

225/1

THE OLD MERCHANTS
 OF NEW YORK CITY.
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CHAPTER XLVI.

The subject of this chapter will be a merchant of singular incorruptible integrity and extraordinary sagacity. I do not believe he ever did a dishonest action in his life, and probably no earthly calamity — not even death itself, in any way or shape — would be regarded by him with such horror as a failure to pay his mercantile obligations.

I am writing about William Whitlock, a merchant of the first class — a ship owner and a man of business, and in business, on his own account, for full forty-five years in this city.

His firm for many years was William Whitlock, Jr. His father's name was William Whitlock. Old Captain Whitlock was a sea captain out of this port as early as 1790, when he lived at 136 Queen (Pearl) street, near Frankfort. He afterwards removed to 31 Frankfort street, and lived there until 1800, when he removed to 189 William street, and there the old captain lived until 1832, a period of thirty-one years. His son, for many years, lived at 187, next door, or until 1827, when he bought a house near St. John's Park. I remember those two houses, Nos. 187 and 189 William

street very well. They were plain houses, and stood near the corner of Spruce. They were torn down long ago.

I think old Captain William Whitlock lived to be a very aged man. I know he was connected with insurance companies for some years of his life.

I believe Wm. Whitlock, Jr. was started in business by his father when young. I think he went into the grocery business when he first started, at No. 71 South street. That firm, under the name of Whitlock & Jenkins, was soon dissolved, and then William Whitlock, Jr. went to Augusta, Georgia, where he remained one or two years, buying cotton on commission.

What prejudiced him against partnerships I do not know, but after his first unsuccessful partnership with Jenkins, he would never have a partner. Even in ship owning he preferred to hold an undivided interest if he could. If there was a loss, he could stand it, and if a profit, he did not wish to divide it with anybody.

In 1824 Mr. Whitlock started the line of Savannah packets in connection with James C. Seguire. I presume this line originated in connections made while in business at Augusta, a city that stands on the banks of the Savannah river. Scott & Morrell, afterwards Scott, Shapter & Morrell, continued this line for many years after Mr. Whitlock gave it up.

Mr. Whitlock married a Miss Scott, the sister of the Scott of the above firm. Benjamin Richards married another sister; he was of the celebrated firm in South street of Richards & Richardson, and now of the firm of Richards, Benkard & Co., in same building with Mr. Whitlock. Previously Ben Richards had been the agent of William Whitlock at the Rio Grande

in the Brazils. Mr. Whitlock for many years sent out cargoes and vessels to his consignment.

Captain Richardson was originally in the command of the ship Salem. She was owned by the celebrated merchant in South street, William Osborne, who, when he failed in this city in 1830 or thereabouts, created quite a panic. After his failure the Salem was sold, and Mr. Whitlock bought Osborne's share. Richardson was her captain, and owned a portion of the ship. That was the way he and Mr. Whitlock became acquainted. She was a fast sailer, made quick passages, and coined money. Captain Richardson owned one third and Mr. Whitlock two thirds of her. Captain Richardson was a flashy sort of man. He afterwards commanded the new ship Poland in the Havre line. This ship belonged to Mr. Whitlock. Captain Anthony afterwards commanded her. I think he is now President of the Sailor's Home.

About the first real estate purchase Mr. Whitlock made was the store and lot 46 South street. He bought it of old John Aymar, in 1830, and has continued to occupy it from then until now. It is a singular fact that a merchant rarely buys real estate. In the long run no property pays so good an interest as the store he occupies himself, if he owns it. Almost every large merchant keeps his capital in active business, and will not lock it up in a store and lot. Probably if merchants for the last thirty years who have failed, had commenced to lay by every year a little to pay for a store, costing \$12,000 or \$15,000, they would have been saved and in business now. Very few merchants of the past fifty years have stood up, and retired with means, unless they have invested largely in real estate. Many others, who, like Stephen Whitney,

have done a very small mercantile business, yet a portion of their business profits they invested in real estate, became very wealthy. Others that did an immense business, but made no investments in real estate, became bankrupts. I suppose Mr. Whitlock, if obliged to pay rent, would have paid \$33,000 in as many years. The store was burned in the great fire of 1835, but was insured sufficiently to rebuild it.

I do not think the property at No. 46 South street has advanced a dollar. I believe there is a dock with it, or that Mr. Whitlock leased it. At any rate his ships of the Havre line always lay at that dock in front of his store.

Hundreds of the old-fashioned stores can still be seen in this city. A high steep roof, with an immense garret and a bad fall, are the marked characteristics of these old time stores.

Mr. Whitlock did a very heavy business in 1825, and after, with the Brazils.

Then he got into the Havre line about that time. Old Francis Depau, Crassous & Boyd, and Wm. Whitlock, Jr., owned one or more vessels. I do not think there was more than six Havre packets in 1825, in the line.

One famous ship was the "Cadmus." She belonged to Mr. Whitlock. She brought out to this country General Lafayette. She was to sail from Havre to this country with a full freight, and a long list of passengers. All were patriotically sacrificed to make room for General Lafayette, "the Nation's Guest," his suite, and their baggage. The "Cadmus" brought them all over safe and landed them at Staten Island; but for this trouble and real loss, Mr. Whitlock received no compensation whatever. I do not think he ever carried another great

man free after this trip, in the "Cadmus," or any other ship that he has since owned. The "Cadmus" was a ship of about 350 tons. She was commanded by Francis Allyn. The same captain afterward lost the Liverpool packet-ship "George Canning." That last ship was built for a Capt. Stoddart, but he was not allowed to take command of her on account of his having been caught smuggling broadcloths in bales of hay. He was coming down the wharf towards his ship, when he saw a bale of hay going on a cart.

"What are you going to do with that hay?" he asked of the custom-house officer.

"Send it to the public store," was the reply.

Capt. Stoddart was surprised, and addressed the mate, who was ignorant of what was doing (had he been trusted by the captain, all would have been right), asking what had happened. The mate told him. It seems the cow had been kept aboard and not "struck ashore," as she ought to have been. The mate had ordered the cabin-boy to go and cut some hay for the old cow from one of the bales. The boy returned and told the mate, in presence of the custom-house officer, that he had cut through hay into fine broadcloth. Custom-house officer immediately smelt a very large mice, and ordered all the bales of hay sent to the public store, where a large quantity of first-chop broadcloth was confiscated. Owing to the fact that Captain Stoddart stood at the head of his profession, the affair was hushed up. The ship belonged to Fish & Grinnell. Capt. Stoddart never went to sea again. His disgrace preyed upon his mind. He retired to Yonkers, became very dissipated, and died poor. Capt. Allyn, of Mr. Whitlock's ship "Cadmus" retired, after he lost the "George Canning," to New

R2289/5

R2259/6

London, Ct., and then went extensively into the whaling business.

The ship "Montano" was another of the early ships of that Havre line of packets. They earned money for all parties. Old Mr. Depau retired from the line very rich, and so did every one connected with it. Mr. Whitlock made a mint of money, in his share of the line.

He did not confine his ship owning to this line. Whenever he could buy a ship he did so, and placed her in the general freighting business. This was also very profitable to him, and he coined money in it, when others would have lost.

In 1827 or 1828, he bought the house at No. 26 Beech street for \$13,000. His friends thought he was ruined to pay such a price. He afterwards bought No. 31 Beech street, opposite to the Park, and lived there many years. His wife and his only son died in that house. Afterwards he bought a country seat near Washington Heights, but I believe he left that years ago, and now lives at 25 East Thirty-sixth street.

About thirty years ago, when Mr. Whitlock first moved to St. John's square, it was one of the most famed spots in the city. Some of our largest merchants resided around it in Varick, Beech, Laight and Hudson streets. Many of the old race who own their houses, still continue there. But the greater part have moved to more fashionable parts of the town, and these noble residences are given up to the dominions of boarding-housedom. Each of those houses that surround the Park, own an equal quantity of real estate in the enclosed park, and if it should ever be sold, (which it can be by consent of the owners of the adjoining property) the proceeds will be shared among the opposite lot own-

ers. The houses now are entitled to a key to the Park, and to the pleasure of walking there.

Mr. Whitlock was one of the independent ship owners, who when freights were dull, had capital to invest in cargoes, so as to load his ships quickly. He was always fortunate in such purchases, and not only made good freights for his ships, but a good per centage on the investments. His name is rarely used for any purpose except in banks and insurance companies, when he could facilitate his own business by being a director, and getting aid if he needed it.

He never had a note lay over in his life, and regarded his commercial credit as beyond anything except life. His business is his only pleasure, and it is not probable that he will ever give it up while life lasts. He was for many years a member of Dr. Milner's church, in Beekman street, (St. George) and regularly attended there while the good old doctor lived. He has several daughters married to some of our most useful citizens. Mr. Whitlock built the ship "Formosa." Her commander was Captain Orne, now a port warden. His first acquaintance with Captain Orne was commenced in a singular manner.

William Whitlock, Jr., and his brother Sidney B., bought a corvette. I do not know but it was one of those built for the Columbian government. The brothers fitted her up and sold her to Commodore Fournier of the Buenos Ayrean navy. She was to be paid for part in cash, and the other part by a draft of Commodore Fournier upon the Buenos Ayres Government. The Commodore had a letter of credit, authorizing him to draw for such a purpose. The cash and the drafts had just got into the possession of the Whitlocks, when Jonathan Thompson, who was then collector of the port, seized

this corvette, on the ground that she was going to sea to act in hostility towards a power friendly to the United States.

Here was a stumper for any man but Wm. Whitlock, Jr. He at once, but very quietly purchased the schooner "Rehoboth," and loaded her with flour. Orne was a smart young fellow who had been recommended to him, and he at once placed him in command of his new schooner, and gave him orders to proceed to Buenos Ayres — anticipate the news of the seizure of the corvette by the United States, get the money for the drafts, and come home as speedily as possible. The schooner made a splendid run out, run the blockade of the *Banda Orientale*, and got into Ensanada. From that port Captain Orne went up by land to Buenos Ayres. It was with the greatest difficulty he could do anything. But finally he paid a liberal discount to the nephew of the Governor of Buenos Ayres, got his drafts cashed, and hurried away to Ensenada, dreading every moment that the news of the seizure in New York, of the corvette would arrive. He sold the outward cargo at a tremendous profit, loaded the schooner with hides and specie, and returned to New York, making a famous trip, for which he deserved and received great credit.

The corvette was eventually released, and proceeded to sea through Long Island Sound. The news came down to the collector, that boats were constantly passing from her to the shore. He supposed she was shipping a war crew, and he gave orders to a revenue cutter to go up to the Sound and bring the corvette back to the city. The cutter reached the Sound, but found no corvette. The bird had flown. She had proceeded to sea the night previous, and from that day to this has never been heard of.

R2285/9

By that operation the two Whitlocks made a large sum of money, but it led to a quarrel between the two brothers, and from that year they never spoke to each other.

Sidney Whitlock went up to Southbury, Connecticut, and purchased a beautiful place, belonging to Simeon Mitchell, for a very large sum. Simeon Mitchell had a father who was one of the most extraordinary men of this or any other country. Old Sim was a venerable old joker, and a great believer in Lorenzo Dow. Old Sim determined to die, be buried, have a monument, and to have Lorenzo preach the funeral sermon.

Southbury is an extraordinary place of itself. It is about twenty miles north of New Haven, on the Litchfield road. Nearly all the *Grahams* in New York came from Southbury, since two hundred and thirty years ago, when the original Scotch *Grahams* located there.

Old Sim died, or rather made believe so. He was laid out in regular Connecticut fashion. A copper cent was placed over each eye. He was put in the coffin, after being encased in a shroud. The meeting-house bell tolled. The solemn procession went up the hill to the burying-ground. The coffin was taken off the bier and placed by the side of the tombstone, and then old Lorenzo Dow preached such a funeral sermon as I never heard before or since. It was witty, elegant, complimentary, severe, and made everybody cry. Old Sim listened attentively, and when it was through declared he was satisfied, and the crowd, dead man, and Parson Dow, all went home. A few years later, old Sim did die for good, and left a handsome fortune to young Sim, who invested nearly every dollar of it in

R2259/10

the expensive house which he was so lucky as to sell to Captain Whitlock.

With that money young Sim came to Brooklyn, bought a small farm somewhere near where the present Brooklyn City Hall stands, and ought to be worth a million. It is nearly half a century since I first, and nearly a quarter of one since I last saw him, and he was one of the handsomest men I ever saw on both occasions.

Old Lorenzo Dow stopped, for weeks at a time, at his father's house.

The Sidney B. who bought Sim Mitchell's place was a ship chandler. Another brother, Samuel, was a ship captain; he died at sea. Another brother, Augustus, was a grocer, in partnership with Daniel Bonnett, his brother-in-law, under the firm of Whitlock & Bonnett. For many years both lived at 80 Franklin street. Mr. Bonnett has a son, who was an accomplished surveyor, in New Jersey, some years ago. The firm of W. & B. was for many years at 165 Fly Market.

I think Augustus is now in the ship chandlery business, at 57 South and 117 Wall street, and lives in the country.

None of these Whitlocks are any connection to B. & M. Whitlock, the Southern grocers and sympathizers.

William Whitlock, Jr. has jogged along, a practical, thorough business man, for many years — nearly half a century — and is far more worthy of a chapter among the "Old Merchants," and to be honored with a public notice, than any politician, or man who makes a great noise in the papers.