The Town Proprietors of Lancaster, 1730-1790

In their desire to see Pennsylvania develop into a flourishing commonwealth, the first proprietor and his heirs viewed the establishment of towns as essential. William Penn planned carefully for the growth of Philadelphia, which was laid out in 1682. Functionally, the port on the Delaware was designed to provide a marketing center for a colony of prosperous Quaker farmers. But, like the Puritan leaders who founded the New England settlements earlier in the century, Penn viewed towns not solely in terms of economic values but social ones as well. The very name of the capital city suggested utopian impulses. Commenting on this ideal, a German pastor who brought his flock to the colony shortly after its founding, noted that Penn “will not give any man his portion separately, but all must dwell together in townships and towns, and this not without weighty reasons... The children can be kept at school and much more conveniently brought up well. Neighbors also can better offer each other helpful hands and with united mouth can in public assemblies praise and extol the greatness of God.”

Penn’s charter gave him the right to erect cities and boroughs, in addition to counties, townships, and hundreds. The establishment of new communities was apparently intended to be a right invested in the proprietor and his heirs alone. But, in fact, the founding of towns in early Pennsylvania was the result of several agencies—the proprietors, legislative action by the Council, and entrepreneurial initiative. Eight of the county seats established in colonial Pennsylvania were laid out by the Penns, a temporary one, Bristol, was founded by the Provincial Council, and two were developed by entrepreneurs. It is one of the latter towns that concerns us here.

Lancaster, the seat for a county of the same name created in 1729, was established not by the proprietaries but by a private family, highly placed in the politics of the colony, who mysteriously gained the rights to the land designated for the seat, designed the new town, issued deeds for house lots, and collected "ground rents" from residents of the community. The purpose of this essay is to trace the eighteenth-century history of this entrepreneurial undertaking.

The white men who settled in the frontier region south of the Blue Mountains and east of the Susquehanna in the first quarter of the eighteenth century were within the jurisdiction of Chester County, the last founded and largest in the province in those early days, stretching from the banks of the Schuylkill and Delaware rivers to the western extremities of the proprietary grant. Chester, the county seat, hugged the Delaware on the southeastern boundary of the county. As the seat of justice, the repository for public records, and a market town, it was—next to Philadelphia—the most important center for the western settlers. However, with the frontier line moving westward, the population grew, and the journey to Chester became more difficult for the western residents of the county. The inconvenience they experienced, combined with the inevitable desire for political power on the part of the rising back-country people, resulted in a demand for the creation of a new county.

In a petition of 1729 to the Governor and Assembly, "a great number of the inhabitants of the upper parts of Chester County" complained of "the great hardships they lie under" by living so distant from the seat "where the courts are held and the public offices kept." They remonstrated as well on the difficulties encountered in attempting to "secure themselves against the thefts and abuses almost daily committed . . . by idle and dissolute persons, who resort to the remote parts of the province, and by reason of the great distance from a court or prison, do frequently find means of making their escape." Here then was expressed the desire—how often was it to be repeated in the course of American development—to impose order upon the unstableness of a frontier existence. Responding favorably to this petition, the Assembly directed that

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3 Laws of the Commonwealth of Pennsylvania (Philadelphia, 1797), I, 242; Jacob I. Mom- bert, _An Authentic History of Lancaster County_ (Lancaster, 1869), 111–112.
"all and singular the lands within the province of Pennsylvania, lying to the northward of Octoraro Creek, and to the westward of a line of marked trees, running from the north branch of the said Octoraro Creek, northeasterly to the river Schuylkill, be erected into a county . . . named . . . Lancaster County."

English pride and the fond remembrance of an island homeland furnished the name for the county. Local rivalries, engendered by the hope of assured prosperity, since more than one community sought to be designated as the county center, were the dynamics underlying the search for a site. It was naturally expected that the place selected would gain an important advantage in growth and prosperity through its role as an administrative and economic center; lawyers, doctors, and other professional men would establish themselves there; shopkeepers and craftsmen would be attracted; land values would rise. The Governor and Council instructed the commissioners of the new county to select "a piece of land located at some convenient place in the county, there to erect and build . . . a courthouse and prison sufficient to accommodate the public service of the . . . county, for the ease and conveniency of the inhabitants."

A courthouse and prison conveniently located—these were the symbols and realities of public order which must be readily accessible to all residents. At least two places were regarded as leading contenders for the honor. On the west bank of the Susquehanna, Wright's Ferry, operated by county commissioner John Wright and situated in an area where other commissioners owned land, was put forward as a potential site. But from the eastern part of the county came considerable opposition to this prospect; the settlers there demanded a more central location. The area surrounding John Postlethwaite's inn on the old Conestoga Road in Conestoga Township received more favorable consideration from them. In fact, while the issue was yet in doubt, meetings of the county courts and commissioners were held at Postlethwaite's.

5 The county is supposed to have been named in accordance with the wishes of John Wright, one of the first county commissioners and a native of Lancashire, England. Mombert, 114.
6 *Laws of the Commonwealth*, I, 244.
7 Samuel Hazard, *The Register of Pennsylvania*, VIII (1831-1832), 60; Lancaster County Commissioners' Book (1729-1770), n.p., The Lancaster County Commissioners' Office, Lancaster, Pa.; Mombert, 119. No evidence has been found to support the contention that a third site was considered. See Franklin Ellis and Samuel Evans, *History of Lancaster County, Pennsylvania* (Philadelphia, 1883), 27.
Ultimately, neither local rivalries nor considerations of convenience altogether determined the selection of the site. Speculation—specifically, the proprietary inclinations of a well-placed provincial official—became a factor in the proceedings and, in the end, decisively shaped the outcome. About February 14, 1730, the commissioners responsible for locating a "townstead" for the county reported to the Governor that they had agreed upon "a Certain Lot of Land" reputed to contain between five and six hundred acres "lying on or near a small Run of Water" between the farms of Rudolph Myer, Michael Shank, and Jacob Imble. The land was ten miles east of the Susquehanna. As it was not clear, however, who owned the land, the Governor ordered that this fact be ascertained "because it may be in such hands as will not part with it, or at least [not] on reasonable terms . . . ." The presumption was that the land still belonged to the proprietary family, so that insofar as it might be used as a seat for Lancaster County the Governor believed that "it is more proper to be granted by the Proprietor for such uses, than by any other Person." Apparently on the recommendation of the Governor and Council, provincial secretary James Logan, who was also one of the commissioners of property for the colony, authorized John Taylor to survey the tract and make a return of his plot. Further consideration of the business was to be delayed until Taylor completed the survey. On February 19th, however, before the receipt of the plot, the Governor tentatively approved the site in question; he issued his formal approval on May 1, with the understanding that "the right to the Land . . . remains yet in the Proprietaries." Shortly thereafter, "Lancaster Townstead" was surveyed and laid out.

9 John Taylor, "Survey of Lancaster Townstead," Taylor Papers, XIII, No. 2599; Miscellaneous James and Andrew Hamilton Papers, Evans-Plairet Collection, HSP.
10 PCR, III, 381; PA, I, 252–253.
11 PCR, III, 381. Local tradition, buttressed by a historical marker, has it that a George Gibson kept a tavern at the Lancaster site before the town was founded and that, indeed, the town grew up around his ordinary. There is no known evidence for this. Certainly there was no community to be served by such an establishment prior to the founding of the town, and no innkeeper by the name of George Gibson received a license to keep a tavern in Lancaster County before 1739. See Hazard's Register, VIII (1831–1832), 101; ibid., IV (1829–1830), 391;
Although it was allegedly "now understood that the right of the land . . . remains yet in the Proprietaries," the truth was that by the middle of May, at the latest, the tract had come into the possession of Andrew Hamilton, former deputy Governor and Speaker of the Assembly, and currently prothonotary of the provincial Supreme Court. On May 16 Hamilton and his wife, Ann, deeded to the county commissioners lots for a courthouse, prison, and public market in the new town. Before the end of the month, the Hamiltons deeded at least eight additional lots to private individuals. In other words, the prothonotary and his spouse were acting as town proprietors. How did they gain control of the land? Although the process is not altogether clear, it is possible to reconstruct the main aspects. When the question of the rights to the tract first arose, the Governor appointed Hamilton to make a search of all titles to real estate in the vicinity. What he found, apparently, was that the land in question was a part of some tracts for which William Penn had given warrants to individuals in England, but which were never actually surveyed or taken up by the grantees. In April, 1682, Penn granted 500 acres in the province, on the site where Lancaster rose, to Richard Wooler of London. Wooler's heirs granted the warrant to a Samuel Arnold in 1714, and this Englishman possessed the rights in 1730.

Hamilton actually appropriated the site before gaining a clear title to it. That he was able to do so may have been the result of his intimate association with the Penn family. Since 1713, he had been a legal adviser to the proprietors, and had journeyed to England as recently as 1725 to settle some business for them. Given this salutary connection, and knowing that the land designated as the seat for Lancaster County had never been legally taken up, he may

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Ellis and Evans, 27; Road Docket, I, *passim*, Lancaster County Courthouse, Prothonotary's Office.

12 Hamilton Ground Rent Roll, The Lancaster County Historical Society (LCHS); Ellis and Evans, 28; *Papers of the Lancaster County Historical Society*, XIX (1915), 241.

13 Ellis and Evans, 360.

14 Confirmation of Grant, John Penn *et al.* to James Hamilton, May 21, 1734, Deed Book, I, U, 662, Lancaster County Courthouse, Recorder's Office.

have acted under some prior agreement with the Penns allowing him to acquire and dispose of to his own advantage unclaimed lands. It may be, however, that with the connivance of the Governor and other high provincial officials Hamilton simply appropriated the land. It is clear that he subsequently attempted to locate the holder of the warrant and to purchase the rights. James Steel, a friend of Hamilton's went to England partially for the purpose of buying up old rights, and in February, 1732, he sent Samuel Arnold thirty guineas for the 500 acres which included the Lancaster site. Steel later revealed that the money paid to Arnold was in fact Hamilton's and that "the name of the said James Steel was used only at [Hamilton's] request." These latter facts suggest that the prothonotary's acquisition of the Lancaster site was not above board. In May, 1733, the proprietaries ordered that the land be resurveyed on Hamilton's behalf. After another twelvemonth, "for divers good causes and valuable Considerations," Steel and Hamilton sold the townsite to James Hamilton, Andrew's son, for the sum of five shillings. The younger Hamilton secured a patent from the Penns, and on May 21, 1734, his grant was confirmed by them.

"Lancaster Town," the object of this common land-jobbing, would not have seemed destined by nature for growth and prosperity. As a county seat, it did have the advantage of a central location between the eastern end of the county and the Susquehanna. But it lacked the natural advantages that had aided the success of earlier commercial centers in the region, such as Philadelphia, Wilmington, and Chester. Foremost of its shortcomings was the lack of a navigable waterway. The Susquehanna was ten miles away and the shallow Conestoga Creek, winding its zigzag course to the south and east, was a mile from the center of the townsite, though its meandering branches watered the plot in several places. Neither was proximity to existing roads a feature, for the commis-

16 John Penn et al. to James Logan, undated but around 1730, Penn Family to James Logan, II, 77, HSP.; James Steel to David Barclay, Mar. 28, 1732, James Steel Letter Book (1730-1741), 41, HSP; David Barclay to James Steel, Aug. 5, 1732, Wharton Manuscripts (1730-1739), HSP.

17 Thomas Penn to Jacob Taylor, May 1, 1733, Taylor Papers, IV, No. 489; Andrew Hamilton and James Steel to James Hamilton, May 1, 1734, Deed Book, I, U, 660, Recorder's Office, Lancaster County Courthouse; Confirmation of Grant, John Penn et al. to James Hamilton, May 21, 1734, ibid., 662.
sioners responsible for locating the seat had "pitched upon" a partially wooded tract almost midway between the roads in the area. A full four miles to the south ran the old "Conestoga Road," in existence as early as 1714, but hardly more, it would seem, than a wagon path which traced a rough, well-nigh impassable course eastward to Philadelphia. Almost equally as far to the north, the "Old Peter's Road," in existence since 1726 followed a trail reportedly blazed sometime earlier by the fur trader Peter Bezallion and later used to connect the settlements at Paxton and Donegal with the capital city on the Delaware. There was still a trace, perhaps, of the Minqua Indian Path which allegedly ran from Philadelphia westward through the Lancaster townsite. Although there may have been passages of some sort joining the farms surrounding it with the Conestoga and Peter's Roads, they could certainly not have amounted to much.

Aside from these shortcomings of location, the Lancaster site displayed other features which might have seemed unpromising. Toward the west and south the ground was extremely low, a feature which always elicited disapproving comments from visitors and residents as well. Moreover, two marshes or swamps lay within the tract, the "Dark Hazel Swamp" to the south and another toward the north. There were, however, numerous fine springs within the plot, several rivulets, and a brook—called "noisy water" or "roaring brook" by the people who settled there—which flowed northwesterly from Conestoga Creek. Nearby, on other land which Hamilton acquired along with the townsite, there were "two or three small plantations with old logg houses upon them, and little pieces of poor meadow. . . ."

Not natural advantages but artificial enhancements made Lancaster a place of consequence. Its role as the county seat gave it an immediate advantage over other communities nearby. Promotion, too, was extremely important to the success of the community; its

18 Papers of the Lancaster County Historical Society, XII (1908), 137-167, especially 155-156.
20 Hazard's Register, VIII, 101; Jasper Yeates to John Yeates, Oct. 16, 1764, Simon Gratz Autograph Collection, Case 2, Box 13, HSP.
21 James Hamilton to [Thomas Penn], May 10, 1753, Penn Manuscripts, Additional Miscellaneous Letters, I, 81, HSP.; Hazard's Register, VIII, 101.
interest was fostered not only by the town proprietors but also by “the principal Inhabitants,” who knew very well that in the success of Lancaster—specifically its economic viability—lay their own well-being.

Even as he was engaged in securing a firm title to the Lancaster site, Andrew Hamilton took the initial steps toward its development, bringing to the enterprise sureness of purpose and an impressive regard for good order. These qualities were reflected in the plan he designed for the town. Drawing upon the modern concepts of town layout evident in Philadelphia and in eighteenth-century London, Hamilton projected a gridiron pattern of street arrangement. In the center of the town was a square in which the county courthouse was raised; at right angles to this were laid the two principal thoroughfares—High Street (called King Street by 1735) to the east and west, Queen Street to the north and south. Prince, Duke, and Orange streets also proclaimed the customary deference to royalty, and there were, in addition, Vine and Water streets, the latter taking its name from the “roaring brook” that coursed beside it. All the streets were sixty-five feet wide, with the exception of Water Street, which had a breadth of only forty feet. The standard house lot was sixty-four feet, four and a half-inches wide, and 245 feet deep—large enough to accommodate not only the dwellings but also the outbuildings and gardens which many residents placed behind their homes. To the rear of each row of house lots ran alleys fourteen feet wide. In addition to the central square for the courthouse and the lot designated for the county prison at the northwest corner of King and Prince streets, Hamilton reserved a large area adjacent to the northwest corner of the square for a market house.22

Lancaster's proprietors had ample reason to expect the successful peopling of their town, for streaming into Penn's province—propelled by unsettling conditions in Britain and on the continent—was a vast swarm of humanity, drawn westward in many instances by the hope of religious freedom, inspired in all cases by the search for improvement in their material circumstances. The British Isles furnished the first great outpouring—English people, Welsh, and Irish—but by the 1730's most of the immigrants arriving in the

22 See the map of the Borough of Lancaster, 1742, LCHS.
province were German-speaking peoples, largely from the Rhenish Palatinate. Cultivators of the soil for the most part, these "Dutchmen" and "Swissers" (some of them were from the German-language cantons of Switzerland) also included a large number of highly skilled artificers, as well as a smaller group of professional men and traders. It was apparent from the very beginning of settlement in Lancaster that this immigration would contribute greatly to its population. Sixty per cent of the persons who took up town lots between 1730 and 1736 were of German or Swiss background; by 1740 they constituted seventy-five per cent of the lot holders. Only in name an English town, Lancaster was from its founding an overwhelmingly German community, where the German language and the prevailing German mode of dress might well have led the occasional visitor to imagine himself in some Rhineland dorf. In 1759, sixty-seven per cent of the heads of families in the town were German or Swiss in background; in 1788 they represented sixty-three per cent of the heads of families.23

James Hamilton made his town lots available on easy terms. Upon acquiring title to a homesite, the grantee promised to build upon it within a year "one substantial Dwelling-house of the Dimensions of Sixteen feet square at least, with a good Chimney of Brick or Stone, to be laid in or built with Lime or Sand." Incident to each lot was a "ground rent" to be paid annually to the Hamiltons, a rent which devolved upon any subsequent holder of the property. The proprietors referred to Lancastrians as their "tenants"; but what this meant in fact was simply that the men who took up lots in the town did not have a fee-simple ownership of their property. Like landholders throughout the province, they were

23 See the Hamilton Ground Rent Roll in ibid., as well as the early deeds in the Recorder's Office, Lancaster County Courthouse. The percentage of Germans among the heads of families in the town has been determined by an analysis of the surnames contained in the borough tax assessment lists for 1759 and 1788, located in LCHS. The use of such lists for determining the ethnic background of Lancastrians is not without its problems. Some of the German immigrants—like many newcomers in all periods of American history—Anglicized their names. Thus, "John Stone" may in fact be Johann Stein. A further complication results from the fact that these lists were often compiled by German-speaking persons not wholly familiar with English. Thus, "Garet Gabinogh" is actually Garrett Cavanaugh, and "James Glasby" turns out to be James Gillespie. Similarly, "daylor" is tailor, "ratalor" is retailer, "sorchan" is surgeon, "blutier" is blue-dyer, and "shirf" is sheriff. In most instances, the errant orthography is phonetically correct, a happy clue to the accurate name.
expected to pay a rent reminiscent of feudal obligations. To attract settlers to the town, Hamilton set the first ground rents at a moderate level: seven shillings sterling for all house lots except those which faced the central square, which appear to have been rated at £1 4s during the first twelve years of the town's development. In addition to the town lots, the Hamiltons offered to the first residents forty-five-acre outlots at seven shillings sterling rent annually, "mainly because the people will not be satisfied without them." On other land which he owned near the town, James Hamilton set aside some tracts consisting of fifteen to twenty acres each, "and rented them to tavernkeepers for five or six pounds a year for pasture."

To oversee their interests, the Hamiltons appointed a "principal Inhabitant" to act as their agent. From his arrival in the town in 1738 until his death fourteen years later, Thomas Cookson served in that capacity. A Yorkshire man, bred to the law in England, Cookson was one of the most distinguished residents of early Lancaster County, serving as Clerk of the Court of Quarter Sessions and Prothonotary of the Court of Common Pleas. He was, in addition, Lancaster's first Chief Burgess, named to that post in 1742 by Governor George Thomas. Cookson was succeeded as agent, and in his courthouse capacities, by Edward Shippen, rotund bearer of a family name distinguished in the history of seventeenth-century Boston as well as eighteenth-century Philadelphia, who assumed the posts upon his settlement in the town in 1753, and held them until 1781. At that time, James Hamilton appointed Jasper Yeates, a prominent Lancaster attorney, to handle his affairs in the borough.


25 In 1735, for example, Samuel Bethel, innkeeper, was to pay £1 18s ground rent on three lots, one on the central square, a second on Queen Street, and an outlot. All town properties, except those on the square, seem consistently to have carried a ground rent of 7 shillings sterling in this period. See, for instance, the deed given by James Hamilton to Samuel Bethel, May 20, 1735, Deed Book, I, J, 73; Deed, Hamilton to Peter Condor, 1740, ibid., 90; and Deed, Hamilton to George Gibson, 1741, ibid., 95. All deeds cited are in the Recorder's Office, Lancaster County Courthouse.

26 James Hamilton to [Thomas Penn], May 10, 1733, Penn Manuscripts, Additional Miscellaneous Letters, I, 81, HSP; The Pennsylvania Magazine of History and Biography (PMHB) XXIX (1905), 450.

27 For a biographical sketch of Cookson see The Papers of the Lancaster County Historical Society, XCVI (1942), 47-48, and Road Docket I (Original), 211, Office of the Prothonotary,
In a letter to one of his relatives, Shippen indicated the responsibilities which the agent was expected to assume. "The Governor expects me to do all his Business in this Borough. . . . His Rents are to be duly collected, his Lots to be let out, his Account of Rent to be settled, and the Leases are to be filled up." In addition, the agent kept the town proprietor informed about the general state of the town's development, about the activities of other town-founding entrepreneurs in the vicinity of Lancaster, and about the inhabitants who were in "arrears" in the payment of their ground rent. The agent also acted as an advisor, suggesting to the proprietor the rents that might be set on newly opened lots, and on the necessity of extending the town plan as the "rising generation" of Lancastrians enlarged the population of the community. For such services, Hamilton promised that Yeates would be "rewarded to your satisfaction for your Care and trouble in my Affairs, either by Salary, by poundage, or in any other Way you may think fit." 

In establishing Lancaster, the Hamiltons acted upon a speculative impulse; they expected the town to provide a constant—and, hopefully, increasing—source of income. Fortunately for the Hamiltons, Lancaster grew at a pace which astounded residents and visitors alike. At least 136 lots were assigned in the first decade, most of them to persons who actually intended to reside in the settlement, a few others to nonresident individuals who chose to speculate. In 1740 alone, ninety-two lots were assigned, eighty of them to newly arrived settlers. By the following year, Lancaster contained perhaps 500 to 600 inhabitants. When the Reverend Richard Locke, first

Lancaster County Courthouse. For the appointments of Shippen and Yeates as agents, see Edward Shippen to Joseph Shippen, Aug. 28, 1753, Letters from Edward Shippen to Joseph Shippen, American Philosophical Society, and James Hamilton to Jasper Yeates, Nov. 3, 1781, Stauffer Collection (Mayors), 27, HSP.


29 See, for example, Edward Shippen to James Hamilton, Feb. 11, 1760, Shippen Papers, I (Balch Papers), 92, HSP; Jasper Yeates to William Hamilton, Aug. 7, 1786, Yeates Papers (Correspondence, 1781–1788), HSP.

30 James Hamilton to Jasper Yeates, Nov. 3, 1781, Stauffer Collection (Mayors), 27.

31 The number of lots assigned in the first decade is based on the entries on the Hamilton Ground Rent Roll in LCHS. The estimated population in 1741 has been calculated on the ratio of five persons to each household.
rector of the town’s Anglican church, arrived in 1746, he estimated that there were about 300 houses.  

A committee of the Assembly reported with amazement in 1752 that there were 311 taxables “in the fine Town of Lancaster, a Town not much more than Twenty years old.” You will not see many inland Towns in England so large as this,” remarked a British visitor three years later, “and none that are so regular.” By 1770, Lancaster and the area surrounding it had lost their frontier aspect and had taken on the characteristics of “improved” and thickly settled country. As the Reverend Thomas Barton averred in 1771, “the County of Lancaster (which 40 years ago was, by the English, call’d the Back Woods, and by the Germans the Bush, i.e. the Desert) would now with its improvements sell for half a Million of Money.” By the eve of the Revolution, the town had become a little city, a word used by visitors in describing it. Not infrequently compared with Philadelphia, it was larger than any other inland settlement in the British North American colonies. “On the whole,” some of the residents boasted with understandable pride about this time, “it may be observed without incurring the Censure of Partiality, that Lancaster stands foremost of all the other In-land Towns on the Continent of America.”  

The key to Lancaster’s rapid growth was its economic function as its region’s principal commercial and manufacturing center, one characterized by a high degree of diversity in occupational specialization. Between 1759 and 1788, the number of heads of families engaged in trading and innkeeping or tavernkeeping fluctuated

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32 PMHB, XXIV (1900), 468. For data on population increase, see the assessment lists for the borough of Lancaster 1756, 1759, 1770, and 1775, all in LCHS, the Septennial Censuses for 1779 and 1786, Manuscript Group 7, Division of Public Records, Pennsylvania Historical and Museum Commission; and the First Census of the United States, Pennsylvania (Washington, 1908), 10. In The Charter, Laws . . . of the Juliana Library Company (Philadelphia, 1766), the estimate of five persons to a household is given in a note at the bottom of page x of the Preface, but the Census of 1790 suggests that there was an average of six persons to each household at that time.  


34 PMHB, XI (1887), 96.  

35 The Rev. Thomas Barton to Sir William Johnson, July 8, 1771, Johnson Papers, Library of Congress; The Charter, Laws . . . &c. of the Juliana Library Company, Preface, xi n. Lancaster was, indeed, the largest inland town at this time. For the comparative size of colonial towns, see Evarts B. Green and Virginia D. Harrington, American Population Before the Federal Census of 1790 (New York, 1932).
between ten and fourteen per cent of the heads of families whose occupations are known. Most of the traders were retailers of dry goods. But the most consequential businessmen of the town were the large dealers—frequently in partnership with mercantile houses in Philadelphia—who engaged in extensive wholesaling operations and engrossed the greater part of "the Custom" of town and country. Under their influence Lancaster became not only the paramount regional marketing center in a bountiful and deservedly famous agricultural section, but also a backcountry emporium serving a wide hinterland embracing western Pennsylvania and Maryland, as well as the upper parts of the Valley of Virginia. Fortunately for the trading interests of the borough, Lancaster had a head start on other communities that might have served as potential rivals. Moreover, at two-days' distance, the town was far enough away from Philadelphia not to be suffocated economically by the metropolis. While commerce was clearly an important factor in the town's growth, Lancaster was also a significant manufacturing center, a haven of industrious artificers representing those "laborious Handicrafts" William Penn deemed so essential to a flourishing commonwealth. Their number in the period from 1759 to 1788 fluctuated between sixty and seventy-one per cent of the heads of families, and they engaged in more than fifty crafts.

The Hamiltons, fortunate in the economic success and rapid growth of their town, had to contend with rival enterprisers engaged in town-founding schemes that were not in the proprietors' interest. Several individuals, speculators aiming to become town proprietors themselves and banking, doubtless, on the continued growth of the Lancaster area, purchased land adjacent to the borough, divided it into lots, and thus created new villages which drew settlers who might otherwise have come to Lancaster. In 1744, Dr. Adam Simon Kuhn, a prominent physician in the borough, laid out forty-six lots

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36 This calculation is based on an analysis of the assessment lists for Lancaster borough in 1759, 1770, and 1778, located in LCHS.
37 One of the traders of the town appears to have had customers as far away as Winchester, Va. William McCord, Day Book, Nov. 11, 1766, Pennsylvania Historical and Museum Commission. See also James Hamilton to Thomas Penn, Mar. 12 1749, James Hamilton Letter Book (1749-1783), Hamilton Papers, HSP.
38 Lemon, 510-511.
39 This calculation is based on an analysis of the assessment lists for Lancaster borough in 1759, 1770, and 1788, located in LCHS.
on a fifteen-acre tract that he purchased near the southeast corner of the town. Following the precedent set by the Hamiltons, the physician awarded his lots with the stipulation that structures be raised on them within a year, and he collected yearly ground rents on the land. Almost all of the German immigrants who arrived in the immediate vicinity of Lancaster in 1744 settled on Kuhn's land rather than on Hamilton's lots, and a few residents of the borough also acquired property in "Adamstown," as the satellite village came to be called. Hamilton bought this land and the rents from Kuhn in 1750, after which the settlement became a part of the borough. It remained for a long time a close-knit German neighborhood, the most thickly inhabited, and the poorest, section of the town.\footnote{Papers of the Lancaster County Historical Society, XLVI (1942), 52; Deed, Adam Simon Kuhn et ux. to James Hamilton, Mar. 7, 1750, Deed Book A, I, 205, Recorder's Office, Lancaster County Courthouse; James Hamilton to Edward Shippen, Apr. 11, 1768, Society Collection, HSP.}

Other entrepreneurs followed Dr. Kuhn's example. In 1760, Hamilton's agent informed him that the executors of the estate of Hans Musser laid out "30 or 40 Lotts" near Queen Street, southeast of the borough. Two years later, the proprietor learned that George Ross, a Lancaster attorney, intended to lay out lots near the town "which is to raise him one Hundred Pounds Sterling p. anm." Other persons, including the tanner Isaac Whitelock, the innkeeper Samuel Bethel, and Sebastian Groff, shopkeeper, had undertaken similar enterprises, and it was rumoured that James Webb, a thriving Quaker mason, talked of "following their Example one of these days." Although Hamilton was informed of the injury that these speculative ventures might do to his interests—since the interlopers "have or can supply the risen Generation of Lancaster and some others with Lots"—the proprietor does not appear to have been disturbed. When Musser's land, known by then as "Musser's Town," went up for sale in 1768, Hamilton purchased it in the following year.\footnote{Edward Shippen to James Hamilton, Apr. 19, 1760, Edward Shippen Letter Books, American Philosophical Society; Shippen to Hamilton, Dec. 20, 1762, ibid.; Shippen to Hamilton, Mar. 9, 1769, ibid.; Hamilton to Shippen, Apr 11, 1768, Society Collection.}

As Lancaster grew, land values within the town and in the surrounding area rose rapidly. The proprietor's early practice of establishing ground rents on a sterling basis—computed at least until
the 1770's at twelve shillings Pennsylvania currency for every seven shillings sterling—and "in Proportion to the Situation of the Lots" was adhered to, but the "Proportion" was surely rising. Lots near the courthouse and the market place, and those on King Street, always carried a higher ground rent than others. By the 1740's, lots near the two principal public buildings carried rents of £3 and £4, and by 1762 the shopkeeper Joseph Simon had to pay £15 for a lot at the southeast corner of the square. By the 1750's, the ground rent for most of the house lots not located on one of the two major streets in the center of town were set at fourteen shillings. The rise in ground rents apparently discouraged some potential lot takers. Edward Shippen informed James Hamilton in 1760 that people were not willing to give £3 yearly for lots on King Street, though the agent thought this rate "reasonable." Nor did people "choose to be concerned" about the back lots at fourteen shillings. In explaining why no lots were being taken up in the spring of 1769, Shippen noted that "the People complain that the Prices are too high." The rise in Hamilton's rents may well have encouraged many prospective settlers in Lancaster to take up lots in Adams-town, Musser's Town, and on other nearby tracts. Rents in Adams-town were set at seven shillings sterling, and all but one of Musser's house lots carried a rent of thirteen shillings yearly. When the town plan was "continued" in 1784, the ground rents were raised; lots in the south end were rated at fifteen shillings yearly rent, and those in other parts of the borough at twenty shillings. "Corner lots should always be held a third higher than others in the same range," the town proprietor informed his agent on that occasion.

As land values in the town increased those in the nearby countryside did likewise. James Hamilton complained as early as 1752 of certain difficulties he encountered "in his late Purchases about the Town of Lancaster, being obliged to give five times the Money he might have had [this land] for ten or twelve years ago."

42 Edward Shippen to James Hamilton Feb. 11, 1760, Shippen Papers, I (Balch Papers), 92; Shippen to Hamilton, April 26, 1768, Edward Shippen Letter Books, American Philosophical Society; Shippen to Hamilton, Mar. 9, 1769, ibid.; Thomas Cookson to Thomas Penn, June 5, 1752, Society Collection; William Hamilton to Jasper Yeates, May 26, July 14, 1784, Yeates Papers, HSP. For the ground rents set on the town lots, see the deed books in the Recorder's Office, Lancaster County Courthouse.

43 William Hamilton to Jasper Yeates, May 26, July 14, 1784, Yeates Papers.

44 Thomas Cookson to Thomas Penn, June 5, 1752, Society Collection.
The proprietors appear to have believed that the town's physical appearance should mirror the increasing prosperity of the community in which it was located. Although the first houses raised had to be at least sixteen-feet square, many of those erected in the 1740's and afterwards—especially if they fronted on the square or were elsewhere in the center of the borough—were required to be at least twenty-feet square. New outlots were opened near the town in 1769. "I have made them of different dimensions," wrote Edward Shippen to the proprietor, "to suit People of all Circumstances. A little Flax and Indian Corn may be raised upon the smallest Lots, which will not only be a Means of helping the poorer Sort to pay the Rent of these, but also of their Town Lots."45 Other outlots were opened on land belonging to the Hamiltons later in the town's development.

It was to be expected that the Hamiltons would engage in promotional activities. Although there is no evidence for this, Andrew and James Hamilton may well have advertised in some way to the many immigrants disembarking at Philadelphia. It is certain that James Hamilton's exertions were instrumental in Lancaster's incorporation as a borough in 1742, a mere twelve years after its founding. The town charter contained a statement of Hamilton's actions, "on behalf of the Inhabitants," in bringing to the attention of provincial authorities "the great Improvements and Buildings made and continuing to be made, by the great Increase of the Inhabitants." It was rather a perception of the town's potential than its achieved accomplishments that motivated the proprietor and the "principal Inhabitants" to request incorporation. Their mood of expectancy was sympathetically accepted by the governor and other provincial officials as well as by the Penns who were, after all, friends of the Hamiltons and ever eager to encourage the growth of towns in their thriving province.46 The markets and fairs which Lancaster was entitled to hold as a borough increased its economic importance in the region, enriched many of its traders and artisans, attracted men of similar calling, and, ultimately, meant more money for the Hamiltons. They tried to promote their "estate" in other ways. When, in 1789, the civic leaders of the

46 See the copy of the Charter of Lancaster Borough in Mombert, Appendix, 141-146.
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bureau sent a memorial to Congress asking that Lancaster be chosen as the seat for the new nation's capital, William Hamilton, James Hamilton's nephew and heir, was asked to go to New York and lend the weight of his personal appearance to the petition. Hamilton was not averse to promoting the interests of the town, but he thought that Lancaster's chances of being selected as the new "national Town" were small indeed. He complied with the request of his "Tenants," despite his belief that he had "better been at home.)

Lancaster's impressive growth in population, and its status as one of "the principal Places of Commerce in this Province," would seem to have promised handsome financial returns to the Hamiltons in the form of the ground rents due them. But the history of the town proprietors' attempts to collect their rents is a tale of unfulfillment, a version in microcosm of the well-known difficulties encountered by the Penns in their efforts to secure the quit rents due them from provincial landholders. From the mid-1750's to the end of the period, the correspondence between the Hamiltons and their agents was replete with complaints about "arrearages" in rents and explanations by the latter as to the reasons for the delinquency. Concerning the state of the town in 1760, Edward Shippen informed James Hamilton that he "could have told you nothing but the old disagreeable Story that your Tenants continued as backward as ever in paying their rents." In a similar vein, Hamilton wrote to Jasper Yeates in 1782: "The Arrears of Rents due to me are very great, having received no parts thereof for many years past. . . ." The anxiety of the Hamiltons in this matter is understandable, for no small sums were at stake. By 1784, the proprietor was entitled to an estimated £1,000 annually from ground rents, and the amount past due totalled £4,300—"too large a sum to remain in its present unsettled situation." Four years later, William Hamilton noted that the outstanding rents came to £8,000 currency and that his Lancaster "estate" was "comparitively [sic] but a name."

47 Jasper Yeates to William Hamilton, Mar. 23, 1789, in William Egle, Historical Register, II, 306; PMHB, XXIX (1905), 156.
48 Edward Shippen to James Hamilton, Feb. 11, 1760, Shippen Papers, I (Balch Papers), 92.
49 James Hamilton to Jasper Yeates, Sept. 10, 1784, Stauffer Collection (Governors), 51.
50 Johann D. Schoepf, Travels in the Confederation (Philadelphia, 1911), II, 11; William Hamilton to Jasper Yeates, May 15, 1788, Yeates Papers.
WHY WERE LANCASTRIANS SO DELINQUENT IN THE PAYMENT OF THEIR OBLIGATIONS? PERHAPS THE GENERAL SCARCITY OF SPECIE IN EARLY AMERICA WAS A FACTOR WHICH MAY HAVE HAD SOME Bearing. THEN, TOO, THERE WERE AMONG THE INHABITANTS OF THE BOROUGH A SUBSTANTIAL NUMBER OF POOR PEOPLE WHO FOUND IT DIFFICULT MERELY TO EKE OUT A LIVING, AND WHO IN THEIR DESTINATION GOT BEHIND IN THEIR PAYMENTS. EDWARD SHIPPEN INFORMED JAMES HAMILTON IN 1773 THAT THERE WAS IN THE TOWN “AN ABUNDANCE OF POOR PEOPLE (A FEW TRADESMEN) LIVING ON WOLFE’S HILL AND IN ADAMS TOWN, AND WHO MAINTAIN THEIR FAMILIES WITH GREAT DIFFICULTY BY DAY LABOUR.” AT HARVEST TIMES, THESE PEOPLE MIGHT FIND WORK ON NEARBY FARMS, OTHERWISE THEY COULD “BUT Seldom GET ANY EMPLOYMENT.” WERE IT NOT FOR THEIR “GARDEN TRUCK,” AS THEY CALLED IT, AND THE MILCH COWS WHICH SOME OF THEM MAINTAINED, MANY WOULD HAVE SUFFERED FOR WANT OF “THE ORDINARY NECESSARIES OF LIFE.”

The proprietors understood the sociology of the town and—when not themselves pressed for funds—were inclined to be lenient with the poor delinquents. “There are many cases of poor persons where indulgence must necessarily take place,” William Hamilton wrote to Jasper Yeates on one occasion, “and such instances must be the objects of your own discretion.” But not all of the delinquents were of “the poorer sort”; some were well-to-do merchants and craftsmen who should, presumably, have been able to pay their rents punctually or, at least, without years of delay. In 1757, Edward Shippen provided the proprietor with a list of “responsible” persons who were in arrears, some of whom had not paid any ground rent in four years.

That many persons who could presumably have paid did not do so punctually is probably due to the fact that they regarded their obligations as onerous. Men who possessed a lot (or several), owned one or more houses, and who were in other respects independent chafed at what they must have regarded as a burden incongruous with their feeling of being “freeholders.” Doubtless, some of them were downright dishonest. Some of the proprietors’ delinquent “tenants” offered somewhat less than credible excuses for their

52 William Hamilton to Jasper Yeates, Apr. 10, 1784, Yeates Papers.
tardiness. In the 1760's, certain "impertinent and unjust People . . . declared that they should give themselves but little concern about paying their Rents till the Stampt Act should be repealed."

For such local supporters of the American cause the town proprietor must have symbolized—as Parliament represented—a distant and burdensome taxing authority. During the War for Independence, some of the residents attempted to discharge their debts to the proprietor in depreciated Continental currency, but Hamilton would have none of it; in fact, he urged that Lancastrians suspend their payments for a year or two "until matters shall have settled upon a better bottom"; he would not subject his tenants "to an extravagant exchange, or myself to the loss of two thirds of what is lawfully due to me."

When faced with personal exigencies of a financial nature, the proprietors were inclined to insist more strongly on the payment of their rents. Like other property holders in the borough, they had to pay provincial and county taxes, which in their cases amounted to substantial sums. William Hamilton paid between three and four hundred pounds currency in taxes on his Lancaster holdings in 1788. Special occasions also elicited from the proprietors a demand for punctuality. "As I am going to a Place where my Expences will be very great and my Place of Abode uncertain," James Hamilton wrote to Edward Shippen prior to a journey to England, "it is very probable I may stand in Need of Remittances to be made me. I must therefore desire you will insist upon a punctual Payment of the Rents and particularly of the Arrears . . . ." Similarly, prior to a voyage to Europe in 1784, William Hamilton reminded his agent, Jasper Yeates, that "I shall require a considerable Sum to be taken with me. It will also be necessary to ascertain some Funds on which I can draw for Money from that part of the world." Hamilton wished to sail on "a fine ship" due to depart in June, but as late as one month before his embarkation he dared not venture to book passage "from my uncertainty on the score of money." In desperation, Hamilton accepted Yeates suggestion to try an "experiment" in which the town cryer of Lancaster was "to call on the Inhabitants

54 Edward Shippen to James Hamilton, Nov. 23, 1767, ibid.
55 James Hamilton to Edward Shippen, Apr. 28, 1777, Burd-Shippen Papers, II, ibid.
56 William Hamilton to Jasper Yeates, May 15, 1788, Yeates Papers.
... to pay their Rents"! About two weeks before sailing, the proprietor attempted to raise money by opening and selling new outlots, but he was advised that only a small sum could be raised by this expedient.\(^57\)

William Hamilton inherited not only an “estate” from his uncle but debts as well, and these increased the financial squeeze he experienced. In the spring of 1788, Barclays of London threatened to sue Hamilton for his uncle’s debts. This aroused him to come to the borough to collect his rents, and despite the heat of July he was “on the pad from 6 o’clock in the morning untill dark in the evening (dinner time . . . for an hour only excepted).” He played “the Dun” at more than 500 houses! On some occasions, Yeates actually sent Hamilton money from his own pocket when rents were due—expecting, of course, to reimburse himself when his neighbors paid up—but the proprietor discouraged his friend and agent from that practice.\(^58\)

Occasionally, the Hamiltons resorted to the law to force their tenants to pay. In the beginning of 1755, James Hamilton ordered Edward Shippen “to acquaint the People, as occasion offers, that I shall peremptorily insist on their discharging all Arrearages in the Month of May next when a new Year [of rent] becomes due, on pain of distress to everyone who shall not then pay off. . . .\(^59\) On this occasion the proprietor apparently called up the spectre of distraint only as a bogeyman. But two years later, he was advised by his agent to ask the sheriff to commence distresses against the delinquents, noting that “without Compulsive measures . . . the People . . . will never pay the Rents punctually; neither should I choose . . . to begin with the lower sort. No; let us Call upon those who are most able and pretty largely in arrears, which would in my opinion prevent a great deal of Clamour among the poor People and be a means of exciting them to pay. . . .”\(^60\) At about this time, in


\(^58\) William Hamilton to Jasper Yeates, Apr. 13, 1788, Yeates Papers; \textit{PMHB}, XXIX (1905), 150–151.

\(^59\) James Hamilton to Edward Shippen, Jan. 29, 1755, Society Collection.

fact, many of the poorer residents reportedly sold their "Huts and Lots to others more wealthy than themselves, who paid up the arrearages." They may well have been pressured into doing so.\textsuperscript{61}

From the summer of 1787 on, William Hamilton pursued a rigorous policy of "entering upon" the property of delinquent persons of means. This seems to have had some effectiveness since many people discharged their obligations—in workmanship and other services, as well as in cash. At the beginning of 1789, Hamilton noted that he had collected "more money than could have been expected at this Season and for the time."\textsuperscript{62}

Apart from pleading and making distrains, the Hamiltons used other means of inducing their tenants to pay. By the 1770's, James Hamilton decided that he might derive more money from his estate by permitting Lancastrians to buy up their ground rent obligations through the payment of a lump sum. "I have taken care to let the People in general know," Shippen apprised the proprietor in 1770, "that you are willing to release their Ground Rents at twenty Years Purchase and I find that a good many of the more wealthy of them, especially those who pay the lowest rents, are willing to accept of your offer, notwithstanding they would willingly have an abatement. . . ."\textsuperscript{63} Hamilton appears never to have allowed an abatement on rent arrearages due to him, but his nephew gave serious consideration to this procedure as perhaps "the only measure to obtain payment and put the estate on a proper footing." Yeates advised against such a policy. In his opinion, it would not serve Hamilton's best interest but "rather tend to retard it and plunge both yourself and me into fresh Difficulties. The old adage 'Give them an Inch and they will take an Ell' I fear would be verified in its fullest extent. . . ." Those who had paid up the full amount would feel wronged and probably procrastinate in future rent payments, and delinquent persons would "derive additional arguments in confirmation of former delays." There was evidence to support

\textsuperscript{61} Edward Shippen to James Hamilton, Sept. 22, 1760, Shippen Papers, I (Balch Papers), 120.

\textsuperscript{62} William Hamilton to Jasper Yeates, June 12, 1787; Sept. 5, 1788; Jan. 30, 1789, Yeates Papers.

\textsuperscript{63} Edward Shippen to James Hamilton, Aug. 21, 1770, Edward Shippen Letter Books, American Philosophical Society.
this point of view. Hamilton had already abated up to 1784 the arrears due on lots occupied by the town’s churches, and in the succeeding two years only the Roman Catholics paid their rent. Nor had those persons to whom Hamilton privately granted remissions on part of their arrears paid anything since.\textsuperscript{64}

In advising the proprietor against a general policy of abatement, Yeates stated clearly, even eloquently, the unpleasant but real situation of the Hamiltons’ Lancaster enterprise: “The Truth, Sir, is that the Nature of your Estate in Ground Rents with us will always subject you to considerable outstanding Ballances, even supposing that twenty persons were engaged under me to collect the Sums due”; many instances arose in which it would be “improper to enforce Payments” and many others wherein “compulsory measures would induce the tenants to throw up their Lots; Times and Seasons must be attended to, and frequently on a Change or Transfer of the Property, I have rec’d arrears which all my Importunities could not before effect; I know of no better System than to do our Endeavours and rest Satisfied with the Event.”\textsuperscript{65}

Thus stood the matter. The Hamiltons would ever have difficulty in collecting the full amount due to them from their Lancaster estate. During the nineteenth century most of the ground rents were extinguished through long-term purchase, but even today a few property owners in the city must pay this obligation to the attorney representing the Hamilton heirs, a curious reminder of the many less than obvious ways in which the past persists in the present.

While this article has dealt essentially with the history of the Hamiltons’ conduct in their venture, some brief assessment should be made as to how Lancaster’s character as a speculative enterprise affected its history as a community. To the extent that some of the poorer persons of the borough were forced to relinquish their property in order to discharge their ground rent obligations, it can be said that the Hamiltons’ interest was detrimental to the social welfare of Lancaster in a way. On the whole, however, the interest of the Hamiltons was not deleterious to the welfare of Lancaster as a community. Indeed, the speculative ambitions of the town

\textsuperscript{64} William Hamilton to Jasper Yeates, Aug. 2, 1786, Yeates Papers; Jasper Yeates to William Hamilton, Aug. 7, 1786, ibid.

\textsuperscript{65} Yeates to Hamilton, Aug. 7, 1786, ibid.
proprietors led them to encourage rather than to retard the development of the community. Certainly there is no evidence that they ever intervened in the internal affairs of the town. Lancaster was, for most of its eighteenth-century history, a chartered borough governed by elected officials who administered the town under powers of self-government derived from the community's incorporation. The Hamiltons' interest in Lancaster was not political but pecuniary.

In the establishment of county seats in colonial Pennsylvania, Lancaster was an anomaly; every such center created after 1730 down to the Revolutionary era was planned by the provincial proprietors. In doing so, however, they sometimes sought the advice of the Hamiltons, drawing upon the experience of their private venture in Lancaster. The history of the Hamiltons' enterprise in town-founding in early Pennsylvania serves as a reminder of the coexistence of "medievalism" and "modernity" in eighteenth-century America. It serves, too, as a model for the speculative process that was repeated again and again in the later urban development of the United States.

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