A Note on Richard Bache (1737-1811)

Richard Bache claims a modest niche in history thanks to his role as Benjamin Franklin's son-in-law. It has generally been assumed that the English-born Bache arrived in Philadelphia for the first time in the autumn of 1765, became engaged to Peggy Ross the following year, was bequeathed by that young lady on her deathbed to Sally Franklin and so became a welcome member of the Franklin family. In truth the course of events was far more troubled.

Peggy's wishes were eminently acceptable to Sally and her mother, Deborah Franklin (who saw a resemblance to Franklin in Mr. Bache), but were much less so to her father, then serving in London as agent for the Pennsylvania Assembly. Sally and Richard's letters to Franklin informing him of their feelings for each other have been lost; Deborah's however survive. She was clearly apprehensive about her husband's reaction. "Obliged to be father and mother," she had thought it wisest to treat Bache as a friend, not only because he deserved it but because forbidding him to visit would simply drive them to meet elsewhere. "I hope I act to your Satisfaction," she added somewhat defensively. Franklin had been concerned that Sally's social life was not as active as he could wish (she was now twenty-three, an age by which he had hoped she would be married and settled), but Deborah assured him that Sally mixed in the best circles and that it was not for lack of choice that she had set her heart on Bache.

Franklin's reaction was curiously detached. He left the matter entirely to Deborah and to his son William, the Governor of New Jersey, "for at this Distance I could neither make any Enquiries into his Character and Circumstances, nor form any Judgment, And as I was in doubt whether I should be able to return this Summer,

2 Deborah Franklin to Franklin, Apr. 20--25, 1767, ibid.
I would not occasion a Delay in her Happiness if you thought the Match a proper one.”  

A month later, in June, 1767, he confirmed that he would not be home that summer and cautioned Deborah not to be too extravagant with the wedding.

This rather offhand and unenthusiastic acquiescence in the match turned to outright opposition when Franklin heard more about the financial reverses Bache had suffered in the late winter of 1767, and particularly when he received a strongly worded letter from William, probably written in May. The Governor had taken upon himself to do a little investigating, and though he does not seem to have fully untangled Bache’s business affairs, he learned enough to convince him that the man was a fortune hunter. Even John Ross, father of the late Peggy, had assured him that Bache was looking to marry into a family that would provide for him. “If Sally marries him,” William declared flatly, “they must both be entirely dependent on you for Subsistence.” Poor William was fond of his sister and aware that she loved Bache deeply, but convinced that his duty to his father came first; fearful that she discover his betrayal, however, he ended with the plea: “Do burn this.”

Bache had also written Franklin a letter which has not survived, perhaps appealing for help, certainly offering some sort of explanation for his business losses and reiterating his desire to marry Sally. The answer arrived in September, its tone correct but unyielding. Franklin was willing to accept Bache’s protestations that his misfortunes were not of his own making but not to give his blessing to any marriage under the present circumstances. With industry and good management, the young man might hope to replace what he had lost, “but in the mean time your own discretion will suggest to you how far it will [be] right to charge yourself with the expense of a family which if undertaken before you recover yourself, may forever prevent your emerging.” And lest Bache should be counting on his wife’s family to support him, he reminded him that “I have told you before that my estate is small, scarce a sufficiency for the support of me and my wife, who are growing old and cannot now bustle for a living as we have done.” The last sentence left no doubt about his position: “Unless you can convince her friends of the

3 Franklin to Deborah Franklin, May 23, 1767, ibid., 166-167.
4 Ibid., 193.
5 William Franklin to Franklin, [May ?, 1767], ibid., 174-175.
probability of your being able to maintain her properly, I hope you will not persist in a proceeding that may be attended with ruinous consequences to you both.” Subsequently, he suggested to Deborah that Sally might join him in England to take her mind off the unacceptable lover.

This was the end of the matter as far as Franklin was concerned. And yet within two months of the receipt of the letter making plain his disapproval, Sally and Richard Bache were married. “The next Day all the Shipping in the Harbour displayed their Colours on the happy Occasion,” reported the Pennsylvania Chronicle on November 2, 1767. The nuptial pair went to New York for a honeymoon, then Bache departed for a six-month stay in Jamaica where he hoped to make a fresh start in trade. Across the sea, Franklin kept an angry silence, refusing to mention Bache’s name for almost a year. When his sister Jane Mecom congratulated him on his daughter’s marriage “to a worthy Gentleman whom she loves and the only won [sic] that can make her happy,” he retorted coldly: “She pleas’d herself another Mother, and I hope she will do well; but I think they should have seen some better Prospect than they have, before they married, how the Family was to be maintain’d.”

It was not until the summer of 1768 that Franklin at last relented. He repeated his charges of irresponsibility and excused his not answering Bache’s letters on the grounds that, viewing him as he did, the answer would have been far from agreeable: “I did not chuse to write, what I thought, being unwilling to give Pain where I could not give Pleasure.” Even now his blessing was conditional: “If you prove a good Husband and Son, you will find in me an Affectionate Father.”

Who was Richard Bache? Why the differing assessments of his character? First of all, he was a Yorkshireman who had established himself in Philadelphia in 1761, not 1765. His unpublished Day Book, which is now in the Franklin Institute and which has been largely overlooked by Franklin scholars, begins on March 23, 1761, and ends thirty-one years later. Though it is far from a complete record and must have been supplemented by other ledgers, it offers

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6 Franklin to Bache, Aug. 5, 1767, ibid., 220–221.
7 Jane Mecom to Franklin, Dec. 1, 1767, ibid., 334.
8 Franklin to Jane Mecom, Feb. 21, 1768, XV, 57.
9 Franklin to Bache, Aug. 13, 1768, ibid., 186.
Bache's brother Theophylact had settled in New York a decade earlier as a marine insurance underwriter and an importer, especially of luxury goods. Later he would be one of the organizers of the New York Chamber of Commerce and president of that body. No doubt it was his success that encouraged Richard to come to America. The two were close and Richard frequently seems to have acted as his brother's agent; Theophylact crops up constantly in Bache's accounts in the early years of the Day Book. On occasion they combined to underwrite vessels and cargo. A policy issued in both their names in May, 1764, for example, covered a shipment from Philadelphia to Havana against "Seas, Men-of-War, Fire, Enemies, Pirates, Rovers, Thieves, Jetisons, Letters of Mart and Counter-Mart, Surprisals, Taking at Sea, Arrests, Restraints and Detainments, of all Kings, Princes, or People of what Nation, Condition, or Quality soever" for a consideration of 3½ per cent. Richard Bache, too, was deeply involved in trade between England and the colonies, handling a wide variety of goods running to large sums of money. So pleased was he with the prosperous state of his affairs that he ended the years 1762 and 1763 with an elegantly penned "Laus Deo."

He had good reason to be satisfied. His flourishing business brought him in contact with Philadelphia's mercantile and political aristocracy and he seems to have been readily accepted into their society. As early as 1762-1763 his name appears among the members of the Mount Regale Fishing Company, along with John and Richard Penn, several Shippens, Benjamin Chew, Colonel Henry Bouquet and Dr. John Morgan. For one of the Company's spring outings on the Schuylkill Bache and another member supplied: "Beefsteaks, 6 chickens, 1 ham, 1 breast veal, 2 tongues, 2 chicken pies, 1 quarter lamb, 2 sheep's heads, peas, salad, radishes, cream cheese, gooseberry pies, strawberries, 2 gallons spirits and 25 lemons."

10 Colonial Records of the New York Chamber of Commerce, 1768-1784 (New York, 1867), 41ff.
11 Ibid., 44.
On November 9, 1764, Bache sailed for England. Had he embarked from Philadelphia rather than New York, he would undoubtedly have had as shipmate his future father-in-law who was leaving at precisely this time for his second mission to London. Bache remained abroad for an entire year, returning on the Philadelphia Packet on October 24, 1765 (probably the source of confusion about the date of his initial settling in Philadelphia). It was a difficult moment for merchants. The Stamp Act went into effect a week later and boycotts and nonimportation had already been invoked as the most potent weapons in the colonial arsenal. "Not a Single Transaction in the Month of Janry," his Day Book opens ominously in 1766. February and March were a little better but not much.

Repeal of the Stamp Act in February, 1766, may have prompted hopes of better times. Be that as it may, Bache took the bold step that spring of buying the Charlestown, a ship of 110 tons (large by Philadelphia standards), which had been cast away in Delaware Bay. She was salvaged, then fitted out and stocked for a long trading voyage under the command of Captain John Simpson. The sale of salvaged material covered some of the expenses, but most of them were debited to the account of an Edward Green in London. The ship cleared the Philadelphia Customs House in mid-April, 1766, bound for Jamaica. Thence Simpson was to proceed to the "Bay" [Biscay?] and on to Rotterdam or London.

Meanwhile, advertisements in the Pennsylvania Gazette show that Bache had set up shop on Chestnut Street and was offering for sale a "neat assortment of European and East-India goods"—the latest in textiles, recently arrived from British ports, as well as Souchong tea when it came in. It was about this time, too, that he became engaged to Peggy Ross. In August Peggy died at the age of nineteen. He consoled himself with Sally Franklin, but there would be little consolation for the disaster that struck late the following winter.

Edward Green, his London associate, refused all the bills drawn on him for the purchase and outfitting of the Charlestown; Bache was left with the entire cost of the venture. One can only surmise

14 Pennsylvania Gazette, Apr. 17, 1766.
15 Ibid., June 5, 26, Dec. 11, 1766; Jan. 23, 1767.
that during his year in England, Bache had not only undertaken business for his brother, as he mentions, but had also made some sort of agreement with Green to act as his London banker, a common enough arrangement for colonial merchants who dealt almost exclusively on credit. For reasons which may never be known, Green reneged and left Bache under a mountain of protested bills: "he having refused to pay any of my Bills which were drawn on him on Acct. of said Ship, she is therefore, contrary to my Expectations, thrown upon my own hands." Eventually he worked out a settlement with his creditors whereby the ship was sold and his remaining debts consolidated into bonds payable in five years at 7 per cent interest, the whole totaling £3,620. Such was the state of his affairs when he married Sally Franklin.

For a while he held out hope of rebuilding his fortunes in Jamaica, and even thought of moving his family to the island until this apparently met with Franklin's disapproval. He had formed a partnership with one George Cuthbert, a partnership that lasted for four years until Bache dissolved it and refused to cover Cuthbert's bad debts. Presumably their joint accounts were kept in a separate ledger since the Day Book contains only a single entry—and that devoted to payments to Bache's assignees—from December 14, 1768, to April 29, 1772, when he returned from his second trip to England.

Bache had made that journey to visit his mother and sisters, but more particularly to take advantage of the thaw in his relations with the father-in-law he had never met. He had managed to scrape together £1,000 in addition to the cost of the trip and, eager for a new line of work, was hoping that it would be enough, with Franklin's connections, to enable him to purchase a comfortable government post. Franklin, however, was becoming increasingly displeased with British policies and in no mood to seek favors from a government he so little approved. He was too worried about his own position as deputy postmaster-general for North America and William's as governor to want to see still another member of his family dependent on ministerial goodwill. He greeted Bache affectionately but advised him to be his own man, to go back into

16 Day Book, Mar. 28, 1767.
retail trade and to sell only for ready cash—laudable but not very practical advice given the chronic lack of specie in the colonies.

Sally Bache no doubt knew her father well enough to anticipate his response. By the time Richard returned, she had already fitted out a modest dry-goods store in one of the Franklin tenant houses on Market Street. Franklin had given Bache £200 "that his Voyage . . . might not be quite fruitless" and lent him an additional £60 with much good counsel to both Sally and Richard on the virtues of industry and frugality. He had been reassured by his meeting with the young man and trusted him sufficiently to give him power of attorney to act on his behalf jointly with Deborah Franklin, now grown old and ill; henceforth he would consult Bache extensively about his financial affairs.

When Franklin came back to America at the beginning of the Revolution, he installed his son-in-law as controller, and subsequently head, of the newly created United States Post Office. But Bache never regained his touch after those first halcyon years in Philadelphia. He tried a variety of businesses—dry goods, wine, importing—none of them prospered. He was no more successful in government, caught always in the cross-fire between pro- and anti-Franklin factions. A few years after his father-in-law's death in 1790, Richard Bache quitted the Philadelphia he had come to detest and retired to a country estate on the Delaware to live off his inheritance from Benjamin Franklin.

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17 Franklin to Sarah Bache, Jan. 29, 1772, Papers, XIX, 46-47.

18 Ibid.

19 Though Franklin provided generously for Bache in his will, he tacked a curious addendum onto the codicil: "With regard to the separate bequests made to my daughter Sarah in my will, my intention is, that the same shall be for her sole and separate use, notwithstanding her coverture, or whether she be covert or sole; and I do give my executors so much right and power therein as may be necessary to render my intention effectual in that respect only. This provision for my daughter is not made out of any disrespect I have for her husband." Albert Henry Smyth, ed., The Writings of Benjamin Franklin (New York, 1905-1907), X, 509-510.

For more on Richard Bache's later life, see Claude-Anne Lopez and Eugenia W. Herbert, The Private Franklin: The Man and his Family (New York, 1975).