

## Chapter 9 The Gamblers

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quoted by John Reynolds in the Hornell Evening Tribune who  
said in part in 1800:

*"Unhappy consequences following calamitous  
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I have by earnest solicitation prevailed upon  
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they showed, the losers, of course, being the more  
optimistic!

Although the Allegany County History comments:

"The speculator seems to be a natural product  
of the soil of the United States. At all times  
and all places he has been found buying and selling  
and trying to make money out of something. . ."

Nevertheless, historically there has been, on the part  
of the general public, a distrust and dislike of men whose

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These were a "new breed" of businessmen whose wealth depended on finance and speculation more than trade or business. When things went well they lived lavishly--when they fell from power their former "friends" were too busy making their own money or saving their own skins to stop and see what went wrong.

In 1791 there had been questions raised about Morris, Church and Schuyler and others speculating in purchase and sale of the public debt from knowledge that could only have come from Hamilton. During the war, there had been no authority to tax, and wages of troops were paid in paper which deteriorated so in value as to be practically worthless. By 1790 soldiers and farmers who had been given government certificates for pay and services or goods had been unable to hold on to them and had sold them for pennies to speculators. Judge John Laurence, for instance, who was U. S. Senator from New York (1796-1800) owned holdings of about \$11 but three of the 28 townships in the state could not, as

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By 1794 Hamilton was writing to Angelica:

"Don't let Mr. Church be alarmed at my retreat resigning from the Treasury--all is well with the public. Our insurrection is most happily terminated. Government has gained by its reputation and strength, and our finances are in a most flourishing condition . . ."

Church had ridden out most of the storms of money problems. He was in England enjoying the kind of life that was being imitated in the new society in this country. (One writer comments on both the amount of Madiera consumed in the new Capitol of Philadelphia and the casual way in which ladies and gentlemen lost huge sums at the card tables.

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*"Gambling with dice or cards was an amusement among all classes of the community, a game with cards called Pharaoh, being the most popular means of the transfer of money. Other popular games of cards were whist, loo and quadrille. An act passed February 29, 1788, punished the winner of more than ten pounds at a sitting by a forfeit of five times the amount won, while either the winner or loser of ten pounds at a time or twenty pounds in 24 hours might be indicted and fined five times the amount won or lost."*

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Angelica had written once from London to Betsey in  
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"Do you live as pleasantly at Philadelphia  
as you did at New York? Or are you obligated to  
bear the formalities of female circles and their  
trifling chit-chat."

Another time she had written:

"I would write you an account of fashion, but I  
hear American ladies are at the head of everything  
that is elegant."

But Church seems also, according to a letter he sent to  
Wadsworth after his arrival, to have been doubtful about the

... Hamilton had managed his money in his absence, asking  
himself to

"send me an account current, for our friend  
Hamilton, not being very accurate in his accounts,  
is not clear that he has not made some mistakes  
respecting monies you have paid him on my account."

When Church returned to this country in 1797 to take up  
residence in New York, again he did not lessen either his  
social activities or his concern for making money.

A rather curious aspect of these activities occurred in  
1800 when the bakers of New York resisted the efforts of the  
Common Council to establish price fixing for bread. It was  
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The bakers promptly suspended operations. In the meantime, John Barker Church led a group of wealthy citizens, who evidently missed their bread, to form the New York Bread Company, subscribing, we are told, \$30,000 at \$5.00 a share.

With the strike on, once again the Common Council decided to regulate only the weight and quality of the product.

But when the bakers reopened their doors, they found that they had a new competitor as of January 1802--the New York Bread Company. The fate of it and its stockholders and the quality of its bread are lost to us.

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Church was underwriting insurance, and became the biggest in the business. He also became involved in the Manhattan Company, which engaged, legally, its founder Aaron Burr (whose board Church also sat). Its charter, however, had it set up as a company to furnish New York City with water. (Church was listed in the bill seeking the charter, and Robert Troup wrote to Rufus King his disapproval of this.) The act of incorporation noted that

*"to the end that Daniel Ludlow, John B. Church and other associates might be encouraged to proceed*

with their laudable undertaking . . . which promises to be conducive to the future health and safety of the inhabitants of said city."

Another writer questions why men like John Watts, John B. Church and John B. Coles were willing to go along and concludes they thought it was good business. Although Hamilton claimed to have been deceived by Burr, it is difficult to believe. According to Matthew Davis in Memoirs of Aaron Burr

"He [Burr] proposed to obtain a charter for supplying the city with water; and as it was certain that if confined to that particular subject the stock would not be subscribed, he caused the application to be made for two millions of dollars, and inserted a clause in that charter that the surplus capital might be employed in any way not inconsistent with the laws and constitution of the United States or the State of New York. It is under this clause that the Manhattan Company use and exercise all

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By 1815, New York City had over ten banks doing business.

After a great deal of objections, the council of revision of the State of New York ruled that the Act For Supplying The City Of New York With Pure And Wholesome Water should become a law for New York State. This ruling did not come until 1836. A booklet gotten out by the Bank of Manhattan in 1920

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It is interesting to note that the later ad for Church land contained also a list of stock prices and that at the time, the average price of Manhattan Bank Stock was \$131.

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However, William Chesnov says that within one year after receiving the charter, the Manhattan Company had actually installed a "principal main of bored logs" and was indeed distributing water to customers, contrary to allegations of failure to provide service. The Federalists used the accusation as a weapon against Burr and were believed. However, the fight about the water supply went on until 1835 when it was determined to build the Croton Aqueduct. It might not have happened, even then, had it not been for a disastrous fire. In 1893 another generation of the Church family was once again involved with New York's water supply.

During the Manhattan fracas, Hamilton's friend Robert Troup (whom it was said could not stand either of the Churches) wrote that Church was welching on debts and said further:

*"Church is said to be much pushed for money--  
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*"Church is said to be much pushed for money-- and indeed family affairs are in such a train which in my opinion will by and by cause an explosion which will spread general ruin around it--I consider it unfortunate that he ever removed with his family to this country."*

Hamilton, however, seems to have leaned on Church for support in his problems, both personal and financial! In 1797 Church was asked by Hamilton to accompany him in his interview with James Monroe when he was asked to explain and he presented his side of the Mrs. Reynolds scandal. This was the widely publicized extra-marital escapade of Hamilton's which resulted in blackmail by the Reynolds.

James Reynolds, who was blackmailing Hamilton, had a connection with Wadsworth and, at least indirectly,

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John Barker Church.

Wadsworth had known James Reynolds' father, David,  
during the war, as he had served under Wadsworth in the  
Commissary Department. David had been helped in his  
activities by his son James from time to time. Afterward,  
David had spent time in jail "for various shady dealings"  
as had his son James. It also seem likely that Wadsworth  
could have also known James. It also seems possible that  
Church may have known about Reynolds, but there is no  
indication that either Wadsworth or Church connected them

with the later Hamilton blackmail. If they did, they were careful not to speak of it.

At any rate, in 1787 Alexander Hamilton wrote Jeremiah Wadsworth a letter. In it he said that one James Reynolds had passed on to him a copy of a news story in a Connecticut paper which had been sent Reynolds from a Hezekiah Wetmore accusing members of the Constitutional Convention of a Royalist plot. Wadsworth, in replying to Hamilton, ignored the name of James Reynolds, who was at least a strange person to be bringing messages from Hezekiah Wetmore, an honorable man.

One is curious to learn if Church went to the meeting with Hamilton and Monroe knowing that there might be more problems to face than a question of infidelity, given the character and history of the man who was the blackmailer. History is silent, but the threads connecting Reynolds to the three are there.

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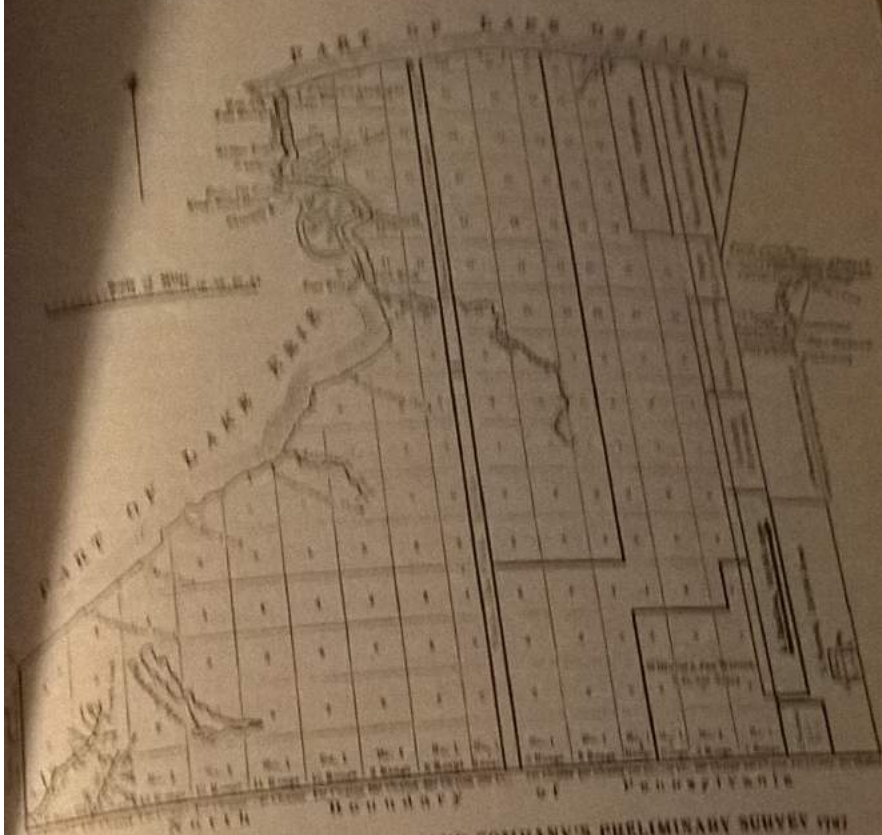
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Church had duelled in England, duelling in America was not  
only frowned upon socially, it was against the law in most  
states, certainly in New York. To give or receive a chal-  
lenge was a misdemeanor, and conviction meant disqualifica-  
tion from "any office of honor, profit or confidence in the  
State for twenty years." And it was Hamilton who had helped  
pass the law! It is also interesting to note in connection  
with the "Reynolds Affair" that Angelica at one point wrote  
her sister that she

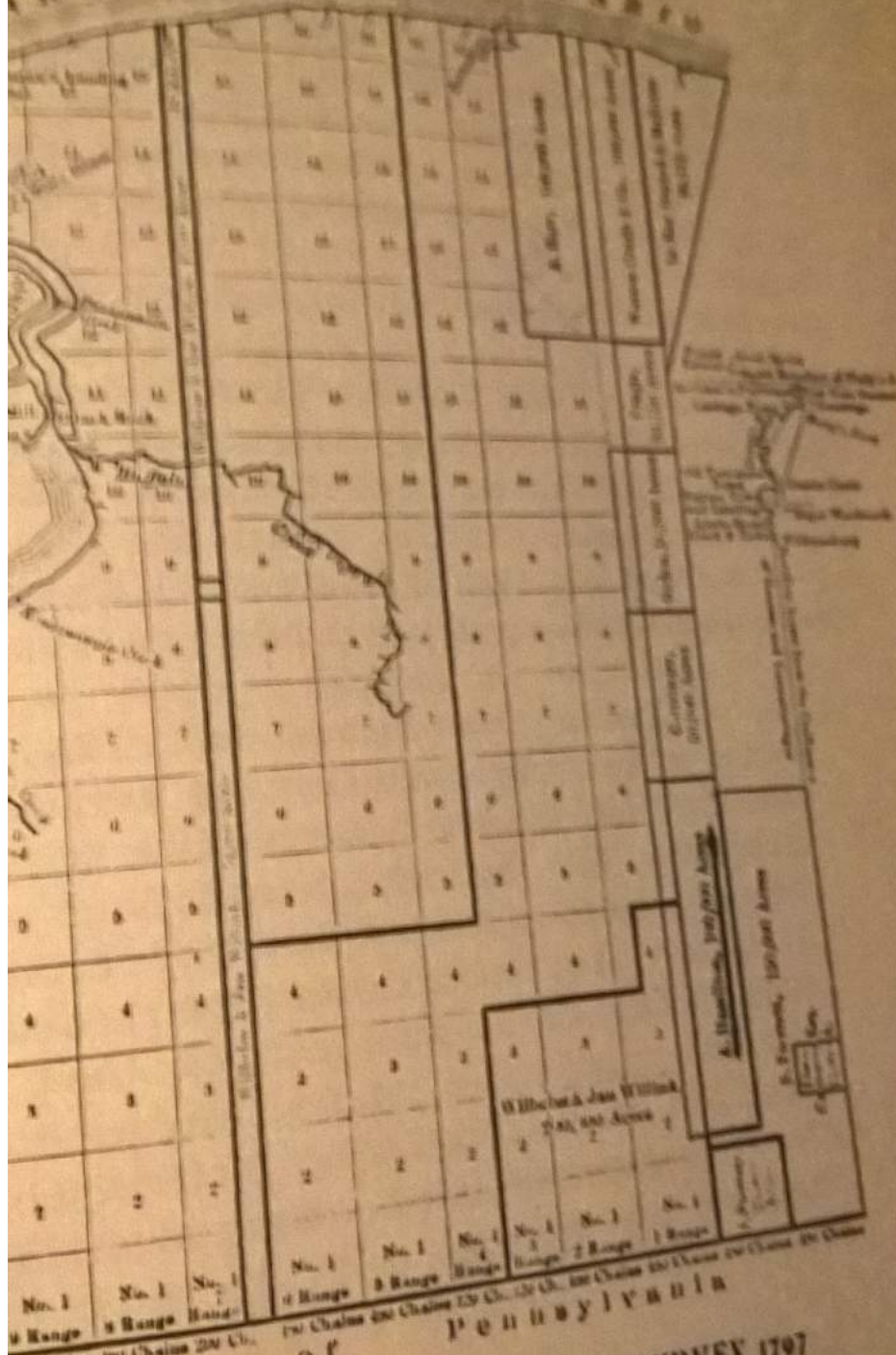
*"had the most positive assurance from Mr. Church  
that the dirty fellow [meaning Monroe] who has  
caused us all some uneasiness and wounded your  
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MAP OF HOLLAND LAND COMPANY'S PRELIMINARY SURVEY 1797

*Area Marked As Hamilton's  
Is Tract Actually Acquired By John Barker Church.*

PART OF LAKE ONTARIO



Boundary of Pennsylvania

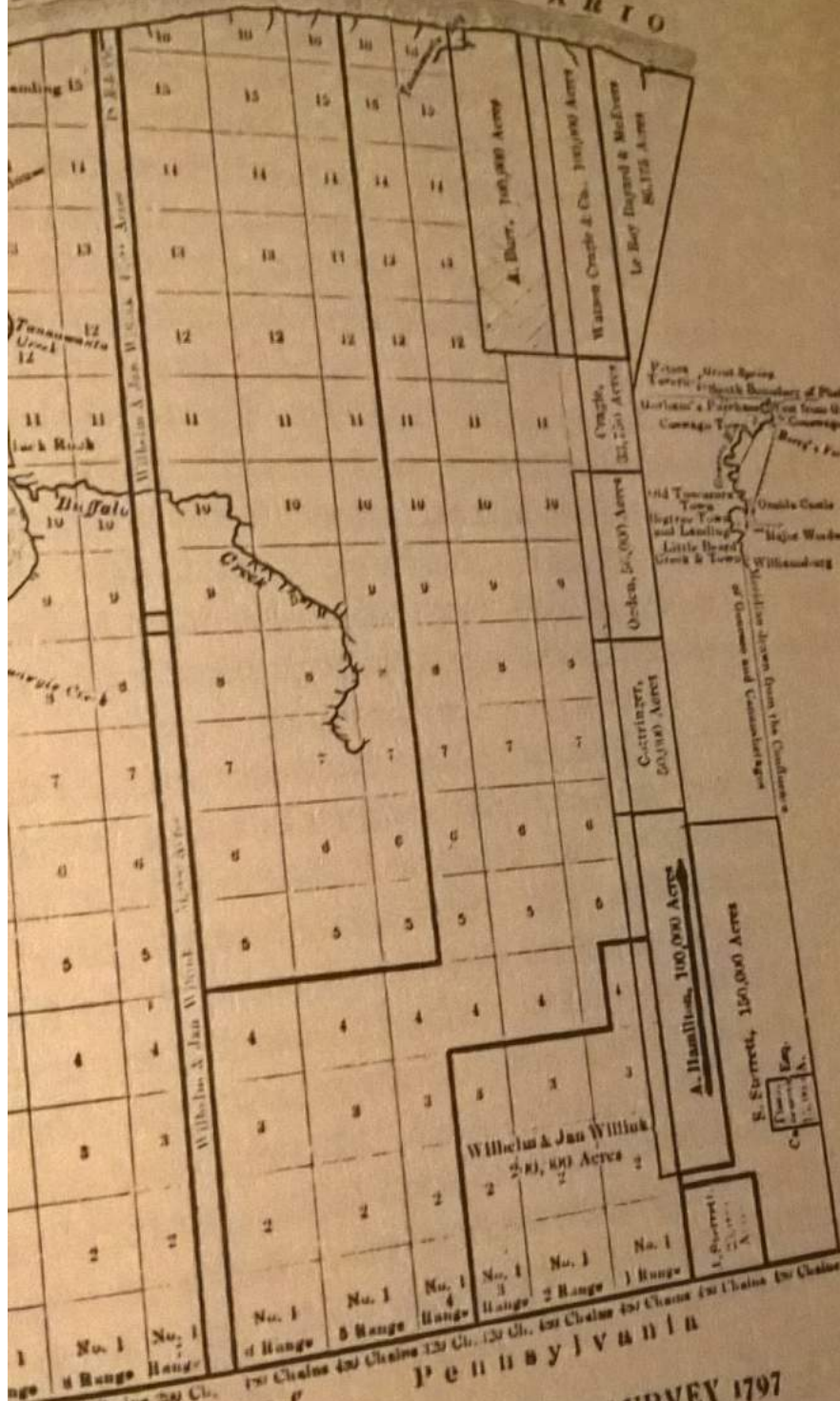
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Marked As Hamilton's  
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Western New York, or the "Genesee Country" of the land speculators, had opened up to settlers under several auspices. There are three groups who are generally identified in the areas in which the Church family and their friends were involved, at the time John Barker Church acquired his land.

One was the tract of land known as the Morris reserve. One was the land owned by a group of wealthy Dutch merchant houses, which lay west of the Morris reserve (Holland Land Company tract) which was surveyed and the land management entrusted to Joseph Ellicott. The other was the land east of the Morris Reserve, after several changes of ownership, owned by an English group known as the Pultney Estate (formerly the Phelps and Gorham Purchase) and represented by their agent Charles Williamson, and later by Robert Troup.

In 1799 John Barker Church and Aaron Burr fought a duel, which ended bloodlessly. It had to do with Burr's relationship to the Holland Land Company. On the map of Allegheny

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*"During the summer of 1799, vague rumors were privately circulating respecting certain transactions of Colonel Burr with the Holland Land Company. It was whispered that a bond which the company held against him for \$20,000 had been given up for secret services rendered them. In other circles it was hinted that the compensation was for procuring passage of a bill through the legislature authorizing aliens to hold lands, etc. Connected with these rumors, John B. Church, Esquire had spoken with so much freedom as to produce a challenge from Colonel Burr."*

According to a 20th Century writer, the offending words had been spoken at a dinner given to celebrate the opening of the Manhattan Company and were both deliberately planned and meant to be heard by Burr's friends.

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It has been said that the conversation had been on the subject of corruption in the English government, whereupon Church is supposed to have remarked that corruption was

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Charles Biddle, who was then, and remained later a friend of Burr's, had this to say about the affair:

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Judge Edanus Burke of South Carolina."

Charles Biddle, who was then, and remained later a  
friend of Burr's, had this to say about the affair:

"It was said that Burr had practiced for some  
days before the duel with Hamilton in firing at  
a mark; but this was not true, he had no occasion  
to practice, for perhaps there was hardly ever a  
man could fire so true, and no man possessed more  
coolness or courage. Judge Burke, who was his  
second when he fought Church told me [Biddle]  
that there was not the least alteration in his  
behavior on the ground from what there would have  
been had they met on friendly terms. He said  
that he [Burke] loaded Colonel Burr's pistols,  
by mistake he put a wad with a ball, and was  
hammering to get it down, when Burr called to him  
and told him not to mind it, if he missed him  
then he would hit him with the next shot. However,  
after the first fire Mr. Church made an apology."

Robert Troup commented:

"Church wanted proof of the charge--but it

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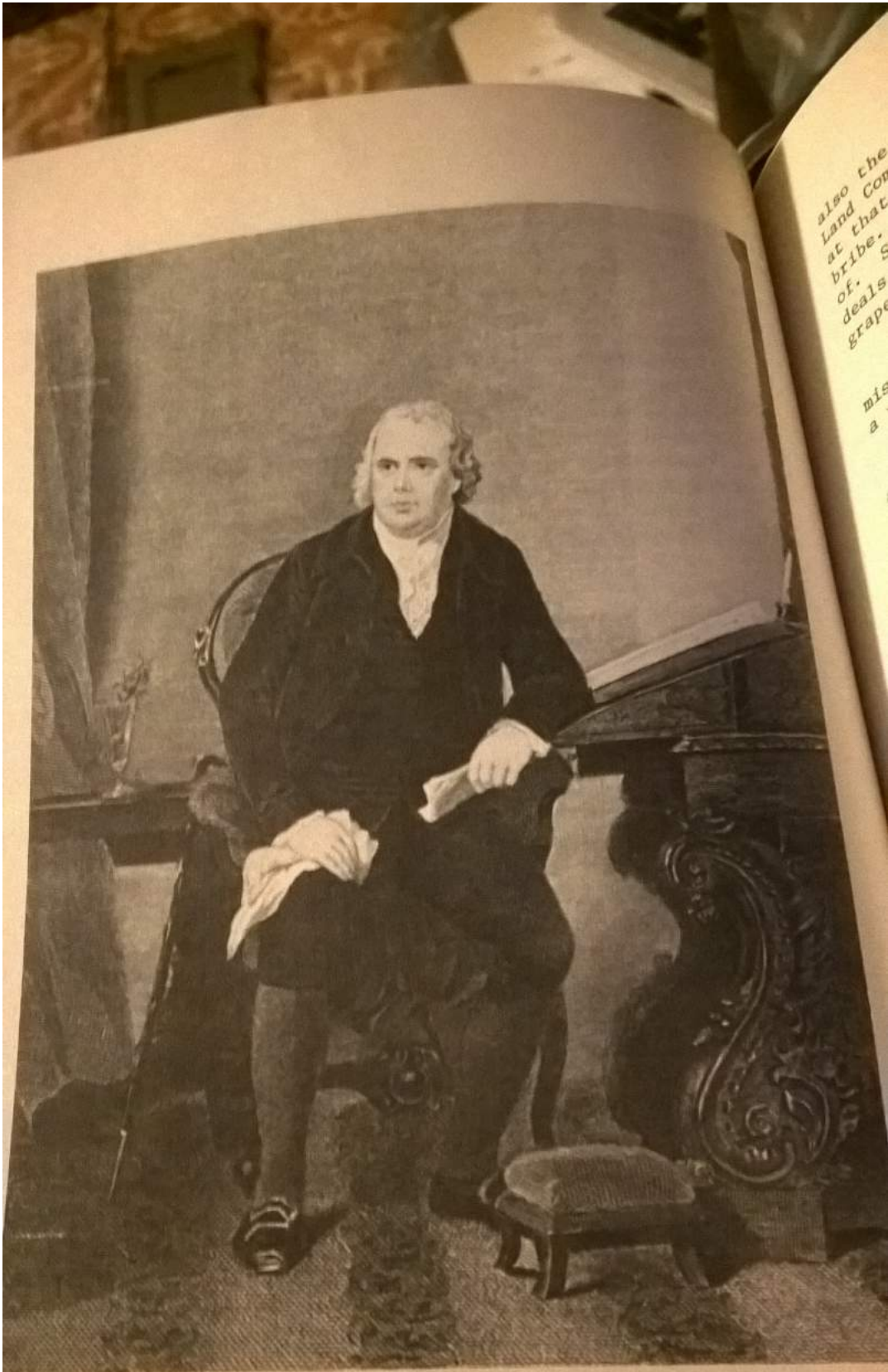
Robert Troup commented:

"Church wanted proof of the charge--but it has long been believed."

Burr wrote, according to Davis, a lengthy letter about his transactions with the Holland Company later that year to a friend, but made to public explanation of them.

Hamilton, Schuyler, John Church, and Burr all wanted changes in the law about aliens holding lands, but there was





Robert Morris

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also the question of Burr having a "loan" from the Holland Land Company never repaid. Other writers have said Church, at that dinner party, accused Burr of accepting a \$20,000 bribe. This seems to have been the "bond" which Burr spoke of. Since both Schuyler and Hamilton had tried to realize deals on their own with Casenove this could have been sour grapes on their parts.

Whatever the reasons, Church's admission that he was mistaken, seems to some writers a good idea, since Burr had a reputation for being deadly accurate.

Burr's connections with the land companies were not always so grave, however. Once Charles Williamson, the Phelps and Gorham agent, wrote to Burr asking if he could get a divorce in Connecticut or Rhode Island with or without his wife's agreement on "*the grounds of a devil of a temper on her part.*"

It was the tangled financial dealings of Church, Hamilton, and Robert Morris, however, that led to the journeys of (Burr's eldest son) to the

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It was the tangled financial dealings of Church, Hamilton,  
and Robert Morris, however, that led to the journeys of  
Philip Church (John Barker Church's eldest son) to the  
western lands, and ultimately to the part of the Genesee  
country that was to become Angelica. Robert Morris, who had  
steered the troubled financial ship of the country, failed  
to control his own!

Morris's dealings with Genesee lands were part of  
speculation in which he had engaged in the 1790's in prac-  
tically every state in existence, and included holdings in  
the federal city, later to become Washington, D. C. The  
land speculations followed rather closely after a disastrous  
attempt with William Constable to corner the market on the  
tobacco trade between the United States and France--an  
attempt made by Church and Wadsworth at an earlier date.  
Morris lost heavily on this venture (though Gouverneur Morris  
had tried to straighten out his claims), and his land deals  
became more frantic as he ran into problems of title, of  
terms, and worst of all, the left hand not knowing what the  
right was doing! One of his worst problems in the Genesee  
country was in that section which Morris had bought from the  
Phelps and Gorham syndicate, and specifically in that part  
held out by Morris to keep until land prices rose, (noted on  
the map as the Morris Reserve, or Tract #1). Among all his

other tangled dealings, Morris had purchased, sometime before 1793, one hundred shares of bank stock from Church for 10,000 pounds sterling, and he mortgaged Philadelphia property for this. Church was out of the country, and his agent was Hamilton. Moreover, Church was an alien, so in May of 1794 Morris paid part of his debt by selling Hamilton 20,290 acres in Luzerne County, Pennsylvania, for 4,465.50 pounds sterling leaving a debt of over 5,000 pounds sterling he owed Church which he could not pay.

In 1794 Morris cancelled the mortgage on his Philadelphia estate and then tried to pay Church with \$100,000 of deferred debt payable February 1795 at 6% per annum. He failed to meet this. He then tried to transfer stock in the North American Land Company to Church. Church wanted none of that. Then in April of 1796 he mortgaged to Hamilton (as agent for Church) 100,000 acres in the Morris reserve as security for his debt. This is identified on early maps as property of Alexander Hamilton. This the court allowed, although at the same time Walker, agent of the Pultney Associates, was suing Morris for \$50,000 mortgage on Tract 1 (the Morris Reserve) and New

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At one point Morris wrote:

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At one point Morris wrote:

*"I will immediately turn my attention to another source of reimbursement for you. My promise to you on this point is sacred and shall be fulfilled. You will speedily hear from me in regard to it. I hope Mr. Church has too much spirit and too high a sense of honor to entertain a desire of possessing himself of my property at less than its value, and at its value I am willing to sell it to him."*

In 1797 when Church returned from England he promptly filed suit to force Morris to pay the interest he owed him, or have the court foreclose the mortgage. In November of

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When Morris to salvage what the bookkeeping his time in wife's pe is buried

1797 Chancellor Livingston ordered the seizure of all Morris' New York property, but with the help of Samuel Sterett, a Philadelphia merchant, Morris was able to pay the \$10,821.63 interest due, and the suit was dismissed. However, two years later Church brought another suit to foreclose the mortgage to pay the principal of the debt, which Livingston obliged by ordering a foreclosure sale of the tract.

In 1797 there was a depression in Philadelphia, and it is claimed that 150 companies failed in a single week because of Morris's tangled affairs.

Robert Morris, in about 1798, is quoted as saying:

*"I should have no objection if R. Mather and John Barker Church were tied back to back and left to tug on one another for life. They are unfeeling wretches."*

In 1800 Philip Church attended the sale and purchased the 100,000 acres for his father.

Morris's troubles moved so rapidly from there on that the end was debtor's prison and the man who probably saved the revolution was unable to save himself.

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Ironically, Alexander Hamilton was acting as agent for John Barker Church when Morris asked him to act as his lawyer. Morris also owed Hamilton a large sum given as \$12,088.33 with interest. According to the Hamilton papers, this 10,000 plus interest also really belonged to Church, and Hamilton said

*"As this money was thus disposed of without being warranted by Mr. Church's instructions, I consider myself responsible for it."*

When Morris went to prison, Gouverneur Morris attempted to salvage what he could to support Mrs. Morris, but found the bookkeeping so tough he had to give up. Morris served his time in prison and died a poor man, dependent on his wife's pension provided by Gouverneur Morris in 1801. Morris is buried in the Courtyard of the Christ Church in Philadelphia, as is another signer of the Declaration of Independence.



His personal difficulties, which were the cause of his imprisonment, have never obscured the greatness of his contribution to the American Revolution.

Morris, himself, in prison wrote to his partner John Nicholson, who was then also in prison:

"... thus you see fate determined that we should ruin ourselves, and to be sure we have done it."

Philip Schuyler, with his usual generous view of the world, wrote his daughter (Angelica's sister) after Morris's downfall and death, as quoted in Godchild of Washington:

"The many civilities which Mrs. Morris in more happy days conferred on me, entitles her to my sincere sympathy; and it is a consolation to learn that she supports her disasters with so much fortitude, and that her daughter's conduct reflects so much credit on her. Your observation, my dear child, on the behavior of persons, evinces the goodness in your heart, and the correctness in your judgement. To feel for the misfortunes of others is a pain accompanied with the conscious pleasure of a duty to humanity."

## Chapter

### The Trip To The

In one of Hamilton's letters completed her New York visit, I

"... I shall be  
tunity begin a career  
I have serious designs  
flatter myself I am

Philip Church entered  
Infantry. In 1797 he  
Hamilton, who then had  
had been reactivated.