THOMAS WILLING OF PHILADELPHIA (1731-1821).*  
BY THOMAS WILLING BALCH

At various times and places I have done what I could to make better known the history of our Commonwealth as embodied in the deeds of her great dead. Especially I have put my shoulder to the wheel to bring into public notice Governor Johan Printz, the Swede.

To-night, however, I am not here to talk to you about other people’s ancestors, but to say something about one of my own forebears. And my reason for speaking of him is that he was not only a distinguished Philadelphian, but also a great Pennsylvanian. And, moreover, like many other notable Pennsylvanians, he is, in our usual neglectful way, one of Pennsylvania’s sons who has been too much forgotten, and whose services and important deeds for the Province and the Nation have been too much unappreciated.

During all the years from 1760 until 1811, a period of half a century, Thomas Willing of Philadelphia was one of the potent but not spectacular figures in the development of the colonies and the United States. And

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in the title of this paper I have designated him as “of Philadelphia” to distinguish him from his grandfather and uncle of the same name who lived in Bristol, England, and other relatives of the same name.

There is only one thing in his career of which I am not proud, and I shall mention it at once with sufficient emphasis for all envious critics to understand. The firm of Willing and Morris, according to the custom of those days, among other things incidentally sold slaves. Of course, almost everyone did it in those times, and it was looked upon as an everyday commonplace business practice. Nevertheless, as one of his descendants, I am not proud of that fact.

The son of Charles Willing, who was a leading merchant and twice Mayor of Philadelphia, and Anne Shippen, his wife, Thomas Willing was born in this city on the 19th day of December, 1731, and died here on the 19th of January, 1821, a century ago. At an early age he was sent to his Grandmother Willing to be educated at Bath, England. Later he went to school in London. He was entered as a student at law in the Inner Temple on the 5th of October, 1748. The legal training that he thus obtained stood him afterwards in good stead when he sat as a Judge of the Orphans’ Court here in Philadelphia, and later as a Justice of the Supreme Court of the Province. His legal training was also of value to him in his mercantile career, in the important position of President of the Bank of North America, and after that in the equally responsible post of President of the First Bank of the United States.

Returning home to Philadelphia in 1749, Thomas Willing became a subscriber to the Assembly Dances, and in 1755 a manager of those entertainments that have become interwoven in the history of Philadelphia. His long term of service to the State that extended from 1754 to 1811, covered a span of fifty-seven years.
In 1754, he was sent as a Secretary to the Pennsylvania Delegation at the Albany Congress. That was the first gathering of delegates from most of the British North American colonies that was assembled to deliberate upon their common welfare and future interests. At that Congress started in actual practice that American policy that gradually, a step at a time, drew the colonies closer and closer together, until finally they became in the first instance thirteen independent members of the family of Nations and afterwards, upon the adoption of the Federal Constitution, they were fused into one powerful member of that family circle.

In 1761 Thomas Willing was appointed a Judge of the Orphans' Court of Philadelphia, and in 1763, at the age of thirty-two, he was chosen Mayor of the City. He was the first to sign the address of welcome which "The Merchants and Traders" of this city addressed on the 21st of November, 1763, to John Penn upon his arrival to assume the duties of Lieutenant-Governor and Commander-in-Chief of the Province of Pennsylvania. Two years later, in 1765, he also was the first to sign the Non-Importation Resolutions, in which the signers declared that the Stamp Act was unconstitutional under British law, and against the best interests of the American colonies and Great Britain.

In 1767 he was appointed a Justice of the Supreme Court of the Province of Pennsylvania, and in that judicial post he was the last to act in August, 1776, under the provincial form of government.

On the 10th of January, 1768, he was elected to membership in the American Philosophical Society, the oldest learned society in all the New World, and a Philadelphia institution.

Together with John Dickinson, he presided over the meeting of citizens of Philadelphia that was held on the 18th of June, 1774, in State House Yard, Philadelphia, to support the people of Boston in their re-
sistance to the British Crown. At that meeting it was resolved that the closing of the port of Boston was unconstitutional and that it was time for the American Colonies to call together a Continental Congress.

The following month, from the 15th to the 22nd of July, 1774, a Provincial Congress of representatives from the counties of Pennsylvania was held in Carpenter's Hall, Philadelphia. As the first citizen of Philadelphia, Thomas Willing was chosen to preside over this Provincial Congress of Pennsylvania. Among other resolves, this Provincial Congress urged the necessity that a general Congress of the Colonies should be called to decide how best to safeguard American interests. Then the Provincial Congress sent a delegation to the Pennsylvania Assembly at the time in session in the State House, on Chestnut Street between Fifth and Sixth Streets, to press the Assembly to name delegates to represent Pennsylvania in the proposed Continental Congress.

The next year, Thomas Willing was chosen by the Assembly of Pennsylvania one of the representatives of the colony to the Second Continental Congress, which met the 10th of May, 1775, in the State House of Pennsylvania.

The war between the North American Colonies and Great Britain was begun to defend the political rights of the colonies, but without any set idea of finally severing the political ties that bound the colonies to the motherland. Many colonies, including Pennsylvania, gave their delegates to the Second Continental Congress instructions not to favor a political break with Great Britain.

The growth of the movement for independence was a gradual one. In the beginning the leading Americans and practically all the people in the colonies were not in favor of a separation from Great Britain. The friendly feelings of the colonists for the motherland,
however, were at first outraged and then gradually obliterated by a series of ill-considered and selfish legislation on the part of Great Britain. As event after event followed one another, owing partly to the stupidity and partly to the selfishness of the men who ruled England, the delegation of colony after colony was won over in favor of independence.

The opposition to a final and absolute break with Great Britain found its chief resistance here in Pennsylvania. On account of her wealth and geographical position, the keystone in the arch of the colonies, Pennsylvania was easily the most influential of the thirteen colonies. And her favorable support was necessary to insure the success of the movement for independence.

Virginia and Massachusetts, the two provinces that were most anxious to break definitely with Great Britain, had much cause to complain of the British Government. Pennsylvania, on the contrary, had probably less reason for dissatisfaction with the British Crown than any of the thirteen colonies. Her government was proprietary. All classes of her people honored the name of William Penn. His sons and grandsons were the governors of the colony. And as compared with some of the other colonial governors, they had been liberal governors.

In order to gain Pennsylvania from her attitude of constitutional resistance to a revolutionary one against the British Crown, John Adams of Massachusetts, with the aid of Richard Henry Lee of Virginia, engineered a movement in Congress in May, 1776, aimed to overturn the charter government of Pennsylvania. It proved successful in arousing and strengthening the partisans in Pennsylvania who favored a final break with Great Britain.

The Continental Congress naturally had no legal power to control the government of Pennsylvania nor to dictate to the people of Pennsylvania when or how
to change the form of government of their province in order to please and accommodate the inhabitants of other colonies who desired to destroy as quickly as possible all political ties with the motherland. At that time, the United States of America did not exist; there was not even a Confederation of the thirteen provinces. And while all the thirteen colonies had sent representatives to the Congress in Philadelphia, nevertheless, each province was acting entirely upon its own initiative without having consented, by any plan or scheme whatsoever, to be bound by a vote of the other colonies.

But the efforts in Congress, led by John Adams, looking to the destruction of William Penn's charter, had strengthened the hand of the supporters in Pennsylvania of the policy of independence of Great Britain. Accordingly, on the 20th of May, 1776, a meeting of Pennsylvania citizens who were in favor of a final break with the motherland, was held in the State House Yard, and urged a change in the form of government of Pennsylvania. The meeting favored the calling of a convention of the people of the Province to carry out the plan of the Congress to change the form of government of Pennsylvania so that it would conform with the views entertained by the inhabitants of Massachusetts and Virginia. A few days later a counter meeting of inhabitants of Philadelphia was held, upholding the Pennsylvania form of government as embodied in William Penn's charter of 1701. The supporters of the Penn Charter and the Pennsylvania Assembly concluded by indicating that whatever changes might be necessary to the proper continuance of the government of Pennsylvania in the existing state of affairs, "that authority is fully vested in our Representatives in Assembly freely and annually chosen."

On the 7th of June, Richard Henry Lee introduced in the Congress a motion for independence. The same
day the committee on instructions of the House of Assembly of Pennsylvania reported to that body a new set of instructions for the delegates of Pennsylvania in the Congress. The next day "The House resumed the consideration of the Instructions to the Delegates of this Province in Congress, which being gone through and approved of, were ordered to be transcribed." These new instructions as drawn revoked the former instructions of the 9th of November, 1775, to the delegates of Pennsylvania to oppose independence, and left them free to vote for independence. On the 14th of June, with only thirty-five members and the speaker present, less than a quorum of the house, the new instructions having been "transcribed according to Order, were signed by the Speaker."

The Lee resolution for independence was taken up on the 1st of July in the committee of the whole. Pennsylvania voted in the negative. Of her delegates, Thomas Willing, Robert Morris, John Dickinson and Charles Humphreys voted against the motion to report the resolution. James Wilson, Benjamin Franklin and John Morton voted in the affirmative, while Andrew Allen and Edward Biddle were absent from the Congress. South Carolina also voted in the negative. Delaware's vote was a tie. The other provinces, except New York which abstained from voting, voted for the Lee resolution, and so by a large majority vote, the motion to report the resolution was carried. The next day, the 2nd of July, the resolution was voted on. Of the Pennsylvania representatives, Messrs. Dickinson

and Morris, being absent either purposely or by chance, and the other delegates voting as the day before, the vote of Pennsylvania, along with that of Delaware and all the other colonies—except that of New York, whose delegation did not vote either one way or the other—was cast in favor of independence. Two days later, on the 4th of July, the formal paper prepared by the committee headed by Jefferson was adopted.

Thus the vote of Pennsylvania, on this important and far-reaching question, was given not by a majority of her delegates, but only by a majority of her delegates who were present. Or in other words, Pennsylvania’s vote for independence was cast by a voting majority composed only of one-third of her elected representatives.

Thomas Willing, who had been bred to the Law in the Inner Temple in London, and had sat since 1767 as a Justice of the Supreme Court of the Province of Pennsylvania, mentions in this autobiography, that he “was present when the vote of Independence was passed in Congress,” and then goes on to say: “I voted against this Declaration in Congress not only because I thought America at that time unequal to such a conflict as must ensue (having neither Arms, Ammunition or Military Experience), but chiefly because the Delegates of Pennsylvania were not then authorized by their instructions from the Assembly, or the voice of the People at large to join in such a vote.”

So, to his credit, “old square toes,” as he was often affectionately called by his relatives and intimate friends, voted fearlessly and loyally until the end, and Humphreys along with him, in accordance with the original instructions which the Assembly of Pennsylvania had given to her delegates in Congress, and what he believed were the best interests at the time of Pennsylvania and the colonies in general.

Then a convention of possibly about a hundred
THE WILLING HOUSE
Southwest Corner of Third Street and Willing's Alley, Philadelphia
people met without legal authority under the Government of Pennsylvania, but under the moral sanction of Congress, led by Massachusetts and Virginia. This convention, which in reality was merely a rump meeting, proceeded to elect on the 20th of July a new delegation to the Congress.\(^1\) It re-appointed Wilson, Morton, Franklin, and Morris, and five new members, some of them of its own number, George Ross, Benjamin Rush, James Smith, George Clymer and George Taylor. These nine delegates, a majority of whom were not members of the Congress when that body voted in favor of independence, signed subsequently in August the Declaration.\(^2\)

During the occupation of Philadelphia in 1777 and 1778 by General Howe, Thomas Willing remained in the city. When Howe sent a person to administer to Willing the oath of allegiance to King George the Third, Willing refused to take it.\(^3\) And while the occupation of Philadelphia lasted, Willing and his family took no part in the social entertainments of the British officers. While the families of other prominent Philadelphians took an active part in the Meschianza, the Willings, who were fond of social amusements, remained severely aloof from the affair.

Thomas Willing received, during the occupation of the city by the British army, from General Howe, the terms upon which the latter was ready and anxious to re-establish peace between America and the motherland. The British commander-in-chief offered to recognize the status of affairs the thirteen colonies were in in 1763. Willing, to whom these terms were

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communicated, repeated them verbally to John Brown, who he then sent to communicate them to his partner and friend, Robert Morris. The latter, who was a member of the Congress, had left Philadelphia with that body at the approach of the British. Morris communicated Lord Howe's terms to other members of the Congress, but they never were considered. Willing simply transmitted General Howe's terms for peace to the Congress. He did not advise concerning them.

By remaining in Philadelphia on speaking terms with the British commander while the latter held possession of the city and at the same time managing to maintain and safeguard the financial status and credit of the firm of Willing and Morris, the leading firm in all the American colonies, Thomas Willing served the American cause during the war to good purpose. For when Robert Morris subsequently became Financier-General, he relied greatly upon the credit and prestige of the firm of Willing and Morris to finance the American cause until the Bank of North America was established in 1781. Of the firm of Willing and Morris, Thomas Willing was the head and financial brains, and for ten years the first President of the Bank of North America.

Not merely in hastily written articles in the newspapers of today, but even also in reputable historical works this firm is erroneously mentioned as "Morris, Willing & Company." There was no such firm. There are many letters written and signed by Robert Morris in his own hand "Willing, Morris & Company." It is natural to suppose he knew the correct name of the firm. And likewise there are letters written and signed by Thomas Willing in the same way. From time to time as the membership of the firm of which Thomas Willing was the head changed, the name also changed. For a number of years the firm's name was Willing, Morris & Inglis, and later on the firm's title
was Willing, Morris and Swanwick. But during the forty years or so that Thomas Willing and Robert Morris remained associated together as partners in business, the name of Willing always headed the title of the firm.

Not the least of the assets of the firm of Willing and Morris was the high social prestige of its senior member and head. A great merchant himself in succession to his father Charles, Thomas Willing, owing to his connection, through his mother, with the historic family of Shippen, had a credit that appealed to the landed, moneyed and mercantile world of those times. In the provincial history of Pennsylvania almost from the first landing of Penn, down to the outbreak of the Revolution, the Shippen family played a commanding part. Through Edward Shippen, the emigrant of that name, Edward Shippen "of Lancaster," Colonel Joseph Shippen and others, for four generations it helped to govern Pennsylvania for the Penns. No other family in Pennsylvania came anywhere near equalling the Shippens in the length of long-continued and substantial services rendered to the Province. And by inheritance through his mother, Thomas Willing possessed that great prestige of the Shippens.

Though doubtless, because Thomas Willing was the leading active representative of the conservative party in the city and because he voted according to the instructions of his Province against independence, he was not re-elected in July, 1776, to the Continental Congress, yet such was the esteem in which he was held, not only in Philadelphia, but also in the country at large, that when the Bank of North America was chartered by Congress in 1781, he was chosen its first President. That office he continued to fill until he was taken from it in 1791 to be appointed President of the First Bank of the United States. The latter position
he held during the twenty years of life for which the bank was chartered.

The great services that Thomas Willing rendered first to the cause of the colonies, during the last years of the war of independence as President of the Bank of North America, and afterwards to the country also as head of that institution and then in the more responsible post of President of the First Bank of the United States, have been clearly brought out by Mr. Burton Alva Konkle. This discovery concerning the career of Willing as a banker serving the country, is an important original contribution to the history of America and Pennsylvania. Writing to me from Swarthmore, the 30th of June, 1921, Mr. Konkle says:

"Thomas Willing, more than any other man, represents the first epoch in the financial history of the United States. That epoch is characterized by the European plan, or then, as now, prevailing dependence on the Bank of the Nation as its chief organ.

"James Wilson led the group composed of Willing, Morris et al., after the fall of Charleston in the spring of 1780, in organizing the Bank of Pennsylvania as a purchasing agency to supply the army. It succeeded, and about Dec. 1, of that year, when the Pennsylvania Assembly were about to issue more paper money, Mr. Wilson proposed transforming the purchasing agency called 'Bank of Pennsylvania' into a National institution like the Bank of England, to borrow, rather than issue more paper currency. This was done, not by the Assembly, but by Congress, although to silence questions as to Congress’s power, this State and others also granted it a charter. This was when (winter of 1780-81) Robert Morris was being persuaded by Wilson, Willing and others to become Financier-General (or Secy. of the Treasury, as we would now say), and Morris yielded and also accepted the new bank, then called ‘Bank of North America.’"
Thomas Willing of Philadelphia (1731-1821).

"Wilson and Morris selected Thomas Willing—the only man I know who has been compared to Washington and that too by Horace Binney—to head and construct the new bank of the Nation. So you see, Wilson designed it, Willing created and constructed it and Morris only accepted and used it as a sort of Secretary of the Treasury.

"Thomas Willing enabled the new institution to complete the military victory that the old or temporary one had begun, and also served both Nation and States, financially, for a whole decade, or until the constitution was inaugurated and the new government established. His wisdom was destined to make this the only bank to exist from 1781 to this day.

"The new Secretary of the Treasury, Alexander Hamilton, who had nothing whatever to do with the establishment of the Bank of Pennsylvania, or in its new form, the Bank of North America, unable to take the latter because of political reasons, created a new Bank of the United States, just like it, after a conference with Wilson, and took President Willing over from the old bank to be its head and construct it in the same way; and then proceeded to use it just as Morris had the old bank. For two whole decades, President Willing and his bank of the United States stood solidly under the United States under two regimes, under five administrations, until in 1811, the charter expired—Wilson, Morris, Hamilton and even Washington all long since dead! The Jeffersonians refused to re-charter it, no doubt groping for, but not finding anything better. They had already sold their stock in it, no doubt intending to let the charter lapse. They missed the 'old regulator' of their financial power in the War of '12, so badly that, in 1816, they were compelled to re-charter it, and Thomas Willing, then eighty-five years old, saw his great work endorsed by the very party which tore it down, and he died in 1821,
seeing it in full operation, doing the work he had done for thirty years, and for which he should be called 'The Old Regulator' of the financial system of the United States in those first three decades of our history. And his system continued for sixteen more years until another Jeffersonian (Jackson) destroyed it without offering anything better. It required a civil war to get something better in our old national banks system—the second epoch—which was in itself a step towards the last epoch, that of the Federal Reserve."

A quiet, reserved worker all his life, Thomas Willing played for fifty years an important part in the affairs, first of the colonies, then of the confederation, and finally of the United States. He was always loyal to the interests of Pennsylvania both under the Penns and later as a member of the Union. Pennsylvania was slow in going into the movement for independence. And Willing, who was cautious and conservative in all things, who had held high office under the Crown and the Penns, was at all times jealous in guarding against attack from all comers, especially that of strangers from outside the Province, the Charter which William Penn had granted in 1701 to Pennsylvania. And so he voted according to the original instructions of his Province, against a final and absolute break with the homeland. After that, for more than three decades, he rendered conspicuous financial services to the colonies and the United States, and finally retired from active public service at the age of fourscore years. He lived on as a private but leading citizen of the town at his home at the corner of Third Street and Willing's Alley until his death on the 19th of January, 1821, in his ninetieth year. His was a long life, honorably and well spent.