.
95. Tappert and Doberstein, *Journals*, 2:389–91; Edmund and William Burke, *An Account of the European Settlements in America* (London: R and J Dodsley, 1757), 2:216; Maurice W. Armstrong, Lefferts A. Loetscher, and Charles A. Anderson, eds., *The Presbyterian Enterprise: Sources of American Presbyterian History* (Philadelphia: Presbyterian Historical Society, 1956), 71; Wokeck, *Trade in Strangers*, 45–48.