NOTES AND DOCUMENTS
SELECTIONS FROM THE LETTER BOOK OF
JOHN THAW, 1804-1808

John Thaw, one of Pittsburgh's pioneer bankers, was born in Philadelphia in 1779. Before his removal to Pittsburgh in 1804 he had spent an active and eventful youth engaged in various commercial enterprises. Apprenticed to a Philadelphia shipping merchant, one of his earliest experiences was a voyage to the West Indies as supercargo of a vessel, which, under the Milan decree of Napoleon, was seized and taken to Guadeloupe. He was released, however, and managed to return to Philadelphia but only after a trying journey on which the entire crew was stricken with yellow fever. After this adventure he went into the shipping business for himself. He sent the schooner "Experiment" to Senegal with merchandise but the captain of the vessel made off with the profits of the enterprise and Thaw was left in diminished circumstances. He accepted employment at this time in the Bank of Pennsylvania in Philadelphia. In 1802 he married Elizabeth Thomas of Philadelphia. Rather against his inclination the bank sent him in 1804 to take the place of chief clerk in the office of discount and deposit of the branch bank at Pittsburgh. With his wife and small daughter he undertook the "long land carriage" over the mountains on September 7 and on September 14 he wrote to his parents that he had arrived "at this

1 This letter book of John Thaw, which includes letters dating from October 20, 1802, to November 29, 1808, has been loaned to the Historical Society of Western Pennsylvania by his grandson, Mr. Benjamin Thaw of Pittsburgh. Selections from the letters were read by the director at a meeting of the society on March 29, 1932. They have been prepared for publication by Mrs. Elisabeth M. Sellers, of the staff of the Western Pennsylvania Historical Survey. Ed.
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place yesterday about 4 P. M. in good health. Eliza stood it
tolerably well & little Eliza remarkably good."

In spite of his unfavorable impressions of Pittsburgh, his
objections to the society there, and his conviction of the superi-
ority of Philadelphia, he spent the remaining sixty-one years
of his life in the town to which he had come in 1804 "after a
most disagreeable journey." After the failure of the Bank of
Pennsylvania in 1817, he served as teller in the Pittsburgh
branch of the Bank of the United States; in 1833 he became
cashier, a position which he retained until the expiration of the
bank's charter in 1836. The branch established by the Bank
of Pennsylvania was the first bank in Pittsburgh and John
Thaw has been called the first practical banker to become a
permanent resident of Pittsburgh.

The extracts printed here are from copies made in his letter
book of letters written to friends and members of his family
concerning his advent and establishment of a residence in
Pittsburgh, and they present an enlightening if not a com-
pletely laudatory account of the city in the early nineteenth
century.

Elisabeth M. Sellers

To Joseph Thaw, Washington, D. C.

Philad* August 12th 1804

Dear Brother

In my last I Informd you that a vacancy had Occurd in the
Branch Bank of Pittsburgh, to that place I have been appointed
& accepted, and altho' I do not expect to like it as well as Philad*,
yet conceive it best to live where the most is to be obtaind. In
consequence whereof I shall leave this in about 20 days to take
up my permanent residence there & owing to the long land car-
riage & that over a mountaneous country I shall be compelld
to sell my Furniture here at auction what I cannot dispose off
at private sale — this is the more unfortunate as within three
months I have purchased the principal part. In your letter to
Father which came to hand yesterday, you mention you had
Intended to pay us a visit with Eleanor but was now obliged
to defer it and that you wanted to procure Furniture. For this I am truly sorry as it would have afforded the only opportunity that may offer for at least a number of years to have made Eleanor and my Family personally acquainted and would have Enabled you probably to have suited yourself with many articles of Furniture out of mine, which are of the most fashionable & best kind most part new & the mahogany much handsomer for 2 or 3 months use. As you are not now comeing but say you expect to give orders for Furniture — annexed you have a list of some of mine with the prices annexed if any of which would suit you, it may answer both our purposes — to this you will please give an answer per return of post, as I shall have to dispose of the whole in about 10 days. . . .

List of some articles of Furniture with the prices annexed

1. large Elegant mahogany Ding Table, new, price . 18 $  
2. " " Bedstead staind & varnishd in appearance like mahogany with rollers & cornishes compleat, new, . . . . . . . . . . . . . . . . 18 $  
3. Chairs (includ* 2 arms) Black & Elegantly gilt, new Shop price 22 $ . . . . . . . . . . . . . . . . . . . . . . 18 $  
4. Circular mahog* Beaureaus equal to new Shop price Shop price 24 $ ea . . . . . . . . . . . . . . . . . . . . . . 19 $ ea  
5. mahog* & satin wood Secretary (you have seen) auction price 42 $ . . . . . . . . . . . . . . . . . . . . . . 42 $  
6. mahog* Card Tables (d°) equal to new Shop price 36 $ p' . . . . . . . . . . . . . . . . . . . . . . . . . . . . 26 $ p'  
7. large gil* Look* Glass (d°) . . . . . . . . . . . . . . . 36 $  
8. prints, Liberty & Columbus — Shop price 22 $ p' . 18 $  
9. Sett mantle ornaments 5 pieces . . . . . . . . . . . . . . . 10 $  

In addition to which there are many smaller things which you may probably want, such as Venetian Blind — Wire Fender, and Irons, Shovel, Tongs &c &c Glass & queens ware

To Joseph Thaw, Washington, D. C.

Philad* August 30th 1804

D' Brother

Yours of the 15th was duly rec'd & should have reply'd sooner — but have been waiting an opp' for ship' the Furniture which
have now Effected per Sloop Rebecca Capt* Bigalow per Bill of Load* Enclosed. . . The Secretary is in a Box made for the purpose & is wrappd in a p' Blankets purchased by Father for 8 $ .

I purchased Russia Matts for the Tables Bedsteads & chairs & pack'd them up myself in such a manner as to have little doubt of their arriv* without Injury with common care

. . . . . . . . . . . . . . . . . . . . . . . . . . . . . . .

I am now living at Fathers as I have sold the remain* part of my goods at vendue & have sent my Baggage &c to Pittsburgh Ten days since & expected to have followed myself to morrow, but have deferd it 'till Friday next, when I shall certainly go with my family. I shall carefully continue our correspondence after arriv* at Pittsburgh, of which place (after a while) you may expect to receive some description, but cannot promise you much on the road, as we have to Travel in the mail stage seven days steady without respite & with a Family cannot promise myself much composed leisure at the Stage Intervals. I regret with you our wide separation, particularly before our new familys could have a chance of becoming acquainted, neither do I expect to find Pittsburgh much to my liking, but deem it necessary to reside where there may be a prospect of providing best for an Increas* Family — under this Impression I accepted the appointment & with it I expect to remain several years, let the situation be agreeable or not. Please bid Sister Eleanor adieu for Eliza & myself & for future prosperity in your hymenial state accept the best wishes of Your affectionate Brother

To Jonathan Smith, Cashier of the Bank of Pennsylvania

Pittsburgh Septem. 18th 1804

D' Sir

I arrived at this place on Thursday last after a most disagreeable journey, and have now Enterd on the duties of my station, in the fullfilling of which I hope by an assiduous attention to the bussiness of the office to merit your future friendship & confidence.

Annexd I beg leave to hand for your approbation an account
of Expences Incurr'd by my removal to this place, for the re-
imbursement of which you will please give the necessary direc-
tions & oblige

Bank of Pennsylvania To John Thaw D' for Expences attend* the removal of Self & family from Philad* to Pittsburgh viz

To Cash p* for packages, Cooper* & port* at Philad* . . . $10.90
  p^d Waggoner for carriage of Goods . . . . 75.58
  p^d passages & Baggage per stage . . . . 54.76
  Road Expences . . . . . . . . . . . . 29.22
  Porterages at Pittsburgh . . . . . . . . . . . . . . . 75

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To Benjamin Thaw, Philadelphia

Pittsburgh October 1st 1804

Dear Father

We arrived here about 3 °Clock on Thursday 13th Ulto after traveling seven days over a very rough road. We stop'd the first night about 9 miles this side Lancaster. The Stage starts every morning about 4 °Clock & goes on 'till 12 before they stop for Breakfast, then proceeds on 'till 7 or 8 °Clock for Supper & Lodgings — having only two Meals a day during the Journey. On the third day say Sunday afternoon we reachd the first call'd Cove mountain, over which we pass'd that night — next followed Sideling hill, Allegheny mountain, Laurel hill, chesnut ridge &c being one continued chain of Mountains to go up & down for near 4 days Journey, untill within a few Miles of this place & even here the country is nothing but hills & valleys — going down the mountains especially Laurel hill, we could scarcely keep our seats, its so steep & rough that passengers generally walk up for the ease of the horses & down for their own convenience but we having the child were obliged to bear the brunt & that often in very uncomfortable postures when she was asleep but found the pillows of great use as cushions.

We pass'd through a number of fine looking Towns, but from Lancaster to the mountains, it was extremely sickly, principally with the Fever & Ague scarcely a house escapeing & often whole family down at the time & nearly all the waggoners sick on the
road, as an Instance the waggoner with my goods took sick & hired another man to proceed to this place, he was also attack'd & was scarcely able to reach here, but finally arrived 4 days after me. Eliza & the child underwent the fatigue of the Journey very well, the latter would allways be glad to get out of the stage at every stoppage & very loth to get in again. . . . Removals generally takes place here the first of April & the population being equal to the dwelling houses, makes it very difficult to get one at this time, and also causes rents to be as high as with you. After looking in vain for a suitable house— I have taken one near the Bank but in an unfinished state at Eight Dlls per month in this I am now living & collecting the necessary apparatus for housekeeping— the house not being comfortable I intend moveing as soon as I can procure another, have one now in view, that will be finished in a few weeks, it is a very convenient two story Building, rents at 150 $ & dont expect to get one for much less.

My goods all arrived safe with very little Injury except the ill fated chintz & muslin which has got rub'd through very much by a bundle of hooks which was carlessly put on the Top after the Trunk was stow'd & has so chaffed it, that I fear it will not make the curtains. I must defer giving a particular description of this place untill better acquainted, from present observations it appears a fine Country Town, with tolerable good & cheap markets, dear Stores & bad Society, by no means like Philad* but in which a person who sees his Interest in it, may make oneself contented.

To JOSEPH THAW, Washington, D. C.

PITTSBURGH October 8th 1804

DEAR BROTHER

. . . . . . . . . . . . . . . . . . . . . . . . . . . .

Yours of 3rd Ulto was duly rec* as also the payment from Father for the Furniture, which I hope safely arrived. We have no mahogany here, but a cherry wood that looks nearly as well & plenty of Walnut. We have no difficulty in procuring Furniture of this at about the Philad* prices & about double for crockery and glass ware with which & for the second time in
so short a course of house keeping, am I now providing myself. Eliza & myself are not yet reconciled to Pittsburgh but naturally sigh for our old residence but time is the antidote for this as you know from Experience.

I suppose you are now Settled under your own roof with Eleanor to whom remember Eliza & your affectt Brother

To Charles Bird, Philadelphia

Pittsburgh October 16th 1804

D' Sir

. . . I rec'd all my goods safe with about 30 $ damage by rubing & had I possessed my present knowledge previous to sacrificing my goods at vendue, should have removed every thing but wooden Furniture & cast Iron, these being the only two articles to be procured here at any thing like Philad* prices & there is very little risk in transporting even crockery ware if properly packed. Pittsburgh is a fine Country Town, built on a narrow point of low land at the confluence of the Monahagala & Allegany rivers, surrounded with high hills — posses tolerable good & cheap markets, dear stores & bad society the Inhabitants being so much Engrossed with political discussions that those of oppisite sentiments can hardly think or speak well of each other — its a place by no means so Enticeing as Philad* & a person comeing from thence should do it under the conviction of making money & bettering his circumstances, but not of Enjoying the pleasure either of a country or city life. . . . Altho' to be Cashier may be nothing but play to your present Employ — yet to be Clerk I assure you is far otherwise, having the whole Bussiness to do which you must not judge of by the amt of deposits — this being no Criterion between this & other Banks — the Bussiness here being so different — for Instance a person gets a discount done, he immediately draws the whole proceeds out & probably has nothing more to do with the Bank, untill the notes comes due, when he brings another note to meet it & deposits the amt of the disc', in this manner the majority of our Bussiness is done, which accounts for our deposits being only about 15000 $ when we have upwards of 400 accts open in the Ledger & 300 in the C' Book.
In addition to which we often have to draw their notes & as soon as the discounts is settled are kept busy with other peoples Bussiness, in filling up checks for the proceeds of notes &c & have a porter who instead of aiding by writing in checks &c is not competent to write a receipt for his own wages.

In fact it requires my whole attention so much that were I inclined to go into any other Bussiness, I could not devote to it any of the Bank hours. But there is not that opening for Bussiness here you might Imagine, there is already an over-stock of Storekeepers & to carry on advantageously its necessary to go to Philad* or Baltimore once or twice a year to lay in goods. As for speculation there is no chance, landed property being already monopolized by monied men & held at very high prices . . . as my letter is now sufficiently lengthy I shall close by requesting you to remember me to all our friends.

To Captain William Paul, Philadelphia

Pittsburgh October 28th 1804

D' Sir

... 

 Permit me now to advise whenever you write to any one per post never to make two pieces of paper of a letter when one is sufficient, as with the one to me altho' totally blank on one side you enclosed in another blank, for which I had to pay double postage 3 s which you can refund when you receive this, as its allways customary for a person to pay the postage of Letters when on Bussiness entirely their own.

To Benjamin Thaw, Philadelphia

Pittsburgh October 28th 1804

Dear Father

... There are a vast number of Shops here which so divides the Bussiness as to make it necessary for them to have great profits to make up for want of numerous sales — of course shall find it most my Interest to send to Philad* for my supplies

Annexd I give you some prices of this place which will enable you to form some oppinion of liveing here. Pittsburgh is situ-
ated at the confluence of the Monohagela & Allegany rivers they joining & forming the Ohio to the West—is built on a point of low land or river Bottom which extend several hundred yards from the rivers, the remainder of the country is high & uneven ground abounding with Coal. The houses about 4 or 500 in number are generally two stories high—the old ones principally Log the new Brick. The streets strait & narrow but not paved & of course extremely muddy has a good court & market house the latter is plentifully supplied at this season of the year.

Its population I suppose is about 2000 who are so distracted with politics that they can hardly think or speak well of each other of oppisite sentiments—which divides them into two grand divisions & these are again divided into subdivisions by family pride & distinction, which combined makes Society bad & Social Intercourse worse.Its a capital country Town for a new comer to get immediately supplied with every necessary for housekeeping—hav' Joiners, Chairmakers &c.

We have no mahogany but wild cherry nearly equal to look at & about Philad* prices, also Winsor Chairs, but no so good, here is very little chance of doing Bussiness—Storekeepers being already sufficiently plenty & no room for speculation, the Town & neighbour* Land being engrossed by monied men & held at very high prices letting in some places at 3 $ per foot ground rent.

The Bank* here gives me sufficient Employ & requires my constant attention from 9 to 3 °Clock having the whole Bussiness to do—no part of it being attached to the Cashier, excepting the correspondence. We have heard but once from you since our arrival, but receive the newspapers regular, of which there is a vast number comes to this place, for receiv' them every Monday & Thursday Evening we have a general muster at the Post Office & after each one geting a supply we retire home & converse with Philad* during the Evening.

This place is very healthy & we keep ours well.

Flour in Bbls none — corn at market 3 @ 3.50 per hundred
Corn price when plenty of water — about 1.50 @ 2.50
Pork, Beef, veal & mutton 4 @ 4½ per lb
Fowls 18 @ 25/100 per p”
Ducks 33 @ 40/100 . “
Butter 13 @ 20/100 per lb
Eggs 11ª per dz
Potatoes 3 s per Bus
Apples 25/ @ 30/100 Bus
Sugar home made 12 @ 16/100 per lb
  muscovª . 20 @ 25/100 “
  loaf . 34 @ 38/100 “
Coffee . . . . . 3/2ª . . . “
Molasses S H 2 $ per gl l
Spirits & Brandy 3 @ 4 $ gl l
Dry Goods 10 @ 40 per Ct on Philadª prices
Crockery Ware 50 @ 100 per Ct Dº
Fire Wood all kinds one price 2 $ per Cord } delivered at
  Coal superior to Brittish 5½ª per Bus } the door

To JOHN McKnight, Philadelphia

PITTSBURGH December 4th 1804

D’ Sir

In compliance with your request I now write from a place which from its situation & small Extent does not give scope for many new occurences, added to which Society is so divided by political animosity & family pride & distinction (for you must know the greater part are generals, colonels & other dignified Titles) that causes each one to move as the stars in their own circles, without molesting each other, excepting now & then with a spurious spark. In our Shop I find plenty of Bussiness as you may suppose from the following description of pro-
ceedings.

On Wednesday the first thing I tell over my cash, then post cash & checks & Examine, Enter from 30 to 50 notes in discount Book as many in note Book, pay & receive money during the day then ballance, go to posting again & make out the statements.

On Thursday enter Notes that comes in too late for Wednesday & extend discounts, draw peoples checks for paying notes &c &c & when leisure offers settle Books of which we have about 400.

Our Cashier & Directors are far from being friendly, the
consequence is we never have the pleasure of even the President's company excepting discount days, & the Porter appointed by them & the Cashier also differing, renders my situation very delicate & obliges me to observe a cautious Conduct by no means agreeable—these circumstances had determined me never to notice any thing that might pass until Monday last an occurrence took place which from its nature & Effect obliged me to Interfere & Inform the President as an Officer of the Institution.

The consequence was, he called an Extra meeting of the directors & they passed a resolution for appointing a committee to enquire into the circumstance & take testimony on oath. This day the committee met & summoned me to give Testimony. The following is the substance of my qualification.

On Saturday morning there appearing a deficiency of Five Dollars in a parcel of Silver rec'd by Mr. Cecil the Porter the day before & the same appearing on my statement in the Evening I mentioned the circumstance to the Cashier & Porter.

On Monday morning the Porter shew'd me a paper stateing to be an account of the Silver from the person who lodged it & say'd the deficiency was not in the Silver rec'd by him. I replied it evidently was, but it being of no consequence to say no more on the subject Mr. Wilson the Cashier at that moment coming into Bank told Mr. Cecil it certainly was in the receipts & to hold his Tongue as it was of no consequence. Mr. C replied he would not hold his Tongue but that he would speak & have his right Mr. W again told Mr. C to hold his Tongue or he would put him out of the Bank. Mr. C said he would not hold his Tongue and then Ensued an altercation of harsh Language between Mr. W & C which I do not recollect the precise words, but Mr. W called Mr. C a damnd old Rascal & Mr. C called Mr. W a damnd young Rascal. Mr. W & C being both much Irritated Mr. W approached towards Mr. C & threatened to put him out of the Bank. Mr. C drew his fist up & said if Mr. W offer'd to touch him he would give Mr. W a plump, they both still using harsh language met each other & Blows ensued, when I step'd between & parted them. Being much agitated & find'd the Bank's business could not be attended to, from a sense of duty I immediately informed the President.
of the Bank of this disagreeable Transaction. This occurrence (which you no doubt will think a curious one) commenced about 9 o’Clock & continued about 20 minutes & prevented the Bank being open at the proper time. The combatants were dealing out Blows with their utmost Exertions when I stepd between to prevent it & no doubt would have learnt who was the strongest man but for my Interference. In a country Town like this such circumstances are not kept secret long, and you must think with me, that it wont reflect much Credit on the Institution, to have it said it was not open’d for Bussiness, as the Cashier & porter were fighting.

What the report of the Committee to the Board will be or in what manner they will proceed in this Bussiness, next Thursday will probably determine. We have just sent you down a good quantity of Sundries & all our gold, the latter no doubt will be acceptable.

How do you come on in the old Shop — have you many Specie Expeditions or is it more abundant than formerly.

This place will not pick up many Dlls unless the U. S. Officers should bring it. We pay Two & receive 1 — if this should continue long I suppose we wont send you so many sundries, as we now give Specie for any Notes & pay no gold the very reverse of your practice. We have plenty & good markets, so as to Enjoy good Eating if nothing else. With my best respects to my old Shop mates

To Benjamin Thaw, Philadelphia

Pittsburgh Janu’ 31st 1805

Dear Father

. . . Our Winter here has been uncommonly severe, the Monohagela has been frozen over but some warm & rainy weather caused a fresh which raised the Waters 20 feet perpendicular in two days time & the force of the Current soon broke the Ice & carried it away. The current running one way soon lowers the water during the fresh we had a ship launched & there is two more on the stocks, to go down the river, but once down, we have no such thing as coming back. This is a dull hole especially at this Season of the year. We are in good health
To Benjamin Thaw, Philadelphia

Pittsburgh November 19th 1808

Dear Father

I now Enclose you two Certificates of my Twelve shares of Philadelphia Bank stock, which I wish you to have sold for what they will bring, and for the proceeds remit me a check of the Bank of Pennsylvania on the Bank at this place, it is necessary if possible for me to receive it by the 16th December, on which day I have to pay it at the court. As I deem it proper for you to be acquainted with the reason of this urgency and what I am doing at this distance from my parents I have to Inform you, that this day I have purchased at Sheriffs sale, a new two story Brick House standing on one of the most improveing streets in Pittsburgh 20 ft front by 32 ft deep, the lot 63 ft in depth with a 4 ft alley leading into 3d st passing the adjoining corner house fronting Wood st. This house, cost the person (now dead) who built it, about 2500 $ and the Lots adjoining of same size and value are let at Two Dlls per foot. My purchase was 1305 Dlls clear of all Incumbrances, and about 3 or 400 $ will put it in compleat repair. I mean to remove to it in April, when in lieu of paying as I now do 150 $ per anmm, will stand at a rent of the Interest of about 1700 $ and the property will be Improveing in value, as it is now universally considered very cheap. Wood street is the handsomest in the place, it is now paved from the river up to 3rd st and the next square on which my house stands will be done next year. I have recd no letter since yours per M' Beelen, the cloathes & carpet arrived in good order, the latter is much admired.