



Our Corner of Charleston History: The Story of 98-100 Church Street

By

Kathryn A. Banks

*To my sweet husband, Wharton,
who shares this little corner of Charleston with me.
He had the patience of Job as I worked through
this project, and served long hours as my editor and graphics tech.*

*And, to my dear Mother, Colleen Stokes “Nana” Banks
(1928--2011), who loved the history of her native
state of South Carolina and who would have loved to
have taken this interesting ride with me.*

Table of Contents

Introduction	4
Some History on Church and Elliott Street	6
From Land Grant to 1693	7
The Poinsett Period (1693—1719)	9
The Porcher Period (1719 to between 1757 and 1764)	11
The Hall Period (From between 1757 and 1764 to 1781)	14
The Stent Period (1781-1795)	16
Branch of the First Bank of the United States (1792-1795)	18
The Crowley/Keating/Spann Period (1795—1812)	24
The Bryce Period (1812—1828)	27
The Gadsden/Marion Period (1828—1853)	31
The Furst/Haas Period (1853—1878)	34
The Momeier Period (1878—1981)	38
The Recent Years (1981—Present)	43
Conclusion	45
Sources	46
Appendices	51
Acknowledgements	62

Introduction

“You are forthwith: to Admeasure unto Mrs. Sarah Earpe
 One town Lott att Charles towne observing your rule and
 Method already Established for the building a Towne there
 and not Injureing the Lines of any other Person or Person and
 a Certificate fully specifieing the bounds and situation thereof
 you Returne to us with all Convenient speed Given under our
 hand att Charles towne ye 5th of August 1680/”

To Capt Maur Matthews

Joseph West

Survoyer Generall &

Wm: Owen

John smith

mrs. Earpe a town Lot

(*Warrants for Lands in South Carolina*, Edited by A.S. Salley, Jr.,
 Secretary of the Historical Commission of South Carolina, 1911)

“P 9: 12 June 1684 Carolina ss:

By a warrant dated 9 June [168]4 under the hand of the Hon. Col.
 Joseph West, Governor and Landgrave, I have laid out unto Mr. Geo.
 Beadon one town lot at New Charles Towne, which lot was formerly
 taken up by Elliz Erpe and by her deserted, which sd lot is known by
 the No. 37, abutting to the Eastward upon the lot in the possession of
 Andrew Peircuall, Esq. and Mr. Gibbs, Westward upon a street that
 Runneth almost parallel with Cooper River and by Mr. Symond door,
 Bounding Southward upon the lot of Mr. Swetting and Northward
 upon the lot of Mrs. Sarah Erpe.

[Footnote to above excerpt:] Lot 37 was on the southeast corner of
 Elliott and Church Streets. There is a discrepancy in the bounds and
 Ownership history of this lot and this certificate may actually be for
 Lot 36.”

(Excerpt from *Proprietary Records of South Carolina, Volume III: Abstracts of the Records of the Surveyor General of the Province, Charles Towne 1678-1698*, Susan Baldwin Bates and Harriett Cheves Leland, 2007, a compilation of entries from the *Certificates Of Admeasurement for Charles Towne Lots, 1678-1756*, the record book of the surveyor general of the province.)

"Lot No. 37 Grant Sarah Erpe October 10th 1681"

(Excerpt from Appendix II (*Surveyor's Notebook for Charles Towne, 1732-1752*)) of *Proprietary Records of South Carolina, Volume III: Abstracts of the Records of the Surveyor General of the Province, Charles Towne 1678-1698*, Susan Baldwin Bates and Harriett Cheves Leland, 2007.

So begins the entangled, but fascinating, history of our little corner of Charleston -- the southeast corner of Church Street, running north and south, and Elliott Street, running east and west.

When my husband, Wharton, and I purchased the present-day 98-100 Church Street in October, 2010, we were told that the three-story brick building had been the initial location of the Charleston branch of the First Bank of the United States in the early 1790's. That was all we knew, and we had obtained this information from the marketing brochure prepared by the seller's realtor, hardly a scholarly source. I determined then that I would seek out primary proof that the Charleston branch of the First Bank of the US had opened and operated in our building. Almost three years passed before I began this research task in the summer of 2013.

The beginning was truly a small step. My first stop was the South Carolina Historical Society on Chalmers Street. The first material I obtained there was the vertical file for 100 Church Street. In it lay a solitary 8 1/2 X 11 copy of a newspaper article from the *Post & Courier* dated December 15, 1947. It was part of a series the paper was doing called "Do You Know Your Charleston?". This gave me the names of several owners between 1812 and 1878, and I was on my way.

After several months spent in the South Carolina Historical Society, the historical documents room of the Charleston County Register of Mesne Conveyance on Meeting Street, the South

Carolina Room of the Charleston County Main Library on Calhoun Street, on the internet, emailing various archives (including the Historical Society of Pennsylvania in Philadelphia), I have put together the following history of our property; not surprisingly, it represents a microcosm of the history of Charleston itself.

Some History on Church and Elliott Streets

Church Street, named for the Anglican St. Philip's Church which dominates it, was one of the streets laid out in the original Grand Modell of Charles Towne of 1672. It extended the length of what was then the town, running from what is now Cumberland Street, past St. Philip's Church, and ending at Vanderhorst Creek (present-day Water Street).¹ Church Street was first known as New Church Street, because the St. Philip's Church located on the street was actually the second or "New" St. Philip's Church. The first St. Philip's was built in 1680-81 at the current location of St. Michael's Church, at Meeting and Broad Streets; this building was destroyed in a 1710 hurricane.² The second St. Philip's Church was established at its current Church Street location between 1710 and 1719.

During this time, Church Street was also sometimes referred to as New Meeting Street, due, perhaps, to the loss of Old Meeting Street after the construction of the fortification walls³ around the town between about 1690 and 1711, or, perhaps, because of the Baptist Church (a "meeting house") established at the south end of what was Church Street circa 1701.⁴ Following the completion of the walled fortifications, "the town center shifted a block to the east [of Old Meeting Street] and Church Street became its principal north and south thoroughfare".⁵ During the early 1700's, along Church Street between the present site of St. Philip's Church and present-day Water Street, "Charleston history is 'pressed down, and shaken together, and running over'".⁶ By 1739, the street between Cumberland and the bridge over

¹ "Charleston Street's", scottishritecalifornia.org

² Stphilipschurchsc.org

³ The fortification walls formed a trapezoidal defensive structure around Charles Town against the invasion of hostile French and Spanish forces, Native American tribes, and pirates. Initially earthen, they were ultimately built of brick. The waterfront portion along the Cooper River was a single barrier, but the inland walls exhibited a double barrier. Perhaps this space was used as a moat, filled by water from the Cooper River, though there is no definitive proof of this. Source: "The Walled City", ccpl.org

⁴ Fbcharleston.org

⁵ Samuel G. Stoney, "Along Church Street" from "A Stroll With Sam Stoney" series, *Post & Courier*, 1958. Source: SC Historical Society.

⁶ Ibid.

Vanderhorst Creek was known simply as Church Street; beyond the creek, it was called Church Street Continued, which ran from the bridge to White Point (what is now South Battery).⁷

Elliott Street began as a 20-foot wide alley resulting from an agreement of the property owners through whose lands the passageway was cut in 1683 (this would have been Sarah Erpe & Lawrence Saunders for lot No. 37). It was known as Callybuff's (or Callaibeuf's) Alley, and then Poinsett's Alley, referring to some of the families owning the property bordering it. Eventually, it became known as Middle Street, and then, Elliott's Alley and, finally, Elliott Street, named for the family that owned Elliott's Wharf at the street's eastern end, on Charleston Harbor. The Elliott family owned substantial real estate bordering the street during the early 1700's. Elliott Street was a major shopping area with many merchants during the 18th and early 19th centuries, though these properties suffered devastating damage in the great fires of 1740 and 1778.⁸

“We have seen that the ‘Charles Town’ of a century ago [1835] had for its chief street the present Church Street, while Broad Street was the central business district in the direction from river to river. It was a little after this date that Elliott Street asserted and obtained the prominence as the site of wholesale houses, banking institutions, & etc., which it preserved to a period within the recollection of many yet living.”⁹

From Land Grant to 1693

In December, 1679, the Lords Proprietors of Carolina approved the site of the new Charles Towne on the spit of land then known as Oyster or White Point (because of an oyster shell bank at the very tip of the peninsula lying between the Cooper and Ashley Rivers). Their letter of approval, which arrived in Carolina in the spring of 1680, stated: “Wherfore wee think fit to let you know that the oyster point is the place wee doe appoint for the port towne of which you are to take notice and call it Charles towne...and you are to take care to lay out the Streets

⁷Op.cit., “Charleston Street’s”.

⁸Ibid.

⁹“Church Street was Formerly City’s Main Thoroughfare”, *Post & Courier* (December 22, 1935).

broad and in straight lines and that in your Grant of the Towne lotts you doe bound every ones Land towards the Streets in an even line...”.¹⁰

These instructions from the Lords Proprietors formed the foundation of the Grand Modell plan for Charles Towne, originally drawn up by the first surveyor general, John Culpepper, in 1672. An original town lot was a half-acre in size. Lots on the higher ground (what is today Broad Street and the part of Church Street encompassing present-day 98-100 Church Street) were granted first. The grantee was charged with building on the lot within three months of receiving his grant, otherwise, the lot would revert back to the Lords Proprietors and then be re-granted. The original lots were quickly sub-divided by grantees, sold or given away.¹¹

The street names and numbers in Charleston today have little relation to the streets, alleyways or town lot numbers of Charles Towne in 1680. In the attached map of Charles Towne in 1686 (see **Appendix I**, as drawn up in 2007 by S.V. Bates and H.C. Leland, based upon warrants, certificates and grants), what is now Church Street is labeled as the “little street parallel to Cooper River that runneth by Henry Symond’s House” and Elliott Street, while demarcated, is not named (it is noted as that “certain lane laid out by consent of the neighborhood” in a 1719 deed for our property). The first reference I encountered to Plat No. 37 in the Grand Modell appeared in a deed conveying ownership in November, 1795, as I was working my way back in time. With this discovery, I had finally arrived at the starting point for this story.

As is illustrated in the excerpts quoted in the Introduction, there is an ongoing discrepancy as to the original grantee of lot No. 37. However, most evidence indicates that Mrs. Sarah Earpe (sometimes spelled Erpe) was the original grantee in October, 1681. This is indicated by records of conveyances of parts of the lot made at later dates by Lawrence (Laurence) Saunders, whom Mrs. Erpe had married in 1683.¹²

Sarah Erpe and Eliz. (sic) Erpe appear on the passenger list (“passengers without servants”) of the vessel, *Carolina*, which was one of three sailing vessels that left England in August, 1669, for Carolina, arriving here in 1670, after a stop in Barbados.¹³ The Erpes may have jointly held Lot No. 37 initially, or Elizabeth may have been granted lot No. 36, while Sarah was given lot

¹⁰ Susan Baldwin Bates and Harriett Cheves Leland, *Proprietary Records of South Carolina, Volume Three: Abstracts of the records of the Surveyor General of the Province, Charles Towne, 1678—1698* (The History Press, Charleston, SC, 2007), p.23.

¹¹ Ibid., pp. 22, 24

¹² Ibid., p. 128

¹³ Edward McGrady, *The History of South Carolina under the Proprietary Government 1670-1719* (Palandia Press, NY, 1897) p. 121.

No. 37. Research indicates that Sarah Erpe and Lawrence Saunders ended up in possession of lot No. 37. (Lawrence Saunders also individually received at least one additional grant of land from the Lords Proprietors.)

Lawrence Saunders emigrated from England to Carolina province between 1670 and 1678. Presumably, he married Sarah Erpe by 1680, when their son, William, was born. (Lawrence arrived in Carolina with his son, John, from another marriage.)¹⁴ In 1691, Lawrence Saunders gave one-half of lot 37, along with a house, to his two sons, William and John. Also, in 1691, William sold his one-quarter share to Peter Poinsett, Jr. Then, in 1693, William's older half-brother, John Saunders, sold his one-quarter share of lot 37 to the same Peter Poinsett, giving Poinsett a half interest in the original town lot.¹⁵

The Poinsett Period (1693—1719)

Peter (Pierre) Poinsett (Poinset) Sr., and his son, Peter, Jr., arrived in the province of Carolina around 1685. They had fled their home in Soubise, France (near La Rochelle in the southwestern department of Charente-Maritime) around 1675, for England, where they stayed about nine years before immigrating to Carolina on the merchant sailing ship, *Margaret*. The Poinsetts formed a part of the large wave of French Huguenot Protestant emigres who arrived in Charleston between 1680 and 1688 as a result of persecution following the revocation of the Edict of Nantes in 1685. The Edict of Nantes had established Protestantism in Catholic France in 1598.¹⁶

Upon arriving in Charles Towne, Peter, Sr., who married Sara Fouchereau, opened a “small place of entertainment at the NE corner of Church and Queen Streets”. Peter later moved to “a more commodious house at the SE corner of Church and Elliott Streets, as may be seen in Crisp’s map of Charleston in 1704....”¹⁷ **Appendix II** is the Crisp Map, which shows a “6” at the southeast corner of Church and Elliott Streets; the map’s index defines “6” as “Poinsett.”

Peter, Sr. and Sarah had four children: Catherine (who married a French Huguenot carpenter/joiner named Abraham Le Sueur (Lessure, La Suer)), Pierre, Jr., Jeanne (“Jane”), and Joel, a vintner (his son, Elisha, was the owner/keeper of Poinsett’s Tavern at what is now 18

¹⁴ Ancestry.com

¹⁵ Bates and Leland, op. cit., p. 128.

¹⁶ Charles L. Ralph, *The Poinsetts of New Jersey* (The Golden Spectrum, 1994). (From the Poinsett Family Papers, South Carolina Historical Society)

¹⁷ Charles L. Ralph, *Genealogy of a Poinsett Family from the Atlantic Seacoast to the Colorado Rockies* (The Golden Spectrum, 1995).

Elliott St.) and the grandfather of noted South Carolina statesman and naturalist, Joel Roberts Poinsett. Both Pierres were blacksmiths by trade, even though it appears that Pierre, Sr. also ran some sort of drinking establishment at the corner of Church and Elliott Streets. An entry in the court records of Charles Towne for the 17th and 18th of June, 1692, notes that a Peter Poynsett (sic) was awarded a payment of £4, 10 shillings from a Seth Sothell in compensation for Mr. Sothell's attempting to extort money from Peter Poynsett and three others under the pretense that he could grant them licenses to retail liquor.¹⁸

Because both father and son were named Pierre (Peter), and because Peter, Sr. died in 1699 and Peter, Jr. died in June, 1700 (most likely due to major yellow fever epidemics in both years)¹⁹, it is difficult to know for sure which one originally owned the property at the southeast corner of Church and Elliott Streets. Bates & Leland indicate, in their abstract of lot No. 37 between original grant and 1719, that the sons of Sarah and Lawrence Saunders each sold a quarter of town lot No. 37 to "Peter Poinsett, Jr., a blacksmith"²⁰ between 1691 and 1693. In any case, this timing of purchase by either the father or son coincides with the above note concerning the court record of 1692 indicating that a Peter Poynsett, whether father or son, was seeking a license to retail liquor. Both Peters, along with their son-in-law/brother-in-law, Abraham Le Sueur, and other Huguenots, signed a petition (recorded 30 March 1696 in Charles Towne) to the Governor and Lords Proprietors of Carolina seeking naturalization and securing their properties in the province for themselves and their heirs.²¹

Since the 1704 Crisp map shows Poinsett ownership of the southeast corner of Church and Elliott Streets, and since both Peters would have been deceased by mid-1700, the property had to be in the hands of another Poinsett via inheritance upon the death of Peter, Jr., in June, 1700. The corner part of the one-half portion of original town lot No. 37 that belonged to Peter, Jr., (this corner portion representing one-twelfth of the original town lot grant) passed to Peter's only brother, Joel. Other portions of Peter's holdings of one-half the original town lot went to his sister, Jane Poinsett Bissett, and to Abraham Le Sueur, husband of Catherine Poinsett, who was Peter, Jr.'s sister.

According to a deed recorded on 4 April 1719²², for the sum of £600, Joel and Susanna Poinsett conveyed one-twelfth of the town lot No. 37, the portion located on the southeast corner of Church and Elliott Streets, to Isaac Porcher, Sr., a planter. This deed was recorded on 27 February 1721.

¹⁸ Op. cit., Ralph

¹⁹ James Funk, *Three Rivers Form an Ocean....Vignettes of Life in Charleston SC* (Bloomington, IN. 2004) p. 23.

²⁰ Bates and Leland, op. cit., p. 128.

²¹ South Carolina Room, Charleston County Main Library, microfilm

²² Charleston County Register of Mesne Conveyance, Deed Bk. A, pp. 130-131

“...his one third part of a quarter part of a certain lott...
 Distinctly known in ye Modell of the said town by the
 Number thirty-seven, formerly belonging to & in ye
 Possession of Peter Poinsett, deceased, brother of ye said
 Joel Poinsett....”²³

The deed further states that the property bounds on the west to “a certain Street that runs parallel with Cooper River [Church Street] thirty-eight feet & a half” and “containing in depth to ye Eastward thirty-seven feet & ten inches & abutting to ye Northward on ye front of a certain lane laid out by consent of the neighborhood [Elliott], & abutting to ye Southward on other part of ye aforesaid town lott now belonging to Mr. Abraham Lesseur [Peacock property next to us] & abutting to ye Eastward on other part of ye said town lott, now belonging to Mrs. Jane Poinsett, sister of ye said Joel Poinsett.”²⁴

It is worth noting here that the footage abutting on what would become Elliott Street in this first original recorded deed is about 20 feet short of our current Elliott Street frontage, which is 57 feet 10 inches. Information gleaned from subsequent deeds indicates that this portion of lot 37, bounding Joel’s lot on the east, was owned by Joel’s sister, Jane Poinsett Bisset, and passed to her son-in-law, Francis Gracia, upon her death in 1732 (she had no sons).

The Porcher Period (1719 to between 1757 and 1764)

Dr. Isaac Porcher (pronounced POR-shay) (1650—c.1725) and his descendants, primarily of Berkeley County, were planters who “were remarkable for their ability to accumulate lands and to make fortunes from those [plantation] holdings”. Among the many plantations owned by Porcher family members were Mexico, Peru, Ophir, Sarazins, Cedar Spring, Walworth, and Fair Springs, names that echo the wealth that this family of planters dug from the earth along the banks of the Santee in St. John’s and St. Stephen’s Parishes. Unfortunately, today, almost all of these plantations lie under water as a result of the Santee-Cooper hydroelectric project.²⁵ In addition to their plantation holdings, the Porchers also accumulated extensive holdings outside of Berkeley County and in the City of Charles Towne.²⁶

²³ Charleston County Register of Mesne Conveyance

²⁴ Ibid.

²⁵ F.M. Kirk, “Mexico, Peru and Ophir”, rootsweb.ancestry.com

²⁶ Ibid.

The Porchers, like the Poinsetts, were French Huguenots. Dr. Isaac Porcher was a Paris-educated surgeon who fled France due to persecution after the Edict of Nantes revocation, immigrating ultimately to Berkeley County in Carolina via a stay first in Britain. Dr. Porcher was born in St. Severre, France, marrying Claude de Cherigny (1661–1726), of Laroche Posay, in France in about 1681, arriving in French Santee (the settlement of Jamestown in the Parish of St. James on the Santee River) by 1687. Jamestown, Carolina, did not prosper because the Santee was prone to flooding at this location. Dr. Porcher “became one of the foremost planters of his generation, a successful stock raiser, and a prominent leader in political activities”.²⁷ The descendants of the original Jamestown settlers moved on to more favorable agricultural lands in the Parish of St. John’s and the Parish of St. Stephen’s, growing wealthy from the successful cultivation of crops such as indigo, rice and Sea Island cotton.²⁸

Dr. Isaac Porcher and Claude De Cherigny had eight children together, including two sons: Isaac (1682–1743) and Peter (1675–1753). One of their daughters was Marianne, who married Francis Cordes (1690–?). Most of Isaac and Claude’s children were born in England or Scotland during the time before the family immigrated finally to the Colonies.²⁹

Son Isaac married Rachel Dupre in about 1700, having eight children with her. Their eldest daughter was Rachel (1710–1763), who married Capt. John Fairchild in 1732.³⁰ Given the insularity of the South Carolina French Huguenot community during the 18th century as a result of their years of persecution in France (Huguenot family genealogies frequently show marriages between first cousins within the community), it is worth noting that, based upon his surname, Capt. Fairchild (1710–1790) was not from a French Huguenot family, but, rather, was English by heritage.

Apparently, Capt. John Fairchild was a colorful character, perhaps even a bit of a scoundrel, who may have engaged in some fraudulent and unethical behaviors in an attempt to accumulate land and personal wealth. John Fairchild was a butcher, like his father, Thomas, when he married Rachel Porcher in 1732. By the 1750’s, he had accumulated numerous tracts of land, primarily from royal grants. One of these was a 300-acre tract on the Wassamasaw Swamp that Isaac and his wife conveyed from their plantation to John Fairchild in January, 1736, for a mere 5 shillings. John’s wife, Rachel, renounced her dower regarding this property, per English Common Law, so her husband’s individual title could be secured.³¹

²⁷ *Transactions of the French Huguenot Society of South Carolina*, Vol. 81, pp. 39-40.

²⁸ Blankensteingenealogy.net

²⁹ Familytreemaker.genealogy.com

³⁰ Genforum.genealogy.com/porcher.

³¹ Clara Langley, *South Carolina Deed Abstracts, 1719–1772*, Vol. I (1755–1768), book P (Greenville, SC: Southern Historical Press, 1983) p. 245.

By the late 1740's, John Fairchild had become a Deputy Surveyor for the Crown, as was his father-in-law, Isaac Porcher. In August, 1749, John Fairchild was charged with "unjust and fraudulent Practices in [the] matter....and it was resolved that the said John Fairchild be called to account and answer for his Conduct."³² "Despite many complaints of incompetence, negligence and fraud, John Fairchild maintained his lucrative Deputy Surveyor appointment from at least 1748 through 1753. He was not removed from this capacity until many months after he [was in] residence in Charleston, from where he was unable to complete the back-country surveys within his assigned region."³³

By about 1750, Captain John Fairchild was leading one of two South Carolina Ranger Companies that had been formed to scout the frontier of the Carolina upcountry to repel Native American incursion, particularly from the Catawba nation. Captain Fairchild operated out of Saxe Gotha Township (now Lexington County) and helped establish Fort Congaree.

John and Rachel's first three children were all daughters, born between 1733 and 1740. John Fairchild's scouting trips with the SC Rangers lasted for weeks and months at a time. John's remaining three children were all sons. John Thomas was born in 1750, when Rachel would have been 40 years old. The second son, Abraham Lofton (Loftin), was born in 1752, when Rachel would have been 42 years old. John's third son, William, was born in 1768, five years after Rachel's death in 1763. All this seems to indicate, though there is no definitive proof, that John Fairchild continued his ignoble ways, taking a "frontier wife." Many of John Fairchild's descendants believe that he had a frontier wife during the 1750's and beyond, named Isabel(I) Loftin, the widow of William Loftin of Indian Creek in Newberry County.³⁴ Isabell Fairchild, John Thomas Fairchild and Abraham Fairchild all are witnesses for a deed proved before "John Fairchild JP" in Orangeburgh District in November 1775, indicating seemingly that John and Isabell must have married after Rachel's death in 1763.³⁵

All of the above information provides background and context for the subsequent transfers of our property involving Isaac Porcher, the father of Rachel and son of Dr. Isaac Porcher, the Huguenot émigré. In 1719, as already noted, Isaac Porcher (Rachel's father) purchased a 1/12 interest in the original town lot No. 37 from Joel and Susanna Poinsett for £600.³⁶ This parcel

³² Brent Holcomb, *Petitions for Land from the South Carolina Council Journals Volume II: 1748—1752* (The South Carolina Ancestral Research Magazine Press), p. 56.

³³ Brent Holcomb, *Petitions for Land from the South Carolina Council Journals Volume 1V: 1754-1756* (Columbia: The South Carolina Ancestral Research Magazine Press, 1998) p. 40.

³⁴ Genforum.genealogy.com/porcher

³⁵ Brent Holcomb, *SC Deed Abstracts*, (Bk. S-4, pp.153-158, 13 & 14, Nov 1774)

³⁶ Charleston County Register of Mesne Conveyance, Bk. A, pp. 130-131

represented the corner parcel with 38' 6" fronting on Church Street and 37'10" fronting on Elliott Street. Then, in 1732 (the year of Rachel's marriage to John Fairchild, the English butcher), Isaac Porcher gifted this same property jointly to his brother, Peter Porcher, and to his brother-in-law, Francis Cordes (both Berkeley County planters) to be held in trust for his eldest daughter, Rachel, "for her lifetime and for her lawfully begotten children".³⁷ This represented Rachel's dowry for her marriage to John Fairchild.

In April, 1757, a deed was recorded in Charleston County (Book RR, p. 427) conveying that part of the original town lot No. 37 that is now 96 Church Street (that portion of the $\frac{1}{2}$ of the original town lot that passed to Abraham Le Sueur upon the death of his brother-in-law, Peter Poinsett, Jr.) from Mary Le Sueur Yeamans (sole heir of Abraham Le Sueur) to Ann Peacock, a wealthy widow from Dorchester (near Georgetown, SC). In this deed, the property description indicates that it bounds "on the north on lands of heirs of Porcher..."³⁸ So, the Porcher family was still in possession of the property at the corner of Church and Elliott Streets in 1757, whether it was in the hands of Rachel (who died in 1763) or some of her offspring. In June, 1764, a deed recorded in Charleston County (Book E-3, p. 632) indicates that William Hall, carpenter, took a mortgage on Ann Peacock's property (today 96 Church Street) and that this property bounded "N 44 ft. on William Hall (formerly Mr. Porcher)...".³⁹ William Hall had built a single house for the widow Peacock on her property in 1760; this is the Peacock House, still standing at 96 Church Street.⁴⁰

The Hall Period (From between 1757 and 1764 to 1781)

As the bounds indicated in the 1764 deed described above show, William Hall came to own our property on the southeast corner of Church and Elliott Streets, i.e., the property north of what is now 96 Church Street, sometime between 1757 and 1764. At his death in April, 1768, he willed the property to his son, Thomas:

"I give and devise unto my said Son Thomas Hall, when he shall attain his age of Twenty One Years, then to him his Heirs and Assigns for ever, all that my House and Lot of Land fronting on the said New-Church-Street [now Church Street] and on Elliott Street, in the said Town [Charles Town], together with

³⁷ Charleston County Register of Mesne Conveyance, Bk. P, pp. 321-322

³⁸ South Carolina Historical Society, Peacock Family Papers, deed abstract.

³⁹ Clara Langley, *South Carolina Deed Abstracts, 1719—1772, Vol. III (1755—1768)*, books QQ—H-3 (Greenville, SC: Southern Historical Press, 1983) p. 308.

⁴⁰ HMdb.org (The Historical Marker Database)

all and singular the Hereditaments and Appurtenances thereunto belonging"⁴¹

Thomas Hall, son of William Hall and his wife, Susannah Trezevant, was born in Charles Town on June 9, 1750. (The Trezevant family was a well-known South Carolina Huguenot family that had emigrated from France in the 1690's following the revocation of the Edict of Nantes. They settled along the Santee River.) Thomas would have attained the age of 21 in 1771, at which time he would have inherited the property at the corner of Church and Elliott Streets from the estate of William Hall. (Thomas, his mother, Susannah, George Sheed, and Ebenezer Simmons were co-executors of William Hall's estate.)⁴² In addition, in March, 1775, Thomas purchased the Peacock property next door (96 Church Street) from his father's estate for £2500.⁴³

On June 24, 1775, Thomas Hall was commissioned by the Charles Town Council of Safety as a Second Lieutenant in the Second S.C. Provincial (later S.C. Continental) Regiment.⁴⁴ In the battle for the fort on Sullivan's Island (later called Fort Moultrie after Colonel William Moultrie's successful battle to fend off the British) on June 28, 1776, Thomas was wounded. He rose to the rank of Captain and fought in the siege of Savannah on October 9, 1779. During the siege of Charles Town in 1780, Thomas was captured by the British and sent to St. Augustine, Florida, as a prisoner of war. Following his exchange, Thomas served as an Aide-de-Camp to General St. Clair, who was, in turn, an Aide-de-Camp to General George Washington. Thomas witnessed the surrender of Cornwallis following the siege of Yorktown (September 28—October 19) on October 19, 1781.⁴⁵ In April, 1783, Thomas Hall became the second US Postmaster General of Charleston, serving until June, 1792; the first one, Peter Bounetheau, whom Ben Franklin had appointed, served only about five months.⁴⁶ Hall married twice, but died on August 28, 1814, in Charleston, without issue.⁴⁷

⁴¹ Will of William Hall, Recorded Nov. 5, 1773 in Charleston County Probate Court Records, Book 1761-1777, p. 215.

⁴² A. S. Salley, "Daniel Trezevant, Huguenot, and Some of His Descendants", *The South Carolina Historical and Genealogical Magazine* of the South Carolina Historical Society, Vol. 111, No.1, (January, 1902) p. 31.

⁴³ Charleston County Register of Mesne Conveyance, Bk. R4, pp.176-183, recorded May 20, 1775.

⁴⁴ Op. cit., Salley, p. 31.

⁴⁵ Ibid.

⁴⁶ "Postal History, Charleston, SC—Three Hundred Years of Mail Service, 1694—1994", Pamphlet from the vertical file of 83 Broad Street, Charleston Public Library's South Carolina Room.

⁴⁷ Op. cit., Salley, p. 32.

The Stent Period (1781—1795)

In September, 1777, Samuel Stent (1747—1799) began leasing Thomas Hall’s property at our corner of Church and Elliott Streets. Research has not turned up much definitive information about Samuel Stent, except that he was a tailor by profession, so he presumably was leasing space from Thomas Hall for his tailor shop.⁴⁸ Samuel Stent and Mary Colley Ward married in Charleston on Christmas Eve, 1780.⁴⁹

About seven months later, on August 1, 1781, Thomas Hall, Jr. sold the property at the corner of Church & Elliott to Samuel Stent for £6,000 (deed recorded on September 19, 1781).⁵⁰ While this date would have been during the time that Thomas Hall was serving with General St. Clair in the Continental Army, he must have obtained a leave to complete this sale because his signature and seal are on the deed and witnessed. The property conveyed was 37 feet, 10 inches along Elliott Street and 38 feet, 6 inches along Church Street; these are the same lot dimensions as the property conveyed by Joel and Susannah Poinsett to Isaac Porcher. The conveyed property is still shorter by 20 ft. on the Elliott Street side than our current property.

The fire of January 15, 1778, which raged from about 4:00AM until noon, swept through State Street, the south side of Queen Street to East Bay, the north side of Broad Street to East Bay, the east side of Church Street between Broad Street and Stoll’s Alley, Tradd Street from Church east to East Bay, through Bedon’s Alley and through Gadsden’s Alley. More than 250 buildings were destroyed, including all but five tenements on the east side of Church Street and all but two houses on Elliott Street.⁵¹

The map in **Appendix III**, known as the 1949 Halsey Map, after its creator, Alfred O. Halsey, shows the paths of the great fires that have afflicted Charleston.⁵² The long finger-shaped black outline to the far right and bottom of the map (superimposed over a smaller teardrop-shaped outline) represents the path of the fire of January, 1778. On the left edge of the outline, about middle of the way down, lies the intersection of Church and Elliott Streets. From this map, it would appear that whatever structures were on our property at the time would have been destroyed by this great fire.

⁴⁸ James W. Hagy, *People and Professions of Charleston, South Carolina, 1782—1802* (Baltimore: Genealogical Publishing Co., Inc., 1992)

⁴⁹ *South Carolina Magazine of Ancestral Research*, Vol. 5, #3 and *South Carolina Marriages, 1641—1965* (online database) . Provo, UT. (via Ancestry.com).

⁵⁰ Charleston County Register of Mesne Conveyance, Bk. D-5, pp.230-233

⁵¹ Daniel J. Crooks, Jr, *Charleston Is Burning: Two Centuries of Fire and Flames* (Charleston: The History Press, 2009) P.24.

⁵² Preservationsociety.org

According to the 1782 City Directory for Charleston, Samuel Stent, Tailor, resided at 22 Church Street. In the 1785 Directory, Thomas Bee, Attorney, resided at 25 Church Street, and a dry goods business called Walker & Maitland had its business at 21 Church Street, “at the corner of Church & Elliott Streets.” Thomas Bee’s home, built in 1730, is two buildings south of our building, which is also at the corner of Church and Elliott Streets.⁵³ These facts taken together would logically mean that 22 Church Street would have been the street number of the southeast corner of Church and Elliott (our property) at this time, while 21 Church would have been the address of the property on the northeast corner, across Elliott Street. Assuming that the January, 1778 fire destroyed any existing buildings on the southeast corner of Church and Elliott, then, in order for Samuel Stent to have been residing at 22 Church Street in 1782, Thomas Hall or Samuel Stent must have constructed our existing brick building between 1778 and 1782.

The deed conveying our property from Thomas Hall to Samuel Stent does not describe any buildings on the property per se as of August, 1781. Since Thomas Hall was serving outside Charleston in the Revolutionary War between 1778 and the fall of 1781, in captivity during part of this time in Florida, it is difficult to see how he could have overseen the construction of our building. While research has not yet uncovered the definitive answer to the questions of who constructed our brick structure and when, the evidence points to Samuel Stent and a time frame of 1778—1782.

The following ad appeared in the Charleston *Royal Gazette* newspaper on June 5, 1781 (during the time that Samuel Stent was leasing the property from Thomas Hall just before purchasing it on August 1, 1781):

Three Guineas Reward

Run away from the subscriber in January last, a negro fellow named Liberty, a taylor by trade; he is a thin fellow, and well known in Charlestown; I therefore forbid all persons whatsoever from employing or harbouring him, as they may depend on being prosecuted to the utmost rigour of the law; and whoever will take him up, and deliver him to me in Church-street, No. 22, shall receive the above reward.

Samuel Stent
June 5th, 1781

⁵³ Op. cit., Hagy

Given the mid-1781 date of the above newspaper ad, which indicates that Samuel Stent had his tailor shop and/or resided already at 22 Church Street, some type of habitable structure existed on the property by that time.

Charleston Branch of the First Bank of the United States (1792—1795)

When the Treasury Department was created by an Act of Congress in September, 1789, George Washington tapped Alexander Hamilton as the new nation's first Secretary of the Treasury. One of the key components of Hamilton's plan for stabilizing the economy of the new country was the establishment of a national Bank for the purpose of stimulating the economy and improving the strength of the country's post-war shaky credit. Hamilton drew on the Bank of England as his model.⁵⁴

On January 20, 1791, Congress approved the Bank bill which allowed for the establishment of the First Bank, approving a charter of 20 years until 1811. After much argument from Thomas Jefferson and James Madison about the constitutionality of a federal bank, Washington signed the bill on February 25, 1791. The Bank would be funded with both private (80%, from stock subscriptions) and public (federal monies, 20%) capital.⁵⁵

The First Bank's headquarters was established in Philadelphia, and a total of eight branches were opened between 1792 and 1805. The first four branches opened in Baltimore, Boston, Charleston and New York.⁵⁶ By the decade of the 1790's, the time was ripe in South Carolina for the establishment of banking institutions. The state had recovered from much of the damage of the Revolutionary War, the 1790 census reported a population of more than 250,000 in the state, and commerce in Charleston was flourishing. Plans were already set for the building of the Santee Canal to connect Charleston to the rivers leading to the Upstate, and the culture of cotton, particularly from the Upstate, was coming into its own. The establishment of banking institutions in South Carolina in the 1790's would underpin these structural and economic developments.⁵⁷

By May, 1791, the members of the Charleston Chamber of Commerce had decided that the city would greatly benefit from the location of a branch of the Bank (which would come to be

⁵⁴ David Cowen, "The First Bank of the United States" (Economic History Services, 2010). Eh.net.

⁵⁵ Ibid.

⁵⁶ Ibid.

⁵⁷ J. Mauldin Lesesne, *The Bank of the State of South Carolina, A General and Political History* (Columbia: University of South Carolina Press, 1970) p. 6.

known as the Office for Discount & Deposit or, simply, the Branch bank) in Charleston. On May 21, 1791, it solicited the citizens of Charleston to attend a meeting at which the July stock subscription would be discussed:

The time for opening the subscriptions to the stock of the bank of the united states being fixed for the first Monday in July next, at Philadelphia, the chamber of commerce, convinced of the general utility and advantage which this state would derive from the establishment of a branch thereof in Charleston, think it incumbent on them to call attention of their fellow citizens to a matter in which they are so much interested; and for this purpose, request a meeting of such persons as may be inclined to become subscribers, on Friday next, at 10 o'clock in the Exchange, to consider of the best means to be adopted for obtaining the same.

By order of the Chamber,
David Alexander, Secretary⁵⁸

On November 24, 1791, John Kean, the Head Cashier for the Bank in Philadelphia, sent the following letter to representatives of the Charleston, New York and Boston branches:

Resolved----

That proper persons be appointed and empowered to procure for a term not exceeding three years suitable buildings for the offices of Discount and Deposit in Charleston, New York and Boston. And that the following persons be authorised to prepare the same for the accommodation of said offices with all convenient dispatch.

For Charleston---Daniel Desaussure, Thomas Russell, Adam Gilchrist

⁵⁸ Excerpt from Charleston *City Gazette*, SC Room of the Charleston County Library. Infoweb.newsbank.com

For New York—Nicholas Low, John Watts, James Watson, Philip Livingston
 For Boston---Joseph Banell, Jonathan Mason, Jr., Andrew Craigie, Stephen Higgenson, David Sears

By Order of the President of Directors

John Kean
 Cashier⁵⁹

In a letter dated March 9, 1792, to Mr. John Kean in Philadelphia, Daniel Desaussure, states: "I now transmit you the lease for the house we have taken for the approbation of the Directors, the vault & everything is ready so far as depends on us and we could proceed on Business in a few days if we were possessed of the principal materials [i.e. cash from Philadelphia]."⁶⁰ (See **Appendix IV** for part of this letter). By the end of April, 1792, shareholders were required to make their final payments for their shares in the Charleston branch.

Earlier in the year, Daniel Desaussure was elected President of the Charleston Branch by its Directors. He was from a well-to-do planter family that had settled in the Beaufort area, having emigrated from Lausanne, Switzerland. Desaussure fought in the Revolutionary war, and was a prisoner of war held in St. Augustine, Florida. He served as a South Carolina state Senator. The remaining Directors were also prominent men of the day, including Nathaniel Russell, Adam Gilchrist, Henry Laurens, and Edward Rutledge.⁶¹

The Charleston Office of Discount & Deposit opened on April 10, 1792, in, as will be shown below, our building on the southeast corner of Church and Elliott Streets, with Josiah Smith acting as Head Cashier.⁶² The Bank remained in operation at Church and Elliott Streets until July, 1795, when it moved to 88 Broad Street, a building later occupied by the Jewish Benevolent Society (Orphanage).⁶³

⁵⁹ Historical Society of Pennsylvania, Philadelphia, Bank of the United States papers, #675

⁶⁰ Historical Society of Pennsylvania, Philadelphia, Simon Gratz Collection #250B, "Desaussure, D"

⁶¹ *The Gazette of the United States, Vol. III, Issue 76, 18 January 1792*, p. 303. Source: Historical Society of Pennsylvania.

⁶² Op. cit., Lesense, p. 6.

⁶³ Op. cit., Poston, p. 171.

NOTICE

The Office of Discount and Deposit will be removed from Church Street this day, and begin to transact business at the New Building in Broad Street, next the State House, on MONDAY the 27th instant.

JOSIAH SMITH, Cashier

Charleston, 25th July, 1795

The Charleston Branch Bank remained at 88 Broad until about 1802 while an Adamesque-style building was being constructed at the corner of Meeting and Broad Streets (currently 80 Broad Street) for its ultimate location. Erected between 1800 and 1801 for the exclusive purpose of housing the Charleston branch, this building was at least as grand as the Bank's headquarters building in Philadelphia. Costing approximately \$110,000 (about \$2 million today) to construct, the building's design is attributed to Gabriel Manigault (1758-1809). The Branch remained in this building until 1811, when Congress refused to renew the First Bank's charter, at which point the Bank was liquidated.⁶⁴ The building is now the Charleston City Hall building, constituting one of the Four Corners of Law in Charleston.

An important part of what I set out to accomplish with my research into the history of our property at the southeast corner of Church and Elliott Streets was the discovery of primary proof that the initial location of the Charleston branch of the First Bank of the United States was in our existing three-story brick building. The first time that I encountered this claim in writing occurred in Jonathan Poston's book, *The Buildings of Charleston*; he offered no real substantiation of his claim.

Soon after beginning my research in the SC Historical Society reading room, I discovered what I believe to be the source of this claim made by Poston. In his 1854 book, *Reminiscences of Charleston*, Charles Fraser makes the following statement:

"A branch of the old National Bank, chartered in 1790, was also established here...., and was located in that old brick house at the southeast corner of Church and Elliott-streets, and afterwards removed to the edifice in Broad-street now owned by the Hebrew Benevolent Society."⁶⁵

⁶⁴ James Wettereau, "The Branches of the First Bank of the United States", *The Journal of Economic History*, Vol. 2, Supplement: *The Tasks of Economic History* (December, 1942). Source: jstor.com.

⁶⁵ Charles Fraser, *Reminiscences of Charleston* (Charleston: John Russell, 1854) p. 17. (Charles Fraser was a native of Charleston who wrote for *The Charleston Courier*. This book grew out of a series of articles that he did for the newspaper.)

Unfortunately, while this claim is based on Mr. Fraser's childhood memories and those of his family, this statement is still hearsay, or secondary evidence, of the location of the Branch bank in our building. Mr. Fraser's statement is also referenced by W. A. Clark, former prominent South Carolina banking executive, in his 1922 book, *The History of the Banking Institutions Organized in South Carolina Prior to 1860*, as follows:

"We are unable to fix with any degree of certainty the date upon which the branch bank of the United States opened in Charleston, but it was certainly at some time prior to April, 1792....The location of this bank at that time, according to Charles Fraser, in his *Reminiscences of Charleston*, was a brick house at the southeast corner of Church and Elliott streets.....⁶⁶

(See **Appendix V** for a photo from Mr. Clark's book of the building to which he refers here. It is definitely our building circa 1920.)

Through research of the various South Carolina historical newspapers accessible from the South Carolina Room of the Main Branch of the Charleston County Public Library, I believe that I have pieced together primary proof that the Branch bank was located in our building from April, 1792 until July, 1795. Most of the newspaper entries that I uncovered specifically for the Branch bank or Office of Discount & Deposit dated during the time of the operation of the Branch either did not give an address for the Branch, or just gave the location as being on Church Street. It is primarily from newspaper entries about the surrounding properties and businesses, dated during and after the time of the location of the Branch on Church Street, that I have constructed the proof of the Branch's location in our building. The proof lies in the following series of blurbs from Charleston newspapers, with the help of *Charleston City Directories* for 1790—1796.

On March 1 and April 9, 1792, notices ran in the *Charleston City Gazette and Daily Advertiser* to announce that the "Post-Office is removed from Queen-street to **No. 99, Church-street, Second house south of Elliott-street**" ... "**Next Door to the Bank**". (See **Appendix VI**) (President George Washington had signed the Postal Act in February, 1792, creating the US

⁶⁶ W.A. Clark, *The History of the Banking Institutions Organized In South Carolina Prior to 1860* (Columbia: The State Company, 1922) p. 40. (Mr. Clark was the Chairman of the Historical Commission of South Carolina at the time that he wrote this book.)

Postal Service.⁶⁷) On April 18, 1792, in the *City Gazette and Daily Advertiser*, Thomas W. Bacot, third Postmaster-General of Charleston (having recently replaced Thomas Hall)⁶⁸, posted a call for proposals for carrying the mail on several “post roads in South Carolina and Georgia” beginning on June 1st, indicating that proposals should be “sealed up and directed to the subscriber...at the post office, **No. 99, Church street, next door to the bank**” (**Appendix VII**).

In the *Charleston City Directory* of 1794 and 1796, Thomas Bee’s house, which is two houses south of our building, is listed as 100 Church Street. Thomas Bee’s house would have been three houses south of Elliott Street. Per the above newspaper notices, the post office (“Second house south of Elliott-street”) was at 99 Church Street (now 96 Church, the Ann Peacock house, which changed hands many times between Ann Peacock’s death in 1769 and its purchase by Christian Momeier in the 1870’s).⁶⁹ Our building, right on the corner of Church and Elliott Streets, therefore, would have been, logically, 98 Church Street at this time.

On December 30, 1795, (five months after the Branch bank had moved from Church Street to Broad Street) a Charleston merchant named William Bowne & Co. placed an ad in the *City Gazette & Daily Advertiser* indicating that he had just received various items to offer for sale at **“Corner of CHURCH and ELLIOT STREETS, formerly the Branch Bank”**. (See **Appendix VIII**) Then, on August 8, 1796, Jacob De Leon, “auctionier”, placed an ad in the *City Gazette & Daily Advertiser* announcing the PUBLIC AUCTION of “All their remaining stock” of WILLIAM BOWNE & Co. **“at No. 98, corner of Church and Elliot Streets”**. (**Appendix IX**). A final notice of the remaining dry goods for sale (“Cheap Dry Goods, & c.”) ran three months later in the *City Gazette & Advertiser* on November 11, 1796, “for a few days longer only, at **No. 98, CHURCH STREET, next door to the Post-Office...**”. (**Appendix X**).

From all of the above, it becomes clear that the Charleston Branch bank of the First Bank of the United States opened its doors for business in April, 1792, in our existing brick building at what was then No. 98 Church Street, on the southeast corner of Church and Elliott Streets, remaining in operation there until July, 1795, when it relocated to what became the Jewish Benevolent Society building at 88 Broad Street. This was an interim stop before moving into its new building on the northeast corner of Broad and Meeting Streets in 1802. While I never located, either in Charleston or Philadelphia, a bank document having the Branch’s address on it, the above evidence, combined with the reference to our building in Fraser’s *Reminiscences of Charleston*, offer sufficient evidence that the Branch did initially occupy our building.

⁶⁷ History.com.

⁶⁸ Op. cit., “Postal History, Charleston, SC”

⁶⁹ Op. cit., Hmdb.org

The Crowley/Keating/Spann Period (1795---1812)

Michael Crowley purchased the property at the southeast corner of Church and Elliott Streets on November 6, 1795 (just four months after the Branch bank had vacated the property), paying £1200 for it,⁷⁰ versus the £6000 that Samuel Stent had paid in 1781, a reflection possibly of the asset deflation that followed the US Panic of 1792. Crowley purchased a lot bounding 37 feet, 10 inches on Elliott Street and 38 feet, 6 inches on Church Street; this is still short of our current property footprint on the Elliott Street side.

Michael Crowley was born in Cork, County Cork, Ireland (date unknown), marrying Elizabeth Buchanan in Ireland before 1790.⁷¹ The Crowleys were devout Catholics. The 1790 Federal Census lists Michael Crowley (sic) as head of a family which included two "Free White Females" (presumably Elizabeth and Eleanor) and 4 Slaves.⁷² In the *1790 City Directory*, Michael Crowley is listed as a storekeeper residing at 97 Queen St.⁷³ By the *1794 Directory*, he had moved his residence to 235 King Street⁷⁴ (where he also most likely had his store), and is again listed in the *1796 Directory* as a storekeeper residing at 235 King Street.⁷⁵

Since Michael and family did not reside at the Church and Elliott Street property, it appears that he purchased the property as an investment or rental property. The *1794 Directory* lists "Teller, Branch Bk." as residing at 98 Church St. (the Branch would have been on the first floor at this time). By 1796, William Bowne & Co. occupied the commercial space vacated by the Bank, as indicated earlier. Also, the *1796 Directory* lists a Philip Parisian, Merchant, as residing at 98 Church Street. William Bowne & Co. vacated the commercial space by the end of 1796. In March, 1797, an ad in the *City Gazette and Daily Advertiser* announced that Webb & Lamb had "removed from No. 6, Tradd-street, to No. 98, Church-street, Corner of Elliot-street, next door to the Post-Office, where they are selling Fancy and Seasonable Goods at very reduced prices..."⁷⁶

Michael Crowley became involved in the community to which he had immigrated. On October 10, 1793, he was elected to the City Council for Ward #8, Section 2.⁷⁷ When the Irish Volunteers militia was formed in Charleston on June 18, 1794, Michael was elected a Second

⁷⁰ Charleston County Register of Mesne Conveyance, Deed Bk. O-6, pp.505-510, recorded November 9, 1795.

⁷¹ Ancestry.com (Crowley Family Tree)

⁷² Ancestry.com (Original census document)

⁷³ T. B. Owen, *1790 Charleston City Directory* (Charleston: Jacob Milligan, 1790).

⁷⁴ Jacob Milligan, *The 1794 Charleston City Directory* (Charleston: W.P. Young, 1794).

⁷⁵ *The 1796 Charleston City Directory*

⁷⁶ *City Gazette and Daily Advertiser*, Vol.:XV; Issue:3008 (22 March 1797), Page: 3.

⁷⁷ *City Gazette* (October, 1793).

Lieutenant.⁷⁸ Then, on May 12, 1796, he was appointed by the City Council to be a house-to-house health-conditions inspector for Ward #8.⁷⁹

Like every port town in the Colonies, due to the influx of immigrants and slaves coming from Africa and the Caribbean, and to the prevalence of mosquitoes in the marshy surroundings, Charleston suffered from many yellow fever epidemics. There was an epidemic in Charleston almost every year between 1792 and 1799.⁸⁰ Beginning in 1796, Michael, as a house-to-house health inspector, whose function was to check on household sanitary conditions in hopes of quelling the yellow fever problem, would have been heavily exposed to yellow fever. Michael Crowley died in Charleston on October 2, 1798. Since the peak of the yellow fever season was usually in early October (the end of summer breeding season, but prior to a frost to kill the mosquitoes),⁸¹ it is likely that Michael succumbed to yellow fever.

Michael left behind his widow, Elizabeth, and an eight year-old daughter, Eleanor. Elizabeth continued to run his stores at least through 1802 (she is listed in the *Charleston City Directory* for 1800, 1801 and 1802 as a storekeeper residing at 97 Church Street (1800 and 1801) and at 90 Church Street in 1802. (Since, in the 1801 Directory, Thomas Bee's residence is listed as 100 Church Street, and our building was 98 Church Street, it appears that Elizabeth was residing at the northeast corner of Church and Elliott, across Elliott Street.)⁸²

The widow Elizabeth Buchanan Crowley married William Keating of Charleston on April 24, 1802.⁸³ William Keating is listed in the *Charleston City Directory of 1803* as a merchant residing at 90 Church Street. (This entry corresponds with the 1802 entry for Elizabeth showing her residence by this date at 90 Church Street.) Though I have been unable to locate Michael Crowley's will, it is clear from Elizabeth Crowley Keating's will that Elizabeth inherited the property at 235 King Street, as well as the property at the southeast corner of Church and Elliott Streets, from Michael upon his death, since references are made to both properties in

⁷⁸ *City Gazette* (June, 1794).

⁷⁹ *City Gazette* (May, 1796).

⁸⁰ Various authors, *A Reference handbook of the medical sciences embracing the entire range of scientific and practical medicine and allied science, Volume 9* (New York: William Wood and Company, 1908) p. 719.

⁸¹ "Yellow Fever Epidemic of 1793", Wikipedia.org.

⁸² Op. cit., Hagy.

⁸³ *Implied South Carolina Marriages, Volume V, 1749-1853*, p.221 and *South Carolina Marriage Settlements, Volume 4*, SC Dept. of Archives & History, pp.185-189

her will.⁸⁴ Elizabeth Crowley Keating died in Charleston during the winter of 1809 (will proved on February 10, 1809).⁸⁵

On April 17, 1804, William Keating had purchased from Joseph Peace [Pease], for the sum of \$3,285.70, a property abutting to the west on lands owned by the estate of Michael Crowley and on the east on lands owned by Alexander Macbeth, bounding 19 feet and 10 inches on Elliott Street to the north and running for 38 feet and 6 inches north to south.⁸⁶ William Keating died in December, 1807 (will proved on December 28, 1807), leaving all of his "residue and remainder" to "My Nearest of Kin,"⁸⁷ who would have been his wife, Elizabeth. His estate included the property on Elliott Street abutting to the west on the corner property that Elizabeth had inherited from her first husband, Michael Crowley. Now, Elizabeth owned two properties that, when combined, would have dimensions equal to those of our current property on the southeast corner of Church and Elliott Streets.

Eleanor Crowley (1790-1860), daughter of Michael and Elizabeth, married Col. Charles Spann, Jr. (1781-1834) on May 16, 1807⁸⁸, when Eleanor would have been about 17 years old. The Spanns were planters in Sumter County and, as such, significant slave owners, with Charles having owned as many as 150 slaves toward the end of his life.⁸⁹ Both Eleanor and Charles were devout Catholics. Between 1808 and about 1830, their family grew to include ten children. Charles died in June, 1834, in Sumter County. Eleanor remained with her children in Sumter County until about 1848, when she moved her family to Galveston, and then Corpus Christi, Texas. Eleanor died in September, 1860, in Galveston County, Texas, where she is buried.⁹⁰

Per her mother's will, Eleanor inherited both properties at the corner of Church and Elliott Streets upon attaining the age of 21 in 1811-1812. Following the terms of her marriage settlement agreement with Charles Spann, these properties formed a part of her dowry. On March 24, 1812, just three months before the start of the War of 1812 with Britain, Eleanor and Charles Spann and John Horan (one of the executors of Elizabeth Crowley Keating's estate) sold both properties to Henry Bryce, Merchant (deed recorded April 11, 1812) for \$6,025.⁹¹

⁸⁴ Charleston County Probate Court, Recorded in Will Book E (1807—1818), p. 79.

⁸⁵ Ibid.

⁸⁶ Charleston County Register of Mesne Conveyance, Recorded Deed in Book L-7, pp.224-226

⁸⁷ Charleston County Probate Court, Recorded in Will Book Vol. 31(1807—1818), p. 47.

⁸⁸ *Implied South Carolina Marriages, Volume V, 1749—1853*, p. 221.

⁸⁹ Ancestry.com

⁹⁰ Ancestry.com

⁹¹ Register of Mesne Conveyance, Charleston County, Recorded Deed in Book F-8, p.129.

The Bryce Period (1812—1828)

Henry Bryce, Merchant, was born in Edinburgh, Scotland in 1783. He emigrated from Scotland to the US by way of Charleston, and was naturalized at the age of 23 years on January 29, 1806, stating his profession as Merchant.⁹² Nicol Bryce, Henry's older brother, was naturalized in Charleston on September 18, 1805, at the age of 25 years, also giving his profession as Merchant.⁹³ Nicol Bryce married Mary Elizabeth Scot in Charleston on December 20, 1807.⁹⁴ The 1810 US Census for Charleston shows Nicol Brice as head of a household including one free white male (aged 26-44) and one free white female (aged 16-25).⁹⁵ Nichol and Elizabeth had two children: a daughter, Mary Scot Bryce, who was born c. 1810-1811⁹⁶, and a son, Henry, who was born in 1812 and who died in December, 1818.⁹⁷

In the 1809 *Charleston City Directory*, Henry Bryce, Merchant, resides at 143 East Bay Street and Nicol Bryce, Vendue Master (auctioneer), resides at 118 Church Street. Nicol's business, which he first advertised in Charleston's *City Gazette* on September 25, 1805 (just six days after his arrival in Charleston), is listed in the *Directory* as being located on Champneys Street. By the 1813 Directory, Henry was residing at 268 East Bay Street. and Nicol (now married) resided at 8 Vendue Range.⁹⁸

Nicol was extremely active as an auctioneer in Charleston for the ten years between 1805 and his death at the age of 35 in April, 1815, selling Upstate South Carolina cotton, slaves, fresh produce, cigars, salt, Cuban sugar, dry goods, gold watches and more—all on cash-only terms.⁹⁹ During this time, Nicol would have dealt with the maritime trade disruptions and blockades levied by England (as well as the US Embargo Act of 1807, which blocked all US exports) leading up to and during the War of 1812 (1812-1815), as well as the economic depression during the war years with Britain. Charles Fraser describes the situation during the years around the War of 1812 in Charleston this way:

⁹² David Dobson, *Directory of Scots in the Carolinas, 1680—1830*, Vol. 1 (Baltimore: Genealogical Publishing Co., 1986) p.18. Also, SC District Court (Roll1), Vol. 1, *Aliens Admitted as Citizens (1790-1860)*. National Archives, Archives.gov (Ancestry.com)

⁹³ Ibid.

⁹⁴ A.S. Salley, Jr., *Marriage Notices in Charleston Courier, 1803-1808* (Columbia: Crowson-Stone Printing Co., 1919) (Edited and compiled from the files of the Charleston Library Society)

⁹⁵ Year: 1810; Census Place: *Charleston, South Carolina*; Roll: 60; Page: 325; Image: 0181419; Family History Library Film: 00177. Ancestry.com. Provo, UT, 2010.

⁹⁶ Ancestry.com (public family tree)

⁹⁷ *City Gazette* (December, 1818) (From Charleston Public Library)

⁹⁸ James W. Hagy, *City Directories for Charleston, South Carolina For the Years 1803, 1806, 1807, 1809 and 1813* (Baltimore: Genealogical Publishing Co., Inc.), Chapters 4 and 5.

⁹⁹ *City Gazette* (Various issues between 1805 and 1815) SC Room at Charleston County Public Library (infobank.newsweb.com.)

“It would interrupt our observations to enter into an examination of the general causes then at work, affecting the prosperity which, before the year 1807, our merchants had enjoyed. We will only mention their results, so extensively and so ruinously experienced. Capital declined, vessels disappeared, prices fell, produce accumulated on their hands, non-intercourse, embargo, war, paralyzed commercial enterprise; and so great, at length, became their depression, that scarcely a ship was owned in Charleston....my own remembrance bears testimony to the truth of it.”¹⁰⁰

During his ten years as an auctioneer, in addition to selling imported goods, Nicol also performed estate and court-ordered auctions, which helped to carry him through the lean times.

Brother Henry was also an entrepreneur, but doesn’t appear in the *City Gazette* until about mid-1809, when he is listed as an owner in the South Carolina Cotton Company. By 1810, Henry has devoted himself to working as a shipping agent out of his office at 259 Bay [East Bay] Street, filling the hulls of ships bound from Charleston to mainly Liverpool, England, and back. His work and that of his older brother, Nicol, complement each other. Nicol auctions for the farmers the South Carolina cotton, tobacco, rice, etc., that fill Henry’s boats going to England, and then he auctions the merchandise that the boats bring back to Charleston. In 1819, one of Henry’s ships is named the *Mary & Henry*, presumably for his niece and nephew.¹⁰¹

In the 1819 *The Directory and Stranger’s Guide for the City of Charleston*, Henry Bryce is listed as a Director in Charleston of the Congaree and Santee Steam Boat Company.¹⁰² However, I discovered only the one reference to the company in the *City Gazette and Daily Advertiser* (dated October 25, 1818), which was the announcement of the stockholders and the vote for company directors.¹⁰³

¹⁰⁰ Op. cit., Fraser, p. 14.

¹⁰¹ Ibid.

¹⁰² *U.K. and U.S. Directories, 1680-1830* (Newcastle-upon Tyne, England: Avero Publications, 1998) Ancestry.com Provo, UT: 2003.

¹⁰³ The ad also lists Joel R. Poinsett as one of the stockholders in the company, but indicates that he is not a candidate for Director.

The first canal-building period in South Carolina began post the Revolutionary War, in 1783, and continued up until the beginning of the War of 1812. Between 1793 and 1800, South Carolina constructed the Santee Canal, which was 22 miles long and connected the Cooper River to the Santee (which then ran into the Congaree and on to Columbia). As a result of the War of 1812 and the interruption of international trade with Europe, South Carolina had to turn to its own farmers for cotton production. Since most of the cotton was grown in the Upstate of SC, where land prices were much cheaper, canals and steamboat transport provided a faster, cheaper and safer way to move the cotton from the Upstate to the port of Charleston during the cotton boom of 1794–1819.¹⁰⁴ Henry and the Congaree and Santee Steamboat Company were banking on a continuation of this boom.

By the 1820 US Census, it seems that Henry has taken in Nicol's widow and daughter. The household is headed by Henry and includes the following: two free white males aged 26-44 (one being Henry), one free white female aged 26-44 (Nicol's widow, Mary Elizabeth), one free white female under 10 (Nicol's daughter, Mary), and eleven slaves. The census indicates that only one person in the household is engaged in commerce, which was Henry, since he is listed as head of the household and was acting as a shipping agent at the time.¹⁰⁵

Beginning in 1816, the jubilation of the end of war with Britain (termed by some as the Second War of Independence) fed an economic boom across the US.

Never, perhaps, in the history of the world, was any given portion of time so fruitful in great and useful discoveries, and so practical in their application to human comfort and prosperity, as the long interval of peace which commenced in 1816...it is to say, that Charleston once more raised her head, cheered with the hopes and the prospects of better days...¹⁰⁶

The boom seemed endless, and entrepreneurs, seduced by the charms of low interest rates and a grossly inflated currency, incurred too many debts and overextended their investments...Depression came as suddenly as prosperity and, unfortunately, lasted far longer.¹⁰⁷

¹⁰⁴ *Canals Come to South Carolina* (Columbia: USC Press, 2010) Sc.edu.

¹⁰⁵ Year: 1820; Census Place: *Charleston, South Carolina*; Page: 47; NARA Roll: M33-119; Image: 105> from Ancestry.com. *1820 United State Federal Census*. Provo, UT.

¹⁰⁶ Op. cit., Fraser, p. 14-15.

¹⁰⁷ William W. Freehling, *Prelude to Civil War: The Nullification Controversy in South Carolina, 1816–1836* (New York: Harper & Row, 1965), p. 26.

The hard times came in two stages: the currency contraction and depression following the Panic of 1819, which lasted until 1822, and a longer period of plunging income and relatively stable prices from 1822-1829. Overextended debtors, who had thrived during the currency appreciation of the boom times, could afford less and less to repay these debts with ever-depreciating dollars and shrinking incomes during the long ten years between 1819 and 1829.¹⁰⁸ The conveyance history on our property between 1819 and 1828 seems to hint that Henry may have been among the overextended entrepreneur-debtors in Charleston during this time.

On September 3, 1819, Charles Edmonston¹⁰⁹ et al, Assignees for Henry Bryce, conveyed the property at the corner of Church and Elliott Streets to the Charleston Fire & Marine Insurance Company. The deed was recorded on May 5, 1821.¹¹⁰

Then, an announcement for City Sheriff's Sales in the Charleston *City Gazette* in August, 1823, listed the following property sale:

"on August 4 and 5 all that lot of land, situate and lying and being
at the corner of Church and Elliott streets with a three story brick
house thereon, and known by the number 104. Levied on and to be
sold as the property of Henry Bryce, at the suit of Napier, Rapelye &
Bennett. Conditions cash."¹¹¹

Napier, Rapelye & Bennett were factors dealing in rice, cotton and other commodities in Charleston around 1820-22. An ad placed by the firm in the *City Gazette and Daily Advertiser* on December 18, 1821, offers a "Sale of Damaged Cotton, by Fresh Water, in coming down from Columbia,"¹¹² the sale to take place on Edmonston's Wharf. Charleston Fire & Marine Insurance probably provided marine insurance for Henry Bryce's ships. Charles Edmonston was a successful shipping merchant in Charleston in the early part of the decade of the 1820's.

My research has not uncovered exactly how the interaction of all of these parties with Henry Bryce resulted in his losing the property located at the corner of Church and Elliott

¹⁰⁸ Ibid., p. 27.

¹⁰⁹ Scottish shipping merchant Charles Edmondston built what is now called the Edmondston-Alston house at 21 E. Battery at the height of his commercial success. In 1825, it was one of the first substantial houses to be built along the city's sea wall away from the noisy wharves and warehouses further up the Peninsula. But a decade later, economic reversals during the Panic of 1837 forced Edmondston to sell his house. It was purchased by Charles Alston, a member of a well-established Low Country rice-planting dynasty. (Source: edmonston-alston.com).

¹¹⁰ Charleston County Register of Mesne Conveyance, Book F9, p. 452.

¹¹¹ *City Gazette* (August, 1823). SC Room of the Charleston County Library, infobank.newsweb.com

¹¹² *City Gazette and Daily Advertiser*, Vol.: XLII, Issue: 13513 (18 December 1821): 3.

Streets by the year 1828. However, I speculate that something happened to one of Henry's ships which was insured by Charleston Fire & Marine, resulting in their receiving title to the property in 1819 (though it seems that it was first assigned to Charles Edmonston, meaning he was possibly involved with Henry on this transaction). It seems that Napier, Rapelye & Bennett were Henry's factors and, when the ship or shipment was lost, they sued Henry for breach of their contract, forcing a Sheriff's sale of the property finally in 1824. Since the Charleston Fire & Insurance Company was the seller of the property in November, 1828, it appears that Charleston Fire & Marine stepped up to keep the title to the property when the forced sale occurred.

The Gadsden/Marion Period (1828—1853)

On November 10, 1828, John and Thomas Gadsden purchased the property on the southeast corner of Church and Elliott Streets from the Charleston Fire & Marine Insurance Company for \$2,500.¹¹³ The deed indicates that there were actually two buildings on the property at the time of conveyance: a three-story brick building and a two-story brick building. On the same date, the Gadsdens signed a note with the Charleston Fire & Marine Insurance Company in the sum of \$5,000, with the stipulation that the note would be considered paid as long as \$2,500 had been paid on the bond by November 10, 1831. Charleston Fire & Marine took a mortgage on the property at the corner of Church and Elliott as security for the note. The mortgage is marked as satisfied on August 9, 1831.¹¹⁴

The Gadsden family was one of the most prominent Anglican families in Charleston in the 18th and 19th centuries; many members of the family served in the local, state and US governments, as well as in the Church. John (1787—1831) and Thomas (1796—1871) were brothers and also grandsons of the Gadsden patriarch, Christopher Gadsden (1724—1805). All were born in and died in Charleston.

Christopher Gadsden, son of a wealthy English merchant, left Charleston to be educated in England before returning in 1741 to Philadelphia to work in a counting house and, later, in several mercantile ventures of his own. After amassing enough wealth to buy back the land in Charleston that his father had lost to a gambling debt, Christopher returned to his native Charleston in 1747, where he prospered and became a prominent merchant, building his own wharf. He was elected to the colonial assembly and began a long antipathy for the Royal

¹¹³ Charleston County register of Mesne Conveyance, Deed Book Z-9, and pp. 78-81 (recorded April 22, 1829).

¹¹⁴ Ibid.

Governors. As a delegate from South Carolina to the Stamp Act Congress in 1765, Christopher attracted the attention of Sam Adams, beginning a long friendship and correspondence.

Following the Declaration of Independence, Christopher was appointed as a Colonel in the South Carolina militia. From 1774—1776, he served as a delegate to the Continental Congress, but returned to South Carolina when active war threatened the state in 1776, earning the rank of Brigadier General in the state's militia. Finally, the South Carolina militia was accepted into the Continental Army structure and Christopher kept his rank of Brigadier General. He was instrumental in the British defeat at the battle for Sullivan's Island (Fort Moultrie).

In 1778, Christopher served as a delegate to the South Carolina convention that drafted a state constitution and was named Lieutenant Governor, which office he occupied until 1780. Following the siege of Charleston in 1780, Christopher offered the civil surrender of the city to the British and was placed under house arrest. When General Cornwallis took over command of the Southern British Forces, Christopher was among about 20 prisoners taken to St. Augustine, Florida, where he was held for over 10 months in solitary confinement.¹¹⁵ He was released in 1781 and returned to South Carolina once he had learned of Cornwallis' surrender in October.

Christopher returned to the South Carolina House of Representatives, where he was elected Governor. He declined due to health concerns. He continued to serve the state in the Convention of 1788 where he voted for ratification of the new US Constitution. He lived until 1805 and is buried in the cemetery at St. Philip's Church.¹¹⁶

John Gadsden followed his grandfather into civil service, though his life was cut short. John studied law at Yale University and was admitted to the bar in 1808. In 1819, he was elected to the South Carolina House of Representatives to represent the St. Philip's and St. Michael's parishes of Charleston. By 1820, he had attained the office of US District Attorney. From September, 1827, through September, 1829, John served as the intendant of Charleston.¹¹⁷

¹¹⁵ When Christopher Gadsden and his colleagues had been placed under house arrest in Charleston, they and the British commanders had given “parole” (their word) to each other: the prisoners would remain sequestered in their homes in return for the British word that they would not be further imprisoned. The British broke their parole. When the prisoners arrived in St. Augustine, the British again gave parole that the prisoners were free to go into the town, as long as the prisoners gave parole that they would not attempt to flee. Christopher Gadsden refused to give the British his parole, telling them that they had already broken parole to him once, so why should he trust them now? In return, he was given solitary confinement, a punishment that permanently affected his health. (Source: Biographybase.com).

¹¹⁶ Biographybase.com

¹¹⁷ For much of its history, the chief magistrate of the city of Charleston, SC was the Intendant of the City, roughly corresponding to a mayor. The title Intendant was also used in other Lowcountry towns, where the office was

During this period, he and his brother Thomas purchased the property at Church and Elliott Streets. John died on January 24, 1831, at the age of 44, and is buried in the cemetery of St. Philip's Church.¹¹⁸

The *1830, 1859 and 1860 Charleston City Directories* all list Thomas N. Gadsden as a broker and auctioneer having his business at the corner of State and Chalmers Streets. The *1859 and 1860 Directories* list his residence as on Broad Street, just past King Street.

Deeds researched indicate that John Gadsden did not leave his one-half interest in our property to his brother, Thomas, upon his death in 1831. John's will is dated January, 1831, so it appears that he knew his death was imminent. Thomas Gadsden and E.H. Edwards are executors of his estate and are to dispose of his real estate holdings. On July 8, 1831, John Gadsden's half of our property was conveyed from John Gadsden's Executors to James G. Holmes at a value of \$1,015.17 (deed recorded March 9, 1836).¹¹⁹ On January 28, 1833, this half of the property conveyed from James G. Holmes to Thomas Gadsden for the sum of \$1,015.17.¹²⁰ It appears that this may have been a way to make this an "arm's-length transaction," since it is a wash-through at the same price; the deed for this sale to Thomas also was recorded on March 9, 1836.

According to a deed abstract of our property prepared on July 9, 1877, Thomas Gadsden pledged the Church and Elliott Street property, along with other property, as collateral for a bond in the amount of \$6,000 which he signed with Mary Ann Sophia Marion in 1837.¹²¹

assisted by "wardens," a system which may have derived from earlier ecclesiastical administration under colonial rule. (Source: wikipedia.org).

¹¹⁸ Preservation Society of Charleston (Halseympa.com)

¹¹⁹ Charleston County Register of Mesne Conveyance, Deed book M-10, p. 321.

¹²⁰ Ibid., Deed Book M-10, p. 322.

¹²¹ During the 1830's, several factors combined to cause high inflation and a land boom in the US: an increase in credit coming from Britain to finance exports of cotton, as well as the US canal and railroad building boom; an increase in silver specie flowing in from Mexico; and the closing down of the Second Bank of the US, resulting in increased state bank lending, financed by public money provided by Andrew Jackson's administration (which preferred states' control of banking as opposed to a National Bank). The Panic of 1837, which became the recession of 1839, came about as Britain greatly reduced the level of capital it was providing to US building projects (beginning in 1836) and as it curtailed its demand for US cotton exports. As the cotton price fell, so did the price of land, and the credit structure upon which both commodities had floated for 25 years collapsed, leading to bankruptcies and severe deflation. Thomas Gadsden was clearly a victim of this boom/bust cycle. Source: H.A. Scott Trask, Ph.D., "The Panic of 1837 and the Contraction of 1839-43: A Reassessment of its Causes from an Austrian Perspective and a Critique of the Free Banking Interpretation" (March, 2002), pp.1-2. (Source: SC Historical Society)

Marion died on May 23, 1844¹²²; her will was proved in Eutawville, Orangeburg County, South Carolina.¹²³

Many hours researching Mrs. Marion yielded very little about her. On March 6, 1838, she executed her power-of-attorney appointing Henry Morris (her attorney) and a Mrs. Priscilla Smurden (most likely her sister) as having joint powers for her. The power of attorney was recorded on January 24, 1839.¹²⁴ In 1840, she is listed as the head of an all-female household in Greenville, SC, consisting of the following members: one FWF (aged 40-49, presumably Mrs. Marion), one FWF (aged 20-29), one FWF (aged 15-19), one FWF (aged 5-9) and one slave (aged 10-23).¹²⁵ In his book, *The Buildings of Charleston*, Poston indicates that Ms. Marion was “a member of a prominent Berkeley County plantation family that included Francis Marion, the famed ‘Swamp Fox’”.¹²⁶ I have found nothing to substantiate this claim. (I sent a request to Mr. Poston asking for his source for this information but never received a reply.)

The Furst/Haas Period (1853—1878)

On August 2, 1853, the property was conveyed, for payment of \$4,300, to Daniel H. Furst from James Tupper, Master in Equity for the Charleston District Court, acting on behalf of Henry Morris, Esq., and Priscilla Smurden, Executor and Executrix of Mary A. S. Marion’s estate (deed recorded on August 11, 1853). Thomas Gadsden apparently defaulted on the \$6,000 bond for which the property was partial security. Mr. Morris and Mrs. Smurden sought remedy, which was granted by the court, leading to the auctioning of the property on the courthouse steps. Daniel H. Furst was the high bidder.¹²⁷

Daniel Furst emigrated from Hamburg, Germany, around 1837; he was a part of the Jewish community in Charleston for 30 years.¹²⁸ Furst was a part of the significant wave of Ashkenazi Jewish emigres coming from Germany in the 1840’s and 1850’s to escape persecution, economic hardship, forced military conscription, and the continued failed attempts at liberal

¹²² Ancestry.com. *Web: South Carolina, Find a Grave*, findagrave.com, 2013.

¹²³ Deed Abstract for the southeast corner of Church and Elliott Streets, prepared July 9, 1877. (Source: SC Historical Society).

¹²⁴ Charleston County Register of Mesne Conveyance, Deed Book Z-10, pp. 68-69.

¹²⁵ Year: 1840. Census Place: Greenville, South Carolina; Roll: 512; Page: 252; Image: 517; Family History Library Film: 0022509. Source: Ancestry.com. *1840 United States Federal Census* [database online], Provo, UT, 2010

¹²⁶ Jonathan H. Poston, *The Buildings of Charleston, A Guide to the City’s Architecture* (Columbia: University of South Carolina Press, 1997) pp. 82-83

¹²⁷ Charleston County Register of Mesne Conveyance Deed Book V-12, Pg. 103

¹²⁸ South Carolina Death Records, 1821—1955 (Source: Ancestry.com)

reforms and revolutions in the disparate German city-states.¹²⁹ Charleston, a city that granted full liberty of conscience to all, including “Jews, heathen and dissenters”, per the charter drawn up by John Locke for governing the Carolina province in 1669,¹³⁰ had experienced its first influx of Sephardic Jews in the mid-1700’s.¹³¹ The Jews who arrived in Charleston from Germany in the 1840’s and 1850’s became “peddlers and clerks, shopkeepers and saloon keepers, businessmen, liquor dealers, tobacco merchants, watchmakers, tanners, tailors, bakers, auctioneers, innkeepers, music teachers, grocers, and apothecaries. Thousands were young men who had fled their German fatherlands to avoid serving a tyrannical government in brutal, anti-Semitic armies.”¹³²

The Census of the City of Charleston for 1861 (prepared at the behest of the City Council) lists Daniel H. Furst as the owner of properties located at 72 and 74 Church Street. The lot at 74 Church Street is listed as having a brick structure on it. A John Monsees is listed as the occupant of 74 Church, and a “Wm. Rogers, f.p.c.” (free person of color) occupies 72 Church.¹³³ In the *Charleston City Directory of 1860*, Daniel H. Furst resides at 29 Elliott Street,¹³⁴ which was just around the corner from our property. In the *1859 Directory*, John Monsees is listed as a grocer having both his business and “house” at 74 Church Street. Then, in the *1860 Directory*, Mr. Monsees is listed as having a “Grocery & Barroom, cor Church & Elliott St.”¹³⁵ So, the street numbering in Charleston had changed once again, with the corner of Church and Elliott commercial address now 74 Church St., and the residential entrance now 72 Church.

John Monsees, a native of Hannover, Germany, had immigrated to Charleston by the year 1859, at which time he was about 21 years old.¹³⁶ As indicated above, John Monsees is listed in the *1860 Charleston City Directory* as the proprietor of a “Grocery & Barroom” on our property (then 74 Church Street). Jeffrey Strickland indicates that, prior to forming a wholesale grocery business in partnership with two other German immigrants (F.W. Wagener of Charleston, and a Mr. Heath, who invested money but remained in the North), John Monsees “had operated a liquor store...before the [civil] war and kept a bar on the corner of the main brothel for sailors

¹²⁹ Myjewishlearning.com

¹³⁰ “History of the Jews in Colonial America”, Wikipedia.com

¹³¹ Ibid.

¹³² Robert N. Rosen, *The Jewish Confederates* (Columbia: University of South Carolina Press, 2000)

¹³³ Frederick A. Ford, *Census of the City of Charleston for the Year 1861* (Charleston: Steam-Power Presses of Evans & Cogswell, 1861) p. 66.

¹³⁴ James W. Hagy, *On the Eve of the Civil War: The Charleston, SC Directories for the Years 1859 and 1860* (Baltimore: Genealogical Publishing Co., Inc., 2000) p.116.

¹³⁵ Ibid., pp. 56 and 142.

¹³⁶ Jeffrey Strickland, “Frederick Wagener (1832-1921” (Montclair State University, 2011) Immigrantentrepreneurship.org

in the city.”¹³⁷ As the direct link to the wharves on East Bay Street, Elliott Street businesses had always catered to the needs of sailors coming ashore after months at sea. “On Elliott Street you could buy wine, rum, and lime juice. ... and common laborers spent their time in the taverns and brothels that sprang up on Church and Tradd Streets.”¹³⁸ Monsees could “cover the waterfront” from his “Grocery & Barroom” located at the corner of Church and Elliott Streets.

Monsees was one of the several thousand Germans that settled in Charleston in the late 1840’s and 1850’s, after fleeing the failed liberal revolutions that preceded the final unification of Germany. These German immigrants formed the middle tier of the racial and ethnic hierarchy in Charleston society during this time. They invested their small amounts of capital in independent groceries and trades shops, serving as shopkeepers, wholesalers and clerks. Regardless of the commercial success that they attained, however, these German immigrants rarely managed to penetrate the Charleston urban establishment hierarchy, which was reserved for native (fair-skinned and of British or French Huguenot heritage) Charlestonians. By 1860, about 1900 Germans were at home in Charleston. This population would have been higher, but 500 or more perished in the yellow fever epidemics of 1849 through 1858.¹³⁹

According to his death certificate, Daniel Furst died on January 4, 1867, on Church Street in Charleston of consumption (although no specific address on Church is given, it was most likely our building). The certificate indicates that he “pursued grocery turning as a profession or trade.”¹⁴⁰ Daniel Furst is buried in the Coming Street Cemetery of the Kahal Kadosh Beth Elohim Temple in Charleston.¹⁴¹ The KKBE congregation was founded in 1749 and is the fourth oldest in the continental US. The Coming Street cemetery was established in 1762 and is the oldest surviving Jewish burial ground in the South.¹⁴²

Furst clearly knew that his death was imminent, given his condition. As a result, on December 31, 1866, just four days before his death, he sold the property at the corner of Church and Elliott to Miss Estelle Haas of Charleston (deed recorded on January 9, 1867).¹⁴³

Estelle Haas (March 8, 1821—September 8, 1877)¹⁴⁴ immigrated from Sarreguemine, Lorraine, France to Charleston in about 1857, along with her younger brother, Daniel, and her

¹³⁷ Ibid

¹³⁸ James Funk, *Three Rivers Form an Ocean...Vignettes of Life in Charleston, SC* (Bloomington, IN 2004) p. 83.

¹³⁹ Ibid

¹⁴⁰ South Carolina Death Records, 1821—1955 (Ancestry.com)

¹⁴¹ Gravestone listing from the Jewish Historical Society of South Carolina (Jhssc.org)

¹⁴² Kkbe.org

¹⁴³ Charleston County Register of Mesne Conveyance, Deed Book A-15, p.132

¹⁴⁴ Vestal Family Tree (Ancestry.com)

sister, Therese, and Therese's husband and their children. Daniel arrived in Charleston on July 14, 1857, and was naturalized on October 31, 1876.¹⁴⁵

Of Jewish heritage, Estelle Haas and her family formed a part of the wave of Jewish emigrants from Alsace-Lorraine that came to the US between about 1840 and 1880. These families left their homes to “get away from an uncertain future”; with all of the economic and social upheavals that were occurring, “the traditional professions of the Jews of Alsace and Lorraine, such as money-lending, brokerage and peddling, were significantly affected.”¹⁴⁶ Between 1857 and 1869, 12.6% of French emigrants from France were Jewish, comprised mostly of young traders, butchers, peddlers, leather workers and craftsmen.¹⁴⁷ The main Jewish emigration from France to the United States occurred between 1855 and 1870, of which 10% to 12% came from Alsace-Lorraine.¹⁴⁸

Miss Estelle Haas is found in the *1859 Charleston City Directory*, listed as the owner of a millinery (ladies' hat store) located at the corner of King and Beresford (now Fulton) Streets, with a residence on Rutledge Street, near Cannon Street.¹⁴⁹ ¹⁵⁰ By the *1860 City Directory*, Miss Haas had moved her shop north to the corner of King and Wentworth Streets. This directory also lists a T. Haas (sister Therese, most likely) as running a boardinghouse on Rutledge Street, between Bee and Cannon (which sounds like Estelle Haas' residence address as indicated above in the *1859 Directory*).¹⁵¹ The 1860 Federal Census for Charleston lists Daniel Haas as the head of a household including Estelle, as well as their sister, Therese, and her husband and then five children, all female, between the ages of 2 and 12.¹⁵²

¹⁴⁵ US Naturalization Records, South Carolina. District Court (Roll 1) Records of Citizenship 1790-1906. Source: Ancestry.com

¹⁴⁶ Amy Bloch, “Mercy on Rude Streams: Jewish Emigrants from Alsace-Lorraine to the Lower Mississippi Region and the Concept of Fidelity” (Jewishsouth.org)

¹⁴⁷ Amy Bloch, “Enemies Abroad, Friends in the United States; Jewish Diaspora from Alsace-Lorraine vs. Jewish Diaspora from Germany, 19th Century—20th Century” (The Clark Center of Dickinson College November, 2002). Amybloch.net

¹⁴⁸ Ibid

¹⁴⁹ Op. cit., Hagy

¹⁵⁰ Probably the largest bordello in Charleston at the time, “the Big Brick”, operated by Mrs. Grace Peixotto, was located at 11 Beresford St. Estelle Haas' niece, Hortense Levy (daughter of Estelle's sister, Therese) married a Solomon C. Peixotto in Charleston in 1870. Perhaps Estelle and Grace did some match-making on Beresford St. Source: Thomas H. Appleton and Angela Boswell, eds., *Searching For Their Places: Women In The South Across Four Centuries* (Columbia, MO: University of Missouri Press, 2003) p. 53.

¹⁵¹ Op. cit., Hagy

¹⁵² Year: 1860; Census Place: *Charleston Ward 6, Charleston South Carolina*; Roll: *M653_1216*; Page: 452; Image: 540; Family History Library Film: 805216. Ancestry.com. *1860 United States Federal Census* [database online]. Provo, UT, 2009.

By the 1875 *Charleston City Directory*, Miss Estelle Haas is selling “millinery and fancy goods” from her shop located at 276 King Street. She resides at 143 Calhoun Street. Brother Daniel appears in this directory as a partner of Nachman & Haas (business unknown), residing next door or across the street from Estelle, at 141 Calhoun.¹⁵³ Estelle remains a spinster. Daniel had married Ernestine Straus on December 23, 1866, in Charleston, just eight days before Estelle purchased our property.¹⁵⁴ Estelle died in Charleston on September 8, 1877, and is buried in the Huguenin Avenue Cemetery of the Kahal Kadosh Beth Elohim Congregation. The gravesite listing on the website of the Jewish Historical Society of South Carolina indicates that Miss Haas had lived in Charleston for 20 years, which correlates with an immigration to Charleston with Daniel in 1857.¹⁵⁵

Her brother, Daniel, served as Miss Haas’ executor. Acting in this capacity, he sold the property at the corner of Church and Elliott Streets (Nos. 72 and 74 Church) from Miss Haas’ estate to Christian Momeier on December 14, 1878.¹⁵⁶

The Momeier Period (1878—1981)

Christian F. Momeier, a German Lutheran born in Hannover in 1838, immigrated to Charleston as a child of about 8 years old, in 1846. Like many of the German immigrants that settled in Charleston in the 1850’s and 1860’s, Christian opened a corner grocery store at the northeast corner of Church and Elliott Streets (the corner across Elliott Street from our property). By the 1859 *Charleston City Directory*, Christian, at the age of 21, is listed as “Grocer, 76 Church St., house same”, so Christian lived at the time above his shop. In the 1860 *Directory*, Christian runs a “Grocery & Barroom, cor Church & Elliott Sts”.¹⁵⁷ He would have been in head-to-head competition with his countryman, John Monsees, who was running a grocery and barroom across the street, at 74 Church St., the address of our corner at the time.

On November 8, 1860, Christian married Catherine Rebmann, a native of Charleston. They had a son in 1861, but he died in 1863. Another son arrived in 1864, but he unfortunately did not survive beyond the age of 10 years. Christian’s misery continued when Catherine died in 1865.¹⁵⁸ Christian joined the Confederate forces in 1861 (Company C of the First Regiment,

¹⁵³ Op. cit., Hagy

¹⁵⁴ Barnett A. Elzas, MD, LLD, *Jewish Marriage Notices from the Newspaper Press of Charleston, SC, 1775—1906* (New York: Bloch Publishing Co., 1917)

¹⁵⁵ Op. cit., jhssc.org

¹⁵⁶ Charleston County Register of Mesne Conveyance, Deed Bk. U-17, p. 3. Deed recorded December 16, 1878.

¹⁵⁷ Op. cit., Hagy

¹⁵⁸ Momeier Family Tree, Ancestry.com.

Charleston Guard),¹⁵⁹ and was called up for six months between 1863 and 1864.¹⁶⁰ He attained the rank of Second Lieutenant.¹⁶¹

On June 30, 1867, Christian married Louisa Caroline Haas in Charleston. Louisa was a 16 year-old native of New York City; Christian was 35 at the time of their marriage.¹⁶² The 1870 US Census lists Christian as the head of a household containing his wife, Lou, his mother, Johanna, his son by Catherine, William Bowman, and three persons of different last names (perhaps free blacks working in the household).¹⁶³ In the *Charleston City Directories of 1872, 1875 and 1878*, Christian is listed as a grocer variously at the NE corner of Church and Elliott Streets or at 76 Church.¹⁶⁴ By the *1879 Directory*, Christian has set up shop also at 74 Church Street (our property), which he had purchased from Estelle Haas' estate in December, 1878; he is listed as a grocer at both 74 and 76 Church.¹⁶⁵ The 1880 Federal Census lists thirteen people in the household headed by Christian; his mother still lives with him and he and Lou have had four sons together (their first child, a son born in 1869, had died in infancy, and William Bowman Momeier had died in 1874).¹⁶⁶

Christian Momeier died at the age of 43, at home on the corner of Church and Elliott Streets, on March 14, 1881, following an illness of about one month as a result of a stroke.¹⁶⁷ He is buried in the cemetery of St. Matthews Lutheran Church in Charleston. His wife, Lou, was pregnant at the time of his death with their last child, a son that she named Rudolph Albert Frederick Momeier. He was born in Charleston at 74 Church Street (our property) on September 15, 1881.¹⁶⁸

Probably as a result of the suddenness of Christian Momeier's death, he died intestate, which meant that Louisa and each of the sons shared equally in his assets, including all of his real estate holdings on the northeast and southeast corners of Church and Elliott Streets. Before his death, Christian had amassed a total of four parcels on the northeast corner,

¹⁵⁹ National Park Service, *U.S. Civil War Soldiers, 1861-1865* [database on-line]. Provo, UT: Ancestry.com. 2007

¹⁶⁰ National Archives and Records Administration (NARA); *Carded Records Showing Military Service Who Fought in Confederate Organizations, compiled 1903-1927, documenting the period 1861—1865*; Catalog ID: 586957; Record Group#: 109; Roll #: 147. Ancestry.com. Provo, UT, 2011.

¹⁶¹ Op. cit., National Park Service

¹⁶² Op. cit., Momeier Family Tree

¹⁶³ Year: 1870; Census Place: *Charleston Ward 1, Charleston, South Carolina*; Roll: M593_1486; Page: 19A; Image: 41; Family History Library Film: 552985 (Ancestry.com, 2009)

¹⁶⁴ *US City Directories, 1821—1989* (Ancestry.com)

¹⁶⁵ Ibid

¹⁶⁶ Year: 1880. Census Place: *Charleston, Charleston, South Carolina*. Roll: 1221. Family History Film: 1255221. Page: 40C. Enumeration District: 053.

¹⁶⁷ Death Certificate from the Health Department of the City of Charleston, Public Member Photos (Ancestry.com)

¹⁶⁸ Op. cit., Momeier Family Tree

including the parcel containing his grocery shop.¹⁶⁹ He had also bought a total of five parcels on the southeast corner, including the corner lot with our building, which housed his grocery shop, the Peacock property to our south on Church Street, the property abutting to the north on Elliott and to the west on our property, plus two other neighboring parcels.¹⁷⁰

At the time of Christian Momeier's death, a 24 year-old German clerk named William Hesenkamp worked in his grocery/saloon at 74 Church Street. According to the *Charleston City Directories of 1882 and 1883*, William continued to work as a clerk for Louisa Momeier after Christian's death; Louisa continued to run the Momeier establishments at both 76 and 74 Church Street. By 1884, it appears that Louisa ran the 76 Church Street shop, while William ran the grocery and saloon at 74 Church Street.¹⁷¹

On March 1, 1885, Louisa Momeier married William Hesenkamp, the clerk in the 74 Church shop, at the Wentworth Street Lutheran Church. He was 28 years old and she was 33.¹⁷² Louisa and William would go on to have two children together in Charleston: William, Jr., born in 1888, and Anna Louise, born in 1891.¹⁷³ By 1886, "W.C.F. Hesenkamp, grocer" was installed, with Louisa, at what had now become 102 Church Street following yet another re-numbering of streets (this was the former 76 Church St., or the northeast corner of Church and Elliott). This seems to indicate that they had vacated the store at 74 Church (our property) and consolidated across Elliott Street.¹⁷⁴ W.C.F. Hesenkamp remained a corner grocery at the 102 Church Street location until about 1925. William died between 1925 and 1927, leaving Louisa a widow once again.¹⁷⁵

On August 31, 1886, at about 10:30PM, the largest thus far recorded earthquake in the southeastern United States hit Charleston. The Great Earthquake of 1886 would have recorded approximately 7.3 on the Richter scale, resulting in about \$6 million in property damage (about \$150 million today) and approximately 60 deaths. Almost no structure in Charleston escaped undamaged and most suffered severe damage.¹⁷⁶ From photos held in the University of South Carolina digital library, it is clear that many structures all around our property at the corner of Church and Elliott were damaged, including the shops on the south side of Broad St. between

¹⁶⁹ Deeds: Bk. T-10, p.307; Bk. A-16, p. 376. Bk. D-16, p. 159. Bk. K-16, p. 55.

¹⁷⁰ Information garnered from the body of a deed recorded in 1903, Deed Bk. F-24, pp. 143-145.

¹⁷¹ US City Directories, 1821—1989 (Ancestry.com)

¹⁷² *Charleston, South Carolina, Marriage Records, 1877—1887* [database online], Provo, UT, 2007 (Original source: South Carolina Department of Archives and History, Columbia, SC)

¹⁷³ Year: 1920; Census Place: *Charleston Ward 1, Charleston, South Carolina*; Roll: *T625_1687*; Page: 8A; Enumeration District: 19; Image: 20. (Ancestry.com, 2010)

¹⁷⁴ Op. cit., US City Directories 1821--1989

¹⁷⁵ Ibid

¹⁷⁶ Earthquake.usgs.gov

Church and East Bay Streets, St. Philips Church, St. Michael's Church, Thomas Bee's house just to the south of us on Church Street, and several structures on Tradd Street. The list is long.

While I did not find any photos documenting the damage to our building, the city did a building-by-building earthquake damage assessment right after the quake. The original report (now on microfilm at the South Carolina Historical Society) indicates that the brick building at 98-100 Church Street held up well during the quake. The report states that the building's north and west walls were "slightly cracked", while the east and south walls were in "good" condition. Condition of the chimneys is not noted. The inspectors estimated that damages to the structure amounted to approximately \$500 (about \$12,500 in today's dollars). Finally, the report states that the building was "Now good", indicating that nothing further needed to be done to render it safe for habitation.¹⁷⁷

Louisa Momeier's sons resided with her and William at 102 Church Street following their marriage. As each son attained about 17 years of age, he went to work as a clerk in either the Hesenkamp grocery, or in another one in the neighborhood. Ultimately, son Frederick opened his own grocery on Church Street. Son George studied law and started practicing on Broad Street. Rudolph, the youngest son, started out as a clerk in his stepfather and mother's shop, beginning in about 1898. But, by 1903, Rudolph had married and become the chief electrician for the Gordon Telegraph Company.¹⁷⁸

Also, in 1903, Louisa and her sons Frederick, George, Charles and Rudolph (Theodore had died in 1897), exchanged interests in the properties on the two corners of Church and Elliott. In exchange for \$10.00 and Louisa's interest in the five properties on the south side of Elliott, the four sons relinquished their interests in the four parcels on the north side of Elliott to Louisa.¹⁷⁹ Likewise, in return for \$10.00 and her sons' interests in the four parcels on the north side of Elliott, Louisa relinquished to them her interest in the five parcels on the south side of Elliott.¹⁸⁰ So, in this way, the Momeier sons ended up jointly owning our property on the southeast corner of Church and Elliott Streets.

In 1905, Rudy Momeier started Momeier Electric Company in our building at 100 Church Street. The company converted gas lanterns, or gasoliers, on houses and businesses to the

¹⁷⁷ *City of Charleston, South Carolina, Record of Earthquake Damages* (Atlanta: Winham & Lester Publishers, 1886). From microfilm. Original held at the South Carolina Historical Society. This report also indicates that 98-100 Church Street was at the time a "dwelling", while 102 Church Street was a "store and dwelling". This information affirms that Louisa and W.C.F. Hesenkamp had closed their grocery in our building by 1886.

¹⁷⁸ Op. cit., US City Directories 1821--1989

¹⁷⁹ Charleston Register of Mesne Conveyance, Bk. F-24, pp.141-143, Deed recorded on March 25, 1903.

¹⁸⁰ Ibid, pp. 142-145.

newly-popular electrical lamps following the arrival of electricity in Charleston around 1886.¹⁸¹ “R.F. Momeier offered all kinds of services, from initial installations to rewiring, to sending someone around to screw in a fresh light bulb for a little old lady downtown.”¹⁸² According to various Federal Census reports, Rudy and his wife did not reside on Church Street during the many years that he owned the electric company. Though Rudy Momeier died on October 12, 1962, the business passed to his nephew, G. Harry Momeier, Sr., and then to his nephew’s two sons, Fred H. “Fuzzy” Momeier and G. Harry Momeier, Jr.. In 1974, Fred briefly moved the business from the 100 Church Street location to 160 Church Street, ultimately settling at 103 Logan Street. The Momeier family lost the business in 1978, but Rudy’s great-great-nephew and great-great niece re-purchased the business in 2012, moving it to Brigade Street on the neck of the Charleston peninsula.¹⁸³

The property at 98-100 Church Street remained in the Momeier family until 1981. Rudy’s brothers all pre-deceased him (Charles in 1907, Frederick in 1945, and George in 1955), so Rudy ended up the sole owner of 98-100 Church, as well as the Peacock property at 96 Church, through inheritance. His wife, Rosalie, and The First National Bank of South Carolina acted as joint executors of Rudy’s estate. Rudy’s estate conveyed 96, 98 and 100 Church Street to his nephew, G. Harry Momeier, Sr., on July 29, 1966, for the sum of \$45,000.¹⁸⁴ G. Harry Momeier, Sr., immediately sold 96 Church Street. When G. Harry, Sr. died later that year, he left 98 and 100 Church Street to his sons, Fred H. “Fuzzy” Momeier and G. Harry Momeier, Jr.¹⁸⁵ On May 22, 1972, G. Harry Momeier, Jr., sold his interest in 98-100 Church to his brother, Fred. H. Momeier, for \$25,000.¹⁸⁶ Following his loss of Momeier Electric Company in 1978, Fred H. Momeier sold the property at 98-100 Church to Westmape Company on April 15, 1981, thus ending over 100 years of Momeier family ownership of our property.¹⁸⁷

¹⁸¹ Warren L. Wise, “Longtime Chandelier and Lamp Repair Business Returns to Family Hands”, *The Post & Courier*. (Charleston: 8 October 2012) Source: postandcourier.com

¹⁸² Momeier Family Tree, member document post (Ancestry.com)

¹⁸³ Ibid

¹⁸⁴ Charleston County Register of Mesne Conveyance, Deed Bk. B-86, p. 91

¹⁸⁵ Ibid

¹⁸⁶ Charleston Register of Mesne Conveyance, Deed Bk. G-99, p. 115.

¹⁸⁷ Op. cit., Deed Bk. E-125, p. 284.

The Recent Years (1981—Present)

In the years since 1981, the property at 98-100 Church Street has changed hands a number of times, primarily as an investment property:

April 15, 1981: Westmape Company bought the property from Fred H. Momeier.

November 14, 1988: Eric Nettore bought the property from Westmape Company.¹⁸⁸ Mr. Nettore is an entrepreneur currently involved in alternative investments (primarily oil & gas exploration) and in investment management as a Managing Director of a firm he co-founded in San Diego, with offices in several states.

Hurricane Hugo roared into Charleston in September, 1989. Several eyewitnesses have told us that there was no flooding in our building.

September 29, 1993: Alvis McDonald Baucom bought the property from Eric Nettore.¹⁸⁹ Mr. Baucom is living now in North Carolina.

May 1, 1998: Wesley Higgins, a resident of California, bought the property from Alvis McDonald Baucom.¹⁹⁰

October 13, 1999: Wesley Higgins sold the property to 98-100 Church Street LLC.¹⁹¹ This LLC first divided the building into three condominiums and created the initial homeowners association known as 98-100 Church Street HPR. Unit 98-B, the third floor residential space, was conveyed on this same date to Michael and Elaine Fulbright. The second floor unit was conveyed to Deborah C. Sammeth on October 19, 1999. (See **Appendix XI** for 1999 plat.)

May 24, 2004: The Thomas Joel Edwards and Sara Mankin Edwards Trusts purchased the entire property.¹⁹² From conversations with the Edwards' son, we understand that the Edwards lived in the third floor unit and used the second floor unit as a guest suite. The Edwards remodeled and updated the interiors of both the second and third floors.

¹⁸⁸ Op. cit., Deed Bk. V-179, p. 668.

¹⁸⁹ Op. cit., Deed Bk. W-232, pp. 158-159.

¹⁹⁰ Op. cit., Deed Bk. X-301, p. 732.

¹⁹¹ Op. cit., Deed Bk. Y-335, p. 60.

¹⁹² Op. cit., Deed Bk. W-496, p. 327.

September 4, 2009: The Edwards gifted the property to Edwards Church Street, LLC.¹⁹³ The partners of Edwards Church Street, LLC were the son and daughter of Thomas and Sara Edwards. The new owners immediately put the property up for sale.

In July, 2010, Fabulous Frocks, a consignment wedding gown shop, signed a four-year lease on the commercial space on the first floor, 100 Church Street. Prior to this, the space had been leased to an antiques dealer.

October 22, 2010: Wharton and I (via Elliott Church Properties, LLC) purchased the second floor residential unit, 98-A Church Street, and the first floor commercial unit, 100 Church Street, from Edwards Church Street, LLC.¹⁹⁴ Mike Edwards and his sister continued to own the third floor, which they rented out. Wharton and I completely remodeled the second floor unit and moved into this space in June, 2011.

December 15, 2011: Wharton and I purchased the third floor condo, 98-B Church Street, from Edwards Church Street, LLC. During the winter/spring of 2012, we did a cosmetic makeover of that floor and separated the space into a one-bedroom apartment and a guest suite for our use. We now rent the one-bedroom apartment. Since purchasing the third floor and gaining complete control of the property, we have also restored the courtyard garden and renovated the exterior of the building.

¹⁹³ Op. cit., Deed Bk. 0080, p. 683.

¹⁹⁴ Op. cit., Deed Bk. 0150, p. 892.

Conclusion

There remain unanswered questions, unresolved mysteries and nagging discrepancies regarding the history of our corner of Church and Elliott Streets. I never definitively discovered when our building was built or by whom. Also, I have not been able to complete the path of ownership conveyance between 1757 and 1764. Partly, these continuing questions arise from the fact that some of the information is as much as 330 years old, and most of it is over 125 years old. Partly, they result from the many disasters (fires, earthquakes, wars and hurricanes) which have befallen Charleston since its beginnings, obscuring or destroying many records. But, perhaps more than anything, the many changes of Charleston street names and numbering systems over the 330 years of this property's story greatly complicated the effort to trace its ownership and occupants.

Despite all of this, at the end of my efforts, these pages, though not a scholarly paper, present a reasonable history of our property at the southeast corner of what are now Church and Elliott Streets. It has been a challenging and interesting endeavor with a satisfying ending.

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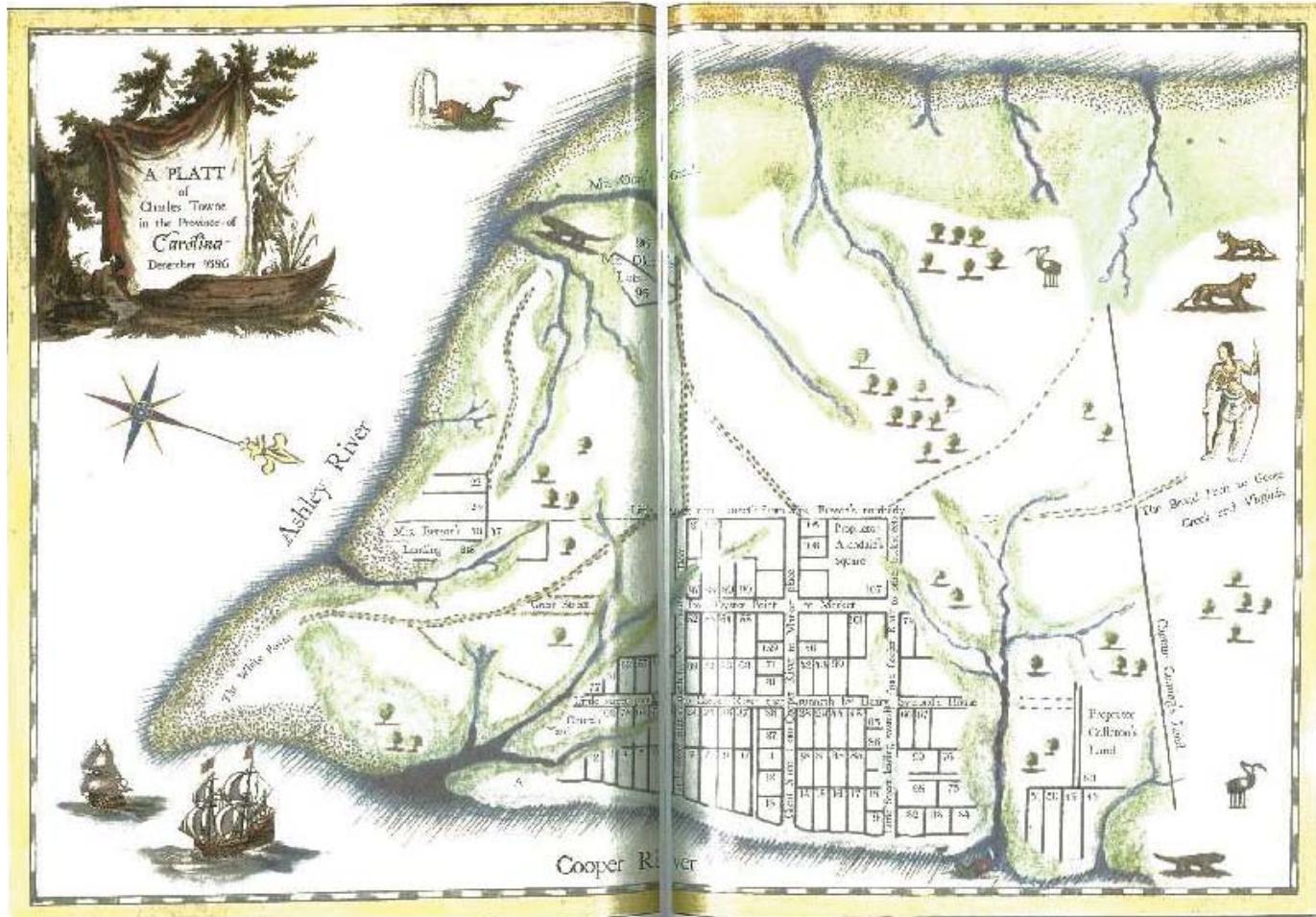
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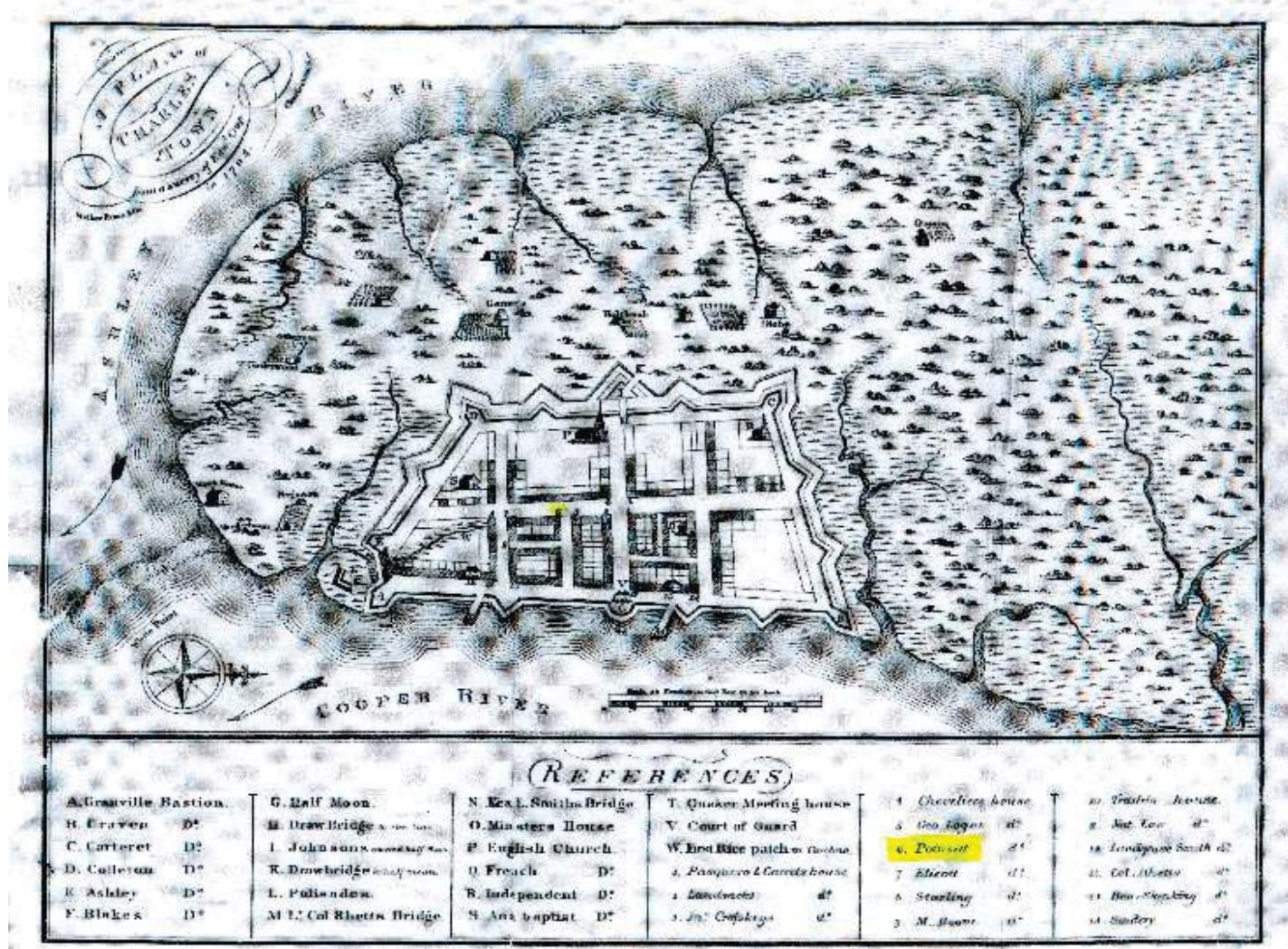
Year: 1880. Census Place: *Charleston, Charleston, South Carolina*

APPENDIX I

MAP OF CHARLES TOWNE IN 1686 (AS DRAWN IN 2007 BY S.V. BATES & H.C. LELAND)

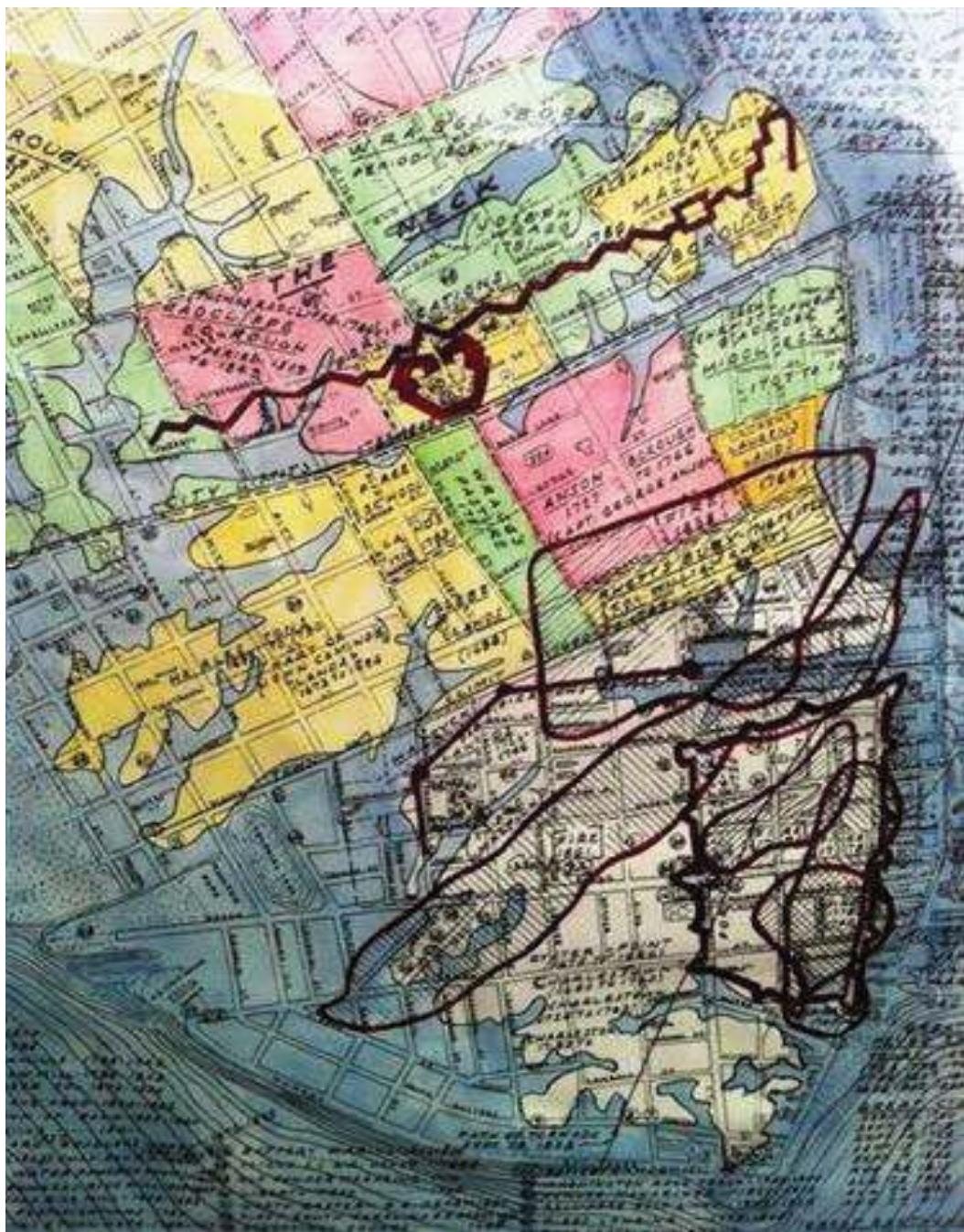
Note: The longest street running north to south in the map above ("parallel to the Cooper River") is present-day Church St. The middle street of the three running east to west ("Great Street from Cooper River to Market place") is present-day Broad Street. Town Lot #37 is one block south of Broad Street at the corner of present-day Church and Elliott (Elliott is unnamed here).

APPENDIX II
1704 CRISP MAP OF CHARLES TOWNE



Note: The middle street of the three main streets that run east to west above is present-day Broad Street (the half-moon bastion is at its east end). The middle street of the three main streets running north to south is present-day Church Street. Present-day Elliott Street is one street south of Broad, dead-ending into Church. The "6" representing "Poinsett" (highlighted in yellow) is at the corner of Church Street and Elliott Street.

APPENDIX III
HALSEY MAP



APPENDIX IV
LETTER FROM DANIEL DESAUSSURE TO JOHN KEAN IN PHILADELPHIA
MARCH, 1792

[Simon Gratz collection, #250B, "Desaussure, D."]

Mr. John Kean

Charleston 9th March 1792.

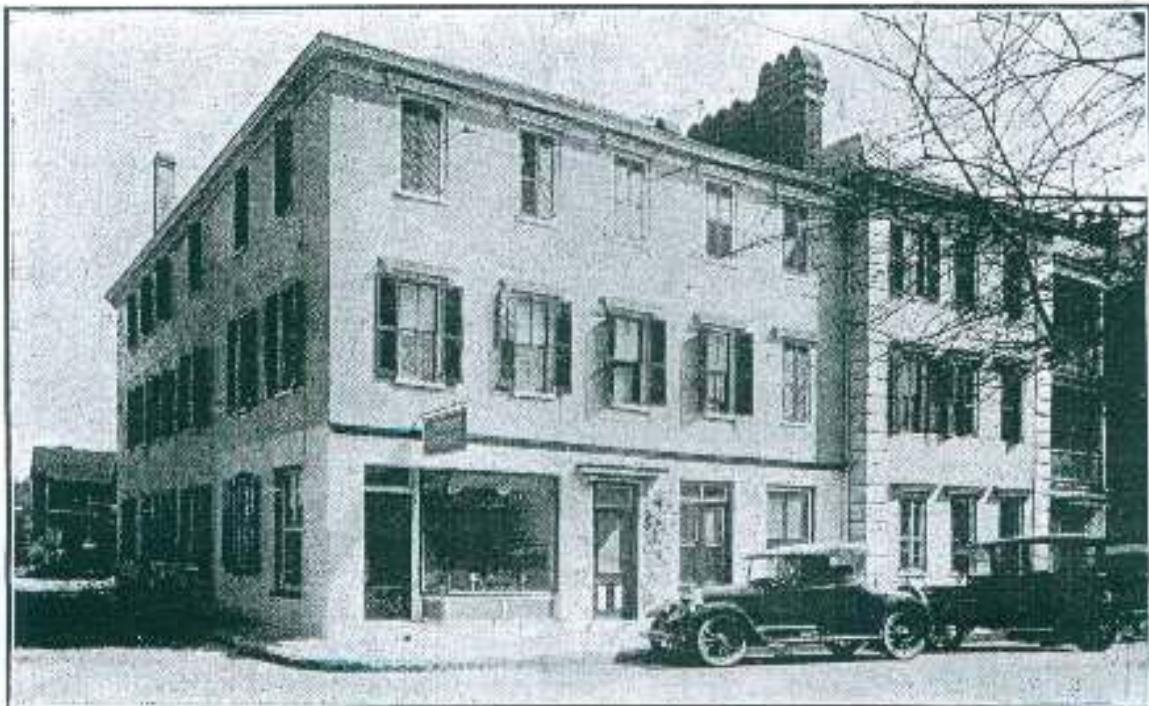
Sir

Since writing you a joint letter with Mr. ^{Mr. & Mrs.} Papel & Gilchrist, we have been favor'd with yours of 14th January directed to me inclosing the appointment of the Directors for the ^{Bank} Branch at this place, this letter altho' dated so long ago did not get to my hands untill the 25th ulto. ten of the Gentlemen named have met & proceeded to Ballot for their president when they were pleased to Elect me. — Doctor Ramsay informs me Col^l: Lawsons has sent forward a Resignation, Mr. Lowndes thinks of doing so, but is not yet determined. — I now transmit you the lease for the House we have taken for the approbation of the Directors, the Vault & everything is ready so far as depends on us, and we could proceed on Business in a few days if we were possest of the principal materials — when we transmitted an acc^d of the payments of Specie & funded Stock to you? here, we included five shares on a/c of Mr^r Henry Coop, the Scripts of which were then mislaid, he has lately found them & produc^d ed them to me & they are as follows vizt:

400 5572. ... issued to Abram Lashortas
 1192. to Crocker & Sturges ... } with proper assignments
 1543, 1544 & 1545. to Israel Joseph ... }

I must request you will apply the said payment from Mr^r Coop to the credit of the above Scripts, he hopes no loss will be sustained by him, on these shares, as the money & funded stock was paid in due time

APPENDIX V
PHOTO OF 98-100 CHURCH ST. CIRCA 1922 FROM W.A. CLARK'S BOOK



FIRST HOME OF THE BRANCH OF THE BANK OF THE UNITED STATES,
Southeast corner of Church and Elliott Streets, recently remodeled.

APPENDIX VIMARCH/APRIL 1792 NOTICES IN CHARLESTON'S CITY GAZETTE ABOUT POST OFFICE MOVE

Headline: [No Headline]; Article Type: Advertisement

Paper: City Gazette, published as City Gazette And Daily Advertiser

Date: 03-01-1792; Volume: X; Issue: 1825; Page: [3]; Location: Charleston, South Carolina

This series includes notices printed in *Charleston City Gazette* and *Charleston Daily Advertiser* from 1792 to 1800. Copyright © 2001 by the New York and the American Antislavery Society.

The Post Office
Is removed from Queen-street to
No. 99, Church-street,
Second house south of Elliott-street.
March 1. 3^t

Headline: [No Headline]; Article Type: Advertisement

Paper: City Gazette, published as City Gazette And Daily Advertiser

Date: 04-09-1792; Volume: X; Issue: 1858; Page: [4]; Location: Charleston, South Carolina

This article is held under portion of record and copyrighted by New York and the American Antislavery Society. 2001.

The Post-Office
Is removed from Queen-street to
No. 99, Church-street,
Next door to the Bank.
March 10.

APPENDIX VIIREQUEST FROM THOMAS BACOT, POSTMASTER, FOR POSTAL ROUTE CONTRACT PROPOSALSAPRIL, 1792

~~or the roads would be more convenient~~
and useful than these above proposed, alterations may accordingly be made.

II. For every hour's delay in arriving after the times prescribed in the contract, the contractor shall forfeit one dollar; and for the non-performance of a trip double the sum which the value of one trip shall bear to the whole number of trips to be performed.

III. The contracts to continue in force until the first day of June 1794.

Timothy Pickering,
Post Master General.

Post Office, Charleston, 10th of April, 1792.

Agreeably to the foregoing advertisement, proposals, sealed up and directed to the subscriber, will be received at the post office, No. 99, Church street, next door to the bank.

THOMAS W. BACOT,
Post Master. gt

APPENDIX VIII
AD PLACED BY WM. BOWNE & CO. IN DECEMBER, 1795

Headline: [No Headline] Article Type: Advertisement

Paper: City Gazette, published as City Gazette & Daily Advertiser.

Date: 12-30-1795; Volume: XIII; Issue: 2630; Page: [3]; Location: Charleston, South Carolina

This image is a product and/or contains material thereof are copyrighted by NewsBank and/or the American Antiquarian Society. 2004

JUST RECEIVED AND FOR SALE,
 By WILLIAM BOWNE & Co.

Corner of CHURCH and ELLIOT STREETS,

formerly the Branch Bank,

WRITING Paper by the ream; Blank Ledgers,
 Journals, Day Books, &c. &c.

Also, Webster's First and Second Parts of the Spelling
 Book, the latter of which contains Lessons in Reading
 and Speaking, with the Geography, History and Poli-
 tics of the United States.

Also, the Stranger's Assistant.

Also, Gentlemen's fine Shoes and Hats; Ladies Morocco
 Sandals and Kid Slippers; Elastic Garters and Sus-
 penders; Morocco Pocket Book and Thread Cases;
 Pen and Sportsmen's Knives; PRINTS; Drawing
 Paper and Materials.

Also, a large assortment of warranted leather and
 hair TRUNKS. December 30.

APPENDIX IX
AD FOR THE AUCTION OF REMAINING GOODS AT WM. BOWNE & CO.
AUGUST, 1796

Headline: [No Headline] Article Type: Advertisement
 Paper: City Gazette, published as City Gazette and Daily Advertiser
 Date: 08-08-1796 Volume: XIV, Issue: 2816, Page: [3]; Location: Charleston, South Carolina
 This image is under a Creative Commons Attribution Non-Commercial-ShareAlike 3.0 Unported License.

PUBLIC AUCTION.

On Wednesday next,

Precisely at ten o'clock, at No. 98, corner of
 CHURCH and ELLIOT STREETS, in order to
 close the Concerns of WILLIAM BOWNE
 & Co.

WILL COMMENCE THE SALE OF
All their Remaining Stock,

Consisting of the following articles,

GOLD, GILT and Silver WATCHES

Gold CHAINS and KEYS

Gold MINIATURE LOCKETS, BRACE-
 LETS, &c.

A few Handsome PRINTS, in elegant Frames

Fashionable GOLD RINGS

Vacant Square and Oval FRAMES

POCKET BOOKS

SPORTSMENS KNIVES, PEN do.

Ladies and Gentlemen's black BEAVER HATS

Do. White, green under

Gentlemen's SHOES

Ladies KID SLIPPERS

SANDALS and Morocco SHOES

Leather do.

GLASS CASES, COUNTERS

ELASTIC GARTERS and SUSPENDERS

MILITARY HATS

With a handsome Assortment of Ladies FANS

CY FEATHERS, &c &c.

Also, at the same time,

A COMPLETE SET OF

Jeweller's Tools.

N. B. The whole will be sold without re-
 serve to the highest bidder, for Cash on deli-
 very.

Jacob De Leon, auctionier.

Augt. 8.

APPENDIX X
FINAL AD FOR SALE OF GOODS FROM WM. BOWNE & CO.
NOVEMBER, 1796

Headline: [No Headline], Article Type: Advertisement

Paper: City Gazette, published as City Gazette and Daily Advertiser

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Cheap Dry Goods, &c.

THE Remaining PART of a LATE IMPORTATION of DRY GOODS will continue to be sold, by the Package or Piece, for a few days longer only, at No. 98, CHURCH STREET, next door to the Post-Office, at from 15 to 20 per cent. under the usual prices.

November 7.

eod

APPENDIX XI
PLAT OF 98-100 CHURCH STREET IN 1999

ARC Surveying Company, Inc.

P.O. BOX 1051, MT. PLEASANT, SOUTH CAROLINA 29465
OFFICE LOCATION: 982-X, 13TH AND 80022 BLVD, 29464

PHONE: (843) 881-4212
FACSIMILE: (843) 849-5120

Y335P6123

NOTES

- ADDRESS: 98 & 100 CHURCH STREET
- PROPERTY IS LOCATED IN FLOOD ZONE A WHICH IS NOT A FLOOD HAZARD AREA
- BUILDING TIES ARE FOR CONVEYANCE PURPOSES ONLY AND ARE NOT TO BE USED FOR CONSTRUCTION

REFERENCES

- REFERENCE PLAT RECORDED IN PLAT BOOK 11, PAGE 148.
- TUS 458-09-03-084

PROPERTY OWNER:
98-100 CHURCH STREET, LLC

CITY OF CHARLESTON
PLAT OF 98-100 CHURCH STREET
HORIZONTAL PROPERTY REGIME
CHARLESTON COUNTY, SOUTH CAROLINA

12 5 10 20

JUNE 24, 1990 SCALE: 1" = 10'
REVISED FOR OVERHANGS 7/13/90 & PARKING 9/27/90

I HEREBY STATE THAT TO THE BEST OF MY KNOWLEDGE, INFORMATION AND BELIEF, THE SUBMITTED SURVEY HAS BEEN MADE IN ACCORDANCE WITH THE REQUIREMENTS OF THE NATIONAL STANDARDS MANUAL FOR THE PRACTICE OF LAND SURVEYING IN SOUTH CAROLINA AND MEETS OR EXCEEDS THE REQUIREMENTS FOR A CLASS A SURVEY AS REPORTED THEREIN, ALSO THAT THERE ARE NO UNRECORDED ENCROACHMENTS OR PROBLEMS OTHER THAN SHOWN.

Exhibit A

Acknowledgements

Over the past three months, many people helped me to tell this story of our corner of Charleston.

First, many thanks to my husband, Wharton, for his hours of editing and help with graphics; without his assistance, the finished product would have lacked needed polish. He also was a patient sounding board when I hit a road block, helping me to sort out possible ways of moving forward in the story.

Secondly, I must thank all of those in Charleston and elsewhere who helped me in my day-to-day research: all of the staff at the South Carolina Historical Society; the staff of the South Carolina Room in the Main Branch of the Charleston County Public Library; Dr. Nic Butler of CCPL, our Public Historian, who responded to my request for help by sending me the first newspaper ad for William Bowne & Co., thus starting me on the path to proving the location of the Branch Bank; the archivist at the Register of Mesne Conveyance, who patiently taught me how to use the cross and direct indexes; the researchers at the Historic Society of Pennsylvania in Philadelphia, who helped me search original First Bank documents long-distance; the archivist at the Charleston Library Society, who searched its records for any document that might prove the location of the Branch bank; the archivist at the Historic Charleston Foundation, who searched its files and offered good suggestions to help me expand my research net; and Bob Stockton, local researcher, author and professor of Charleston history and architecture at the College of Charleston, for his pearls of knowledge and encouragement.

Lastly, a big thank you to all of those past and present in the historic preservation community of Charleston who helped make sure that our fine old building remained standing here at the corner of Church and Elliott Streets. Otherwise, there would have been no story to tell.

Kathryn A. Banks
Charleston, SC
October 28, 2013