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Financial Problems of a Revolutionary: The Memoir of John Wilkins

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Recommended Citation

Applegate, Howard L. "Financial Problems of A Revolutionary: The Memoir of John Wilkins." *The Courier* 8.3 (1971): 28-34.

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View of Lockport, New York, drawn about 1840 by W. Wilson.
Courtesy of the Onondaga Historical Association

THE COURIER

SYRACUSE UNIVERSITY LIBRARY ASSOCIATES

VOLUME VIII, NUMBER 3

APRIL 1971

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Financial Problems of A Revolutionary: The Memoir of John Wilkins

By Howard L. Applegate

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John Wilkins Sr. was born into a Welsh-Irish Presbyterian family in Donegal Township, Lancaster County, Pennsylvania on June 1, 1733. His parents apprenticed him to a saddler, but after being so bound for five years, he returned to his father's farm to work the land. At the age of 30, he sold the Donegal farm and moved his wife and three children to Carlisle, where he became a tavern owner and storekeeper. He continued in these trades until 1775, when he was elected a Pennsylvania militia captain. In 1776, General George Washington signed a Continental Army Captain's Commission giving Wilkins command of an independent company of the line.

On January 15, 1777, the Continental Congress authorized the establishment of sixteen new regiments and a Lt. Colonel of New Jersey militia, Oliver Spencer, was appointed one of the sixteen regimental commanders. Military records do not indicate to which regiment Wilkins was assigned during 1776, but on February 27, 1777, he became a captain in Spencer's Additional Continental Regiment, composed of men primarily recruited in New Jersey and Pennsylvania. He resigned his army commission on April 8, 1778.

In 1783 Wilkins moved to Pittsburgh and established a store. He subsequently achieved some prominence and held various city and county offices. His son William was elected to the United States Senate in 1831 as a Democrat and Anti-Mason and in 1834 resigned his seat to become minister to Russia. In 1844 William became Secretary of War in President John Tyler's cabinet.

During March through May of 1807, at the age of nearly 74 years, Wilkins wrote his autobiography. He died two years afterwards, on December

11, 1809. The original copy of the Wilkins manuscript of his memoirs was used by Dr. Solon J. Buck to prepare his sketch of Wilkin's son William for the *Dictionary of American Biography*. He indicated in a footnote that the original autobiography was preserved at the Historical Society of Western Pennsylvania, but that institution has no record of the manuscript in its library catalog. A recent author's query in the *New York Times Book Review* uncovered no new information as to the location of the original document. The following extract relating primarily to the Revolutionary War was taken from a copy of the original now preserved in the Manuscript Department of the George Arents Research Library. This copy was made on January 8, 1886 by a great-grandson, H.B. Wilkins Jr., at Fort Keogh, Montana Territory, from a copy of the original made in 1873.

Readers may question the wisdom of reprinting the memoir of an officer written thirty to thirty-six years after the events, particularly when the original manuscript has disappeared. They might also wonder how papers that record no military information can be of use to scholars. The autobiography does, however, reinforce knowledge and understanding about other aspects of the period. Wilkins places great emphasis on the fact that Continental officers were responsible for recruiting their own troops and collecting both American and enemy deserters. As all of this was done without an advance of money, the officer had to foot the bills and hope to collect later from the government. In a period of inflation and devaluating currency, such a procedure required officers who had extraordinary loyalty to the American cause. The memoir also shows the extent to which depreciating currency crippled the army and its officers in their military affairs and how it demoralized officers and men who knew that their families at home lacked the financial resources required for even marginal existence.

Wilkins also relates the failure of the Army to pay its men, thus making their personal situations that much more desperate. When officers like Wilkins resigned, they were given Government certificates, which were redeemable at some later date, when it was hoped funds would be available. This procedure meant that if the men ever were to receive their money from the army, it would be paid to them in the form of depreciated paper money. Men who couldn't wait often sold their certificates to speculators, sometimes wealthy officers or government officials, who paid them five to ten cents on the dollar. These speculators, who accumulated thousand of certificates at bargain price, were one of the groups supporting Alexander Hamilton's plan in 1790 for 100 per cent payment of all Continental debts. Such policy, later implemented, increased their wealth.

By its concentration on the fiscal affairs of one officer during the Revolutionary War, the Wilkins memoir has added a new dimension to our understanding of the lives of the officers and their men.

There has been some modernization of punctuation, capitalization and sentence construction. There have also been some corrections in spelling. Unless otherwise noted, all geographic locations are in Pennsylvania.

* * * * *

At the commencement of the Revolution I immediately rendezvoused on the side of the Americans and was one of the first Captains of Militia chosen in Carlisle but soon after I carried my attention to improving the land near Bedford and collecting my debts.

When Independence was declared, I was voted in a member of the Convention for Bedford County to assist in framing our first Constitution. Afterwards, [I] was appointed a Justice of the Peace in said County, having then moved on my land near Bedford town. I had then on that land made great improvements, built a large stone spring house and stone dwelling house, cleared near one hundred acres of meadow, and erected about seven hundred panel of post-and-rail fence, together with other improvements.

In the winter of 1776-1777 I received a captain's commission from General [George] Washington with orders if accepted, to enlist a company of men and join the Army of the United States. I accepted the commission, recruited, and in a short time enlisted sixty-four men.



Facsimile of Continental bills. From B.J. Lossing, *Pictorial Field-Book of the Revolution*, New York, Harper & Brothers, 1860. Vol. I

I then made a vendue [and] sold my land [and] my store in Bedford town. Attended by my son John, and all my stock and furniture except my team, one riding horse and some light furniture which I carried in my wagon, [I] then set out with my family towards General Washington's headquarters with the sixty-four men, two lieutenants, one ensign, together with twenty two deserters.

Out of my own money I paid the bounty¹ and monthly wages, also their rations, together with the deserters until I arrived in Carlisle. There I first began to draw rations, but continued paying my men and officers monthly wages until the latter end of August following when our Army lay in Wilmington.² I settled up my accounts and there received all the money I had laid out for my Company, together with my own pay, which amounted to a very large sum, which I laid out in hand, when received was about six for one.³ Having no place to keep it, I gave it to Col. Ephraim Blaine then Quartermaster General,⁴ and when I drew it out of his hand, it depreciated upwards of twenty for one.

During the time I was recruiting I paid eight dollars for each deserter brought to me and the mileage,⁵ and found them in rations and other necessaries until I arrived at Carlisle. Then I began to draw their rations, from thence took them to camp. [I] then sent them to their respective regiments [and] for this great expense and trouble, I never received a cent.

On my way to camp I left my wife and family in Carlisle, and about six thousand hard money with her, requesting her to trade upon it and what of my debts she could collect in that town and county.

In order to keep the money good, as the Continental money was then beginning to depreciate, she did so, but the paper money depreciated so rapid that she could not keep the money good. She also collected in some of the debts, but when paid was almost depreciated to nothing.

I was about that time in due [from] my Philadelphia and Baltimore merchants about four thousand pounds but could not get any of them to make payment. On a low calculation of a number of my merchants at a meeting with them at the commencement of the Revolution, they gave it as their opinion that I was worth ten thousand pounds sterling, after paying my debts and making allowance for losses, etc.

¹The bounty was a specified sum of money paid by the Continental Congress and/or the Pennsylvania state government as a reward to stimulate recruiting.

²Delaware.

³Wilkins refers here and subsequently to the rate of depreciation.

⁴At this time Blaine was Deputy Commissary General for Purchases in the Continental Army.

⁵Army officers and certain state officials were empowered to apprehend deserters from the American army or state militia units for which they were given a bounty, or to pay the bounty to others who turned over deserters. They were also paid a specified mileage and/or per diem allowance.

Before I moved with my family to Bedford [I] had sold several valuable tracts of land in Cumberland County, and houses and lots in Carlisle, part of which was paid in hand. When the remaining payments were made in Continental money, then depreciated to seventy-five for one in hand, several of these payments when made would not then buy me three bushel of wheat. The great faith and strong belief in conquering the British was the means of my destruction.

On observing in camp that the rapid depreciation of the Congress money, my money was dwindling to nothing, in the spring of 1778, I applied to General Washington, (stating my reasons), to receive my resignation, that I might go home to pay attention to my family and private property, to which he assented and gave me the following discharge:

“Headquarters
Valley Forge
The 7th of April 1778.

“Captain John Wilkins, of Col Spencer’s Regiment, having desired permission to leave the service on account of the particular situation of his family and his private affairs, his resignation is, upon that account accepted.

By his Excellency’s Command,
(Signed) Tench Tilghman.”⁶

On receiving my discharge I settled my business in camp as well as I could. The Paymaster was in arrears to me \$240 [and to] one of my lieutenants \$40, all of which they not being able to pay me, and never seeing them again, I lost. I had a wagon in the service which settled for and brought me home to Carlisle.

I then moved with my family, my certificates, and what little property I had remaining to a small farm I had near Carlisle. [I] began to farm with spirit to keep my family together and wait with patience the Will of the Almighty Ruler and Director of All Things.

In the Spring of the year peace was concluded between America and Great Britain,⁷ I set out for Philadelphia with the intention of finding my merchants and compound with them.

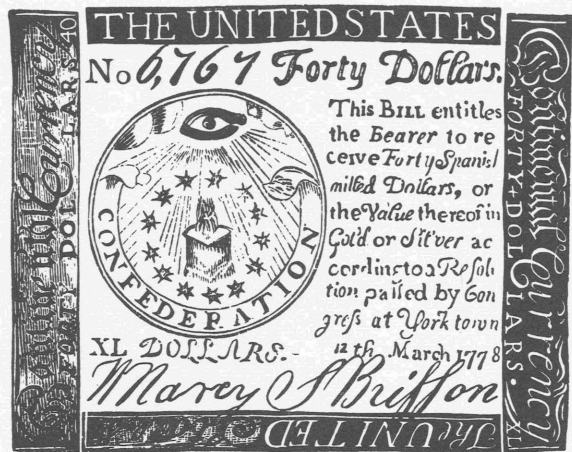
I took a schedule of my certificates, debts due, lands, and the remainder of my other property. I found either my merchants, their assignees, trustees, or agents and they immediately agreed to take what I

⁶At this time Tilghman was Aide-de-camp and military secretary to Washington with the rank of Lt. Colonel.

⁷1783.

presented (except the little farm, the cattle, the farming utensils, and household furniture—these they absolutely refused taking) and gave me a discharge in case I would nominate trustees to take the property in charge until a dividend could be made. To this I immediately assented, but on applying to my Baltimore merchants they refused as I had not nominated one of the trustees in that place, observing that the Philadelphia merchants would cheat them. At the same time [they] told me they would not distress me if they never got paid.

A counterfeit
Continental bill.
From B. J. Lossing,
*Pictorial
Field-Book of
the Revolution,*
New York,
Harper &
Brothers, 1860.
Vol. II



I then lifted from Col. Blaine the Congress money I lodged with him at Wilmington, and collected together all the Congress and hard money I could. [I] began with spirit to trade thereon, and continued trusting it alway to keep up the value, but the depreciation was so rapid, I could not. In the beginning of the winter that Congress money was made no legal tender, I, to assist keeping up the money, sold a good two story house in Carlisle for \$12,000. I then had in hand and paper upwards of \$50,000. With this sum I was preparing to set out to Philadelphia or Baltimore to lay in a good stock of goods, when a deep snow fell that made the roads impassable for wagons until the latter end of March.⁸ All this time I lay idle, maintaining my family at a high rate. As soon as the roads were passable I set out with one wagon to

⁸ 1783.

Philadelphia. By this time the Congress money had got the final stroke, therefore, with the large sum I had with me, I could scarcely load the one wagon, though a great part were groceries.

Shortly after I came home a number of soldiers came to Carlisle to receive their depreciation certificates. I concluded to buy them and did buy them in at a small discount, half money and half goods to a considerable amount. I ran all the property I could into them. In order to save myself, being of opinion they would stand good. But Behold! I was again mistaken, for I had them but a short time in my possession until they depreciated eight and ten for one in hand money. This stroke totally shut me up.

Thus the matter rested until several years after my arrival in Pittsburgh.⁹ The Baltimore merchants then fell in with those of Philadelphia and had a general meeting in Philadelphia. Colonel E. Blaine and my son John present, and on an examination of my property they agreed to take the certificates for the debts and gave me up all claim to the other property to manage and do with as I pleased, the certificates being on interest had then rose to twenty eight shillings in the pound. They all signed me a release which now lies in my desk. They all but one signed by assignees, etc, they also having all failed.

⁹ Wilkins began to get on his feet economically about 1785.