

“The Widow Carried on the Business”: Elizabeth Willing Powel and Widowhood in  
Early National Philadelphia

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History 4497

Professor Glasson

15 May 2015

The year 1811 was an uncertain time for investors in the First Bank of the United States. The political climate had shifted since its original charter in 1807, and there was serious speculation on whether it would be re-chartered or allowed to expire. Elizabeth Willing Powel, however, was certain that Congress would not re-charter the bank. She consulted with her nephew and her lawyer, but found that they disagreed with her prediction on the fate of the bank. She wrote that she had acted, “contrary to your advice, but in conformity with my own judgment and wishes after having reflected seriously on the subject”<sup>1</sup> and sold all 30 shares of her stock. In spite of the doubts of her male advisors, Elizabeth was proved to be correct. She accurately predicted the fate of the First United States Bank, and her willingness to trust her own judgment rather than that of her advisors protected her from any further financial losses.

While the presence of widows in the public sphere was a necessity after the death of their husbands, cultural convention still emphasized the woman’s place as in the home. In 1784, Elizabeth wrote, “The maternal and domestic circle is the only one in which an amiable Woman can act with Pleasure & be truly happy.”<sup>2</sup> She longed to have a traditional domestic life with her husband, but with no surviving children she instead chose to engage in the public sphere. Elizabeth’s perspective did not change after the death of her husband Samuel Powel. Even for Elizabeth, who genuinely enjoyed her public presence and managing her own accounts, existing in the public sphere was a secondary concern. Elizabeth could not have the life of a mother she wanted, and instead channeled her energies into more public pursuits. If she had had children, the focus and achievements of her life might have been very different. Widows were more likely than married women to run businesses, but this is viewed primarily as due to their desire to

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<sup>1</sup> Elizabeth Willing Powel to John Hare Powel, 1811, Powel Family Papers [Collection 1582], Historical Society of Pennsylvania

<sup>2</sup> EWP to Martha Washington [?], 17 April 1783, Powel House Papers.

support themselves and their children. Elizabeth's motivations were different because of her childlessness.

The concept of the 'public sphere' is based in the separation of society into gendered sections, ideology strongly supported by the middle class. Women were seen as belonging to the 'private' or domestic sphere, while men operated in the 'public' world of business. Traditional scholarship has seen these two spheres as distinct. However these roles were more flexible than imagined and widows in particular could cross boundaries other women could not.<sup>3</sup> The fluidity of the 'public' sphere can clearly be seen in the realm of politics. Politics was considered the 'public' sphere, and women were excluded from direct engagement. However, women played an important role in political life, and much of this took place within domestic settings. Catherine Allgor describes this tension between public and private as a 'continuum.' Politics blended the context of public and private as women like Dolly Madison conducted 'public' political affairs in 'private' domestic settings.<sup>4</sup> Cassandra Goode also notes this fluidity of spheres in the social lives of men and women in politics, noting that, "there was no true division between public and private, political and social."<sup>5</sup> The 'public sphere' of business was socially considered male, and Elizabeth conducted her 'public' business through 'private' space and relationships.

Elizabeth had neither children to support nor grow their inheritance, and lacked the financial incentive that necessitated many widows' participation in business. The bulk of Samuel's inherited wealth came in the form of rent on 9 plots of land in Philadelphia, inherited from his father and enough to distinguish him as one of the wealthiest, if not the wealthiest, in

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<sup>3</sup> Lisa Wilson, *Life after Death: Widows in Pennsylvania, 1750-1850*. (Philadelphia: Temple University Press, 1992), 5.

<sup>4</sup> Catherine Allgor. *Parlor Politics: In Which the Ladies of Washington Help Build a City and a Government*. (Charlottesville: University Press of Virginia, 2000).

<sup>5</sup> Cassandra A. Goode, *Founding Friendships: Friendships between Men and Women in the Early American Republic*. (New York: Oxford University Press, 2015), 164.

Philadelphia.<sup>6</sup> After Samuel's death, Elizabeth continued not only to collect rent on these properties, but to expand her real estate holdings and actively invest in new enterprises.<sup>7</sup> The benefit to her was more social and financial than to protect her reputation or to support herself. Her engagement in business allowed her to both forge even stronger connections, such as with John Hare Powel and Edward Shippen Byrd, as well as helped her to remain active and engaged in her society for the 40 years after her husband's death.

Being widowed brought a fundamental shift in the way a woman could engage in society, particularly in the world of business. Women in the early national period were still dependent on their husbands, and the most important element of their dependence was economic. Widows accounted for around 10% of the population at any given time, and in some areas as much as 60% of marriages ended with the death of the husband first.<sup>8</sup> Widowhood on average occurred after 25 years of marriage, and 83% of widows never remarried but instead decided to live independently.<sup>9</sup> Traditional scholarship on widows and business, particularly Mary Beth Norton's *Liberty's Daughters*, have examined these patterns to conclude that widows during this time were uninformed about business and legal proceedings. However, this frames widows more as helpless and in need of the assistance of male relatives than was the reality for most of these women. Lisa Wilson in *Life After Death* challenged Norton's assessment highlighting widows in

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<sup>6</sup> David W. Maxley *A Portrait of Elizabeth Willing Powel (1743-1830)*. (Philadelphia: American Philosophical Society, 2006).

<sup>7</sup> Elizabeth's financial documents in the Library Company collection show how she meticulously recorded purchases, and was especially interested in plots of land adjacent to land she already held.

<sup>8</sup> Vivian Bruce Conger. *The Widows' Might Widowhood and Gender in Early British America*. (New York: New York UP, 2009), 4. ; While it is difficult to estimate how many widows without children existed in Early American society, Karin Wulf cites a study done by Susan Klepp noting that around 70% of widows had minor children at the death of their husbands.

<sup>9</sup> Wilson, Lisa. "Widowhood and Womanhood in Early America: The Experience of Women in Philadelphia and Chester Counties, 1750-1850," PhD thesis, (Temple University, 1986), xiii-xiv.

southeastern Pennsylvania who break this mold and who, in many cases, were better managers of their financial situation than their late husbands.<sup>10</sup> However, the focus of these discussions of widows frames the actions of widows as tied to her family role. Many other historians have sought to expand the conversation to include marital status and poverty. Karin Wulf tells the stories of women who are frequently left out of conversation about women in the colonial period, women who remained unmarried for a variety of reasons. Though the majority of the women of this period did marry for at least part of their lives, Wulf identified poverty as a chief concern for unmarried women at the time.<sup>11</sup>

Elizabeth was one of the wealthiest women in Philadelphia and she certainly did not have to deal with the pervasive issue of poverty that affected many other widows of this time. Wilson's examination of wealthy widows in Pennsylvania shows that she was not alone in her aptitude and preparation for life after her husband's death. Wilson specifically rejects Norton's assessment of widows as a class of women without much business knowledge. Instead she argues that they had acquired assisting business skills their husbands while they were still alive. Vivian Bruce Conger argues that the widow's age, relative wealth, and living relatives were the chief indicators of the way a widow's life functioned after the death of her husband. With young children, widows had their inheritance tied to their children's, and heavy preference was given to the maintenance of the child's inheritance to the exclusion of the widow's interest.<sup>12</sup>

Wilson's work in particular emphasizes the role of the family rather than that of gender or any other category as an important factor in the way widows lived. While her role in the

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<sup>10</sup> Lisa Wilson addresses this issue in several publications, including her dissertation "Widowhood and Womanhood in Early America", *Life after Death*, and "A "Man of Business": The Widow of Means in Southeastern Pennsylvania, 1750-1850." *The William and Mary Quarterly* 44.1 (1987): 40.

<sup>11</sup> Karin A. Wulf. *Not All Wives: Gender, Marriage, and Urban Culture in Colonial Philadelphia*. (Ithaca, NY: Cornell UP, 1999).

<sup>12</sup> Conger, *The Widow's Might*.

family helped shape Elizabeth's ability to succeed as it did many other widows, her social class played a crucial role in her ability to develop those interests and act independently. Historians such as Conger, Wulf, and Wilson focus on, "the widow's ability to manage the estate for the benefit of the family,"<sup>13</sup> and credits her ability to work outside the home in violation of gender norms on these obligations to her children, but where does this leave childless women like Elizabeth Powel? While women's participation in business is most frequently framed as out of obligation to children or family, for some widows the public sphere offered a unique opportunity for creating a life and identity outside of her husband. Elizabeth's lack of children and her experience with an egalitarian marriage gave her the freedom and ability to adapt to the changes of her widowhood and control her own financial affairs; in turn this blended her public and private lives and influenced her creation of a new identity.

Elizabeth Powel was born on February 21st, 1743 to Charles Willing and Anne Shippen, the sixth of eleven children. Both the Shippens and the Willings were prominent merchant families in Philadelphia, and she grew up very wealthy. While she and her sisters never attended a school, they were given comprehensive private educations from tutors. The letters between themselves and others show a much higher comprehension of grammar than other women of their station of the time, and even show a grasp of advanced writing skills such as style. The quality of their education can be attributed to their mother, Anne.<sup>14</sup> Elizabeth Powel wrote passionately about the important influence of a mother on a child's education for years afterwards.

After the death of her parents, Elizabeth continued to live in the family home until the marriage of her eldest brother and the subsequent births of his children began to put serious

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<sup>13</sup> Conger, *The Widow's Might* ; Wulf, *Not All Wives*; Wilson, *Life After Death*. ; Quote from Wilson, *Life After Death*, 120.

<sup>14</sup> Maxley, *A Portrait of Elizabeth Willing Powel*.

pressure on her to marry. She had several romantic connections throughout her youth, however, she was not married until she was 26. On August 7th, 1769 she married Samuel Powel. Powel was the son of another prominent Philadelphia family with extensive wealth through both his real estate holdings and his merchant business. He was the mayor of Philadelphia before and after the Revolutionary War, and he later served as a state senator. On June 29th, 1770, Elizabeth gave birth to her first son, who was named Samuel in the tradition of his father, grandfather, and great grandfather. The baby Samuel lived only one year before his death, most likely of smallpox. Samuel and Elizabeth tried again for children, and on June 26th, 1775, Elizabeth gave birth to another son named Samuel. This child lived only for two weeks before he too died in infancy. Despite their wealth and their patronage of the finest and most well-known obstetrician of the time, William Shippen Jr, numerous miscarriages and the death of their sons in infancy meant the Powels would have no surviving children.<sup>15</sup> This was particularly devastating to Elizabeth, who believed that the greatest pleasure a woman can receive is as a wife and mother.

Elizabeth and Samuel dealt with their grief through passionate engagement in the revolutionary fervor that gripped Philadelphia at the time. They became very prominent entertainers, and frequently had large parties in which many revolutionaries were in attendance such as John Adams, Benjamin Franklin, and George Washington. The Washingtons in particular became very close friends with the Powels, and the couples frequently exchanged letters and visits. George Washington had a very close relationship with Elizabeth, and discussed politics and national issues with her. He valued her input and judgment, and they remained close

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<sup>15</sup> Maxely, *A Portrait of Elizabeth Willing Powel*

friends throughout Washington's life.<sup>16</sup> She was also very friendly with Martha, and they continued to have a relationship after the death of both their husbands.

The summer of 1793 was a difficult time for Philadelphia. The Yellow Fever epidemic was fast-moving and brutal, killing 5,000 people that summer. It had an even greater effect on the population of Philadelphia, as everyone who could fled the city to protect themselves from the disease. An estimated 17,000 people fled the city that summer.<sup>17</sup> Samuel and Elizabeth Powel were not among those who fled, though their good friends the Washingtons urged them to come with them to Mount Vernon. Samuel Powel insisted on staying, and ignored the medical advice to stay out of the downtown and heavily populated areas. He contracted Yellow Fever and died September 29th, 1793. After his death, Elizabeth was left widowed with no children of her own, a difficult status in early national Philadelphia. Elizabeth chose to take over her husband's business after his death, but did not have the children to provide for that are usually credited for a woman's participation in the public sphere after widowhood. Instead, Elizabeth was fulfilled in other ways from her activities.

Elizabeth's aptitude for investment and real estate encouraged her to continue independently controlling her estate. While there was certainly a great deal of social stigma that surrounded women who engaged in the public sphere, there were many affluent widows who seamlessly integrated themselves into the operation of their husbands businesses. It seems highly unlikely that these women were experiencing the public sphere for the first time at the event of

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<sup>16</sup> The event that Elizabeth Powel is most well known for is the letter she wrote to George Washington advising him to continue with a second term as President. While his response to her letter has not appeared, he kept hers with his papers and there is evidence that her advice had a notable effect on his decision to serve another term. For more information about Elizabeth's connection to George Washington or her political engagements, see Cassandra Goode's *Founding Friendships*.

<sup>17</sup> "The Yellow Fever Epidemic in Philadelphia, 1793." Harvard University Library Open Collections Program: Contagion.

their widowhood, and widows of a higher class were generally very well prepared to handle this proposition.<sup>18</sup> There was a great deal of social fear about widows losing their means of support and becoming burdens to the state as they did not have the skills nor means to remain independent. While most advice literature found about the roles and duties of women do not address the role of women working outside the home, works like Daniel Defoe's *The Complete English Tradesman* published in 1726 briefly addresses the issue.<sup>19</sup> Defoe frames the discussion of widows controlling their husband's business in terms of reputation and providing for herself and her children. Defoe cautioned that it was extremely important for a man to teach his wife his business, not only for her betterment, but also to ensure the protection of their children in case of his early death.<sup>20</sup> The importance of this was emphasized so, "that she may not be left helpless and friendless with her children when her husband is gone, and when, perhaps, her circumstances may require it."<sup>21</sup> It was up to the widows to make, "the best of things that are left to her, or to preserve herself from being cheated, and being imposed upon" and that widows who could not do this deserved their eventual financial ruin. The focus of this advice was on how widows could protect their children and remain largely independent, instead of wards of the state or other relatives. Many widows were able to keep afloat as heads of households, but the majority of women-headed households were impoverished. Widows especially had difficulty supporting

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<sup>18</sup> Wilson, *Life After Death*. Ch 5

<sup>19</sup> *The Complete English Tradesman* proves to be a very interesting text because of its longevity. Its first edition was published in 1726, but there were additions made and the book was continually published in London, before a complete version was published in 1839 in Glasgow. While the majority of Elizabeth's wealth came from real estate holdings and investments through the Powel family, she came from important merchant families in Philadelphia. I am indebted to Vivian Bruce Conger for the information on prescriptive literature about widow's participation in the public sphere. For a more thorough examination of how this literature shaped the lives of widows outside the economic realm, see Conger's *The Widow's Might*

<sup>20</sup> Daniel Defoe. *The Complete English Tradesman, in Familiar Letters: Directing Him in all the Several Parts and Progressions of Trade*. (Vol 1, ed 2. London, 1726. *Eighteenth Century Collections Online*. Gale).

<sup>21</sup> Defoe, *Complete English Tradesman*.

themselves after the death of their husbands.<sup>22</sup> This advice was particularly important to women in social classes less wealthy than Elizabeth, as there was little chance that she would be ‘ruined’ after the death of her husband.

The widows that navigated this new world most effectively were women like Elizabeth, who had been prepared both by her years before marriage and her intimate knowledge of her husband’s professional affairs, as Defoe recommended. This was a common practice for wealthy widows of the time. The writings of wealthy widows frequently reveal their highly specialized knowledge in regards to stocks, investment, real estate, and other financial matters that were important to the economic elite.<sup>23</sup> There is significant evidence that Samuel did confide in Elizabeth and include her in their business practices before his death. Samuel and Elizabeth had what was at the time considered an egalitarian marriage, and they discussed many affairs that it was considered more prudent for women to avoid.<sup>24</sup> Her broad understanding of politics and economics were certainly encouraged by her husband and their friends. Samuel believed in the ability of his wife to continue on after his death, and he expected her to do so autonomously. He was a meticulous record keeper when it came to their financial and economic situation, which left Elizabeth little issues in putting together a complete picture of their finances after his death. He left templates of letters addressing delinquent rent payments.<sup>25</sup> It is no surprise that both of their letters to their renters carry the same tone- serious, but unfailingly polite. Samuel’s faith in Elizabeth’s ability to manage their assets and business are made explicitly clear in his will, where he leaves her the entirety of his estate for her own use without placing any restrictions on it.<sup>26</sup>

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<sup>22</sup> Carole Shammas. "The Female Social Structure of Philadelphia in 1775." *The Pennsylvania Magazine of History and Biography* (107.1 (1983): 69-83. JSTOR.)

<sup>23</sup> Wilson, *Life After Death*, 116.

<sup>24</sup> Norton, *Liberty’s Daughters*, 230.

<sup>25</sup> Maxey, *A Portrait of Elizabeth Willing Powel*

<sup>26</sup> Samuel Powel Last Will and Testament 1788, Powel Family Papers [Collection 1582], Historical Society of Pennsylvania

Samuel's will was much more generous than typical for the time, even among other wealthy couples. The procedure for ensuring the legal protection of widows was complicated in early America. Their legal position varied widely from state to state, where traditional British common law was modified to the particular environment of each state. While most states kept the strong protections for widowed women established by common law, Pennsylvania was a notable exception. One of the most important provisions of common law was the widow's choice between her husband's will and her dower, which traditionally consisted of one-third of her husband's estate if he had children, or one-half if there were none. Under common law, a widow's dower was taken before her husband's creditors had access to the estate to protect her, but Pennsylvania law removed those protections and allowed creditors access to the estate.<sup>27</sup> Women could choose between the portion left to them in their husband's wills or they could accept their dower rights, depending on what was more financially viable for them. The actual amount left to widows by their husbands varied greatly, "they ranged from absolute gifts of all the property a man owned to little or nothing at all."<sup>28</sup> After accepting the dower, the widow's portion however went to her husband's heirs after her death, not her own.

From the colonial period to the early national period, the amount of money left to widows decreased. Carole Shammas found that almost 66% of testators in the 1790s gave their widows less than their dower third.<sup>29</sup> Male testators of this time also tended to leave their wives property

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<sup>27</sup>Marylynn Salmon. *Women and the Law of Property in Early America*. (Chapel Hill: U of North Carolina, 1986).

<sup>28</sup> Salmon, *Women and the Law of Property*, 143.

<sup>29</sup> Shammas's study was conducted comparing wills left by women in Bucks County, a Pennsylvania county directly above Philadelphia. This county would have been more rural than that of Philadelphia, but testation patterns at the time would most likely not have been radically different. As Lisa Wilson demonstrates in her comparison of the widows of Philadelphia and the more rural Chester County, there are some significant differences between the wills of urban and

with a time limit, with the stipulation of loss of inheritance upon remarriage, death, or another specified time. Shammass found that above all, wealth was the variable that would determine what a husband would leave for his wife, and against initial assumption, “the more wealth the husbands had, the less generosity they showed to their wives.”<sup>30</sup> Another significant factor was the existence and sex of children produced by the marriage. The presence of an adult son significantly reduced the amount of property men left their widows in the 1790s, along with the number of adult daughters. While the presence of any son at all had a significant effect on the widow’s portion, a daughter’s effect on the widow’s portion was determined by just how many daughters there were.<sup>31</sup> Wilson found that from 1790-1799 that 22.2% of widows were left the entirety of their husband’s estate in Philadelphia, though she does not break this figure down by income or class.<sup>32</sup> These trends are important to note in how they could have, but ultimately did not affect Elizabeth’s inheritance. Her childlessness and the generosity of her husband enabled her to act independently.

Samuel Powel’s will was extraordinarily simple. In it, he only named five beneficiaries. He left his house and property in New Jersey to his sister, Abigail Griffitts, along with an annuity of 100 pounds. To her son James, he left an annuity of 40 pounds, and to the orphan Samuel Powel Perkins he left 100 pounds to be paid once he reaches his 21<sup>st</sup> birthday, and to his servant Philip Roedel he left 100 pounds in, ”consideration of his faithful services”. The rest of his estate

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rural widows, but inheritance patterns tended to be based more on wealth than on urban or rural status.

<sup>30</sup> Carole Shammass and Marylynn Salmon. *Inheritance in America: From Colonial times to the Present*. (New Brunswick, N.J.: Rutgers University Press, 1987), 116.

<sup>31</sup> Shammass and Salmon, *Inheritance in America*, 112-119.

<sup>32</sup> Wilson, *Life After Death*, 106.

in its entirety he left to Elizabeth.<sup>33</sup> He makes no restrictions on what Elizabeth is to do with the estate after his death. He leaves the estate to, “her and her heirs forever.”<sup>34</sup> This was a freedom that was not readily available to most women of the time. Many women, while having inherited their husband’s estate, were considered the legal occupants of the property for as long as they lived, but after their death the property was transferred to someone else named in their husband’s will and not to the heirs of their choice.<sup>35</sup> Here, Elizabeth’s childlessness undoubtedly played an important role in the choice of her husband. With the existence of children, it would have been much more likely for Samuel to ensure their protection and as a result restrict his wife’s freedom to do as she wished with the property after his death.

In fact, Samuel Powel did include a provision in his will that did just this. Samuel Powel’s Last Will and Testament was dated the 20<sup>th</sup> of June, 1788. This will was constructed 13 years after the birth of their last live child, and yet Samuel included an additional section dealing with the possibility of his wife’s pregnancy at the time of his death. Unfortunately for the Powels and Elizabeth’s desire for children, this was not to be, and Elizabeth was still childless in 1793 when Samuel died. However, the existence of children would have severely limited Elizabeth’s ability to control her inheritance with the freedom she wished. At the time of his death, if Elizabeth had been pregnant, Samuel left one half of his real estate to his heir once they reached the age of 21. The other half he gave to Elizabeth, “during the Term of her natural Life”<sup>36</sup>, but after her death the remainder of the real estate would go to their child, preventing Elizabeth from

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<sup>33</sup> See Appendix 1 for a complete breakdown of the beneficiaries and what was left to them in Samuel’s will.

<sup>34</sup> Samuel Powel Last Will and Testament 1788, Powel Family Papers [Collection 1582], Historical Society of Pennsylvania

<sup>35</sup> Salmon, *Women and the Law of Property*.

<sup>36</sup> Samuel Powel Last Will and Testament 1788, Powel Family Papers [Collection 1582], Historical Society of Pennsylvania

willing it to whomever she pleased.<sup>37</sup> These restrictions would have been difficult to navigate, as widow's abilities to manipulate the estates their husband's left to their children was limited. Widows were left in charge of maintenance of the estate, but they could not do too much damage without risk of being sued.<sup>38</sup> Elizabeth's savvy business practices and aptitude would more than likely have protected her from this legal problem, but she would not have had the absolute freedom to do as she pleased, something she relished.

The freedom given to Elizabeth in Samuel's will was a testament to their close and trusting relationship. Elizabeth was named the sole executrix of the document, which was falling out of style at the time of her widowhood. During the colonial period, many widows were given the role of sole executrix of their husband's estate. In Defoe's *English Tradesman*, an important justification for the inclusion of wives in the running of a man's business is that "if she is not left executrix, she has not the trouble indeed, but then it is looked upon that she is dishonored in not having the trust."<sup>39</sup> However, this started to change from the early national period and into the 19<sup>th</sup> century. The percentage of widows left the executrix of their husband's estates dropped from 56.1% between 1685-1756 to merely 17.2% between 1791-1891.<sup>40</sup> In upper class families specifically, 2.3% of widows from 1750-1850 were left as sole executrix of their husband's estate, while 41.9% were not named as executrix at all. This was significant as middle class widows were named 32.3% of the time, and lower and unspecified widows named 45.5% and 20% respectively. This was seen as a way of protecting widows from the difficult process of

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<sup>37</sup> Samuel Powel Last Will and Testament 1788, Powel Family Papers [Collection 1582], Historical Society of Pennsylvania

<sup>38</sup> Salmon, *Women and the Law of Property*, chapter 7.

<sup>39</sup> Defoe, *The Complete English Tradesman*.

<sup>40</sup> Salmon and Shamma, *Inheritance in America* 114, these statistics specifically refer to affluent testators, and the Powels would certainly been considered in this category. The numbers for all testators are slightly less dramatic, with 62.3% of widows acting as executrix from 1685-1756 to 23% between 1791-1891

settling complicated estates.<sup>41</sup> Childless widows however, were more likely to be given this task. 45.1% of childless men named their widows as sole executors of their estates during this same period.<sup>42</sup> However this statistic is not broken down based on income, and the trend identified by both Shammass and Wilson of wealthier widows receiving generally less control than their counterparts of lower classes would likely have extended to childless widows as well.

While there were social trends that saw wealthy women as less capable of handling her husband's complicated estate, it would be incorrect to see Elizabeth's wealth and social status as a barrier for her. Her status as a wealthy wife was an important factor in Samuel's discussion and preparation of her role as an independent widow. It was undoubtedly in part due to this aptitude that Elizabeth continued to maintain complete control over her husband's estate and her personal finances. Though she may have had the posthumous guidance of her husband in the early years after she had taken over his business, she continued to develop her own investment strategies and make her own judgments in her stocks and investments. While the abilities of widows to maintain or increase their husband's wealth was not overall extremely common, Elizabeth managed to maintain her wealth. At the time of her death in 1830, her personal estate was worth \$141,573.47. In comparison, while there were other widows who left considerable estates, the median inventory value for the estates widows from 1820-1829 was \$1,044.17, and from 1830-1839 it was \$319.59.<sup>43</sup>

Elizabeth was able to use her knowledge of politics and her connection to political figures of the time to augment her business acumen. Elizabeth was a prominent salonière in Revolutionary Philadelphia, and through her parties and acquaintances with many of the

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<sup>41</sup> Wilson, *Life after Death*, 51.

<sup>42</sup> Ibid 41.

<sup>43</sup> Wilson, *Life After Death*, 119-123.

politicians of the time she maintained a detailed knowledge of the political climate.<sup>44</sup> She continued these relationships throughout the rest of her life, keeping her closely connected to the political elite. Though politics were seen as an unwomanly practice, a sentiment that Elizabeth was acutely aware of and did not necessarily disagree with, she “was incapable of withholding her opinion.”<sup>45</sup> These political connections and her passionate interest in the topic proved to yield insight for her investments. One instance where this insight proved invaluable came with the charter renewal of the United States Bank.

Elizabeth’s decisions regarding the bank show both a keen understanding of how politics intersected with business, as well as a prudent willingness to compromise for a safer investment. She chose to sell her shares, “at 10 per cent advance dividend off which I consider as good as 14 per cent.”<sup>46</sup> Her caution can be seen here in her willingness to take a slightly smaller percentage, 10 over 14, to protect her investment if her prediction that the bank’s charter would not be renewed proved accurate. She recognized that speed was of the essence, and requested Thomas Willing’s swiftness as, “I wish the business to be completed tomorrow before the decision of Congress can be known here respecting the renewal of the Charter.”<sup>47</sup> These two observations were crucial to her ultimate success in this instance, and overall her success in investment.

This event demonstrates several factors that encouraged the widow Elizabeth to maintain her public presence and connections despite her lack of children and financial security. Stocks and investments gave her the opportunity to put her astute political observations to use and to

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<sup>44</sup> For more information on the Philadelphia salonnières and Elizabeth’s role in the political world of Philadelphia, see Susan Branson’s *These Fiery Frenchified Dames: Women and Political Culture in Early National Philadelphia*. (Philadelphia: University of Pennsylvania Press, 2001), or Goode’s *Founding Friendships*.

<sup>45</sup> Maxley, *A Portrait of Elizabeth Willing Powel*

<sup>46</sup> EWP to Thomas Willing 1811, Powel Family Papers [Collection 1582], Historical Society of Pennsylvania.

<sup>47</sup> Ibid

profit from her insights. It also gave her the opportunity to experience tangible success. This was not the only instance that Elizabeth used her savvy investment knowledge to increase or protect her wealth, but this event especially demonstrated that she was even more able than the men in her life to make financial predictions and decisions. Her demonstrated aptitude makes it unsurprising that she maintained fiscal control and did not wish to leave the matter in the hands of her lawyers or family.

Elizabeth's continued engagement in business was also a way to form stronger bonds and connection to those she considered most important in her life. She wrote extensively, and in letters a blend of personal and professional business was conducted. Many of her close companions doubled as business advisors or partners. She frequently gave instruction to others to carry out her investments in her name, and here the blend between the public and private space can be seen. Elizabeth conducted public affairs while in the domestic circle of her home and friends. While Elizabeth never had children herself, she had a great deal of maternal affection for her nephew, John Hare. John Hare was the son of Elizabeth's sister, Margaret Hare, and was born in April of 1786. Margaret and Elizabeth were very close, and maintained constant correspondence throughout their lives. In her will, Elizabeth refers to Margaret as, "my dear and favorite Sister Margaret."<sup>48</sup> Due to this closeness, Margaret was well aware of the grief that Elizabeth experienced from her lost children. As a tribute to her sister, Margaret named her youngest son John Powel Hare. Elizabeth quickly took a great deal of interest in her nephew, focusing her maternal affections on him.

She bonded with him as an infant because he was sent to live with her and Samuel to escape scarlet fever. He still contracted it, and Elizabeth nursed him through, "a dangerous putrid

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<sup>48</sup> Last Will and Testament of Elizabeth Powel, 1795, Revisited in 1800. Powel House Papers.

Fever, and sore Throat, evidently at the hazard of my life."<sup>49</sup> This event was remembered by Elizabeth fondly and cemented her affections for her young nephew. As John grew older, he began to spend every weekend at Samuel and Elizabeth's home on Third Street. While Samuel's connection and devotion to John is unclear based on his surviving papers, he undoubtedly held at least some affection for the favored nephew, and he was remembered fondly by John.<sup>50</sup>

After Samuel's death Elizabeth's connection with her nephew only grew stronger. John Hare went on a grand tour of Europe, as was customary for wealthy gentlemen of the time, and Elizabeth fully financed his stay abroad.<sup>51</sup> While in London, he became secretary to the American Legion in London and returned to Philadelphia in 1811 to join the Army. After his return, he petitioned the legislature to have his name officially changed from John Powel Hare to John Hare Powel at Elizabeth's urging. His parents, both still living, completely supported this decision but also did not give up any parental rights. Elizabeth never officially adopted John, he just took on the name Powel in honor of her.<sup>52</sup>

While John was abroad in London, he and Elizabeth sent countless letters back and forth. Elizabeth prized these letters, because while she was meticulous at copying and cataloguing her outgoing correspondence, she was much less likely to keep incoming correspondence. However, she carefully kept all the letters John sent from London and other travels abroad from 1807-1811. These letters are filled with a variety of discussion, from providing back-home gossip to

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<sup>49</sup> Memorandum of Eliz Powel, 13 April 1813, Powel Family Papers [Collection 1582], Historical Society of Pennsylvania

<sup>50</sup> Maxley, *A Portrait of Elizabeth Willing Powel*

<sup>51</sup> Ibid ; Samuel Powel also participated in an extended grand tour that shaped most of his later activities. He remained in Europe for 7 years, only returning when obliged by his family to take care of his properties and financial obligations.

<sup>52</sup> Ibid

discussing the people John met and was involved with in London.<sup>53</sup> An additionally important component of these letters were the business discussions between Elizabeth and John.

The connection between the two was strengthened by their ability to discuss real estate and investment together. John considered her a close confidant and asked her opinion about business deals that he was considering. In March of 1809, he consulted her about a business deal that would have involved a purchase of land, and Elizabeth firmly advises against its purchase, saying, “If it was in my offer tomorrow...I would reject the offer.”<sup>54</sup> This particular piece of advice is interesting because it demonstrated her keen understanding of real estate, inheritance law, and what factors made farms profitable.<sup>55</sup> Her nephew prized Elizabeth’s expertise, and their connection served to increase his wealth both presently as well as his ultimate inheritance as he consulted Elizabeth on her own finances.

Elizabeth also consulted John when it came to details of her own investments and finances. While in London, she frequently consulted his opinions on investment opportunities. In one letter to lawyer Edward Shippen Byrd, she notes that the uncertainty of the market of the time has her anxious and that she is waiting on a letter from London in order to make further decisions about stocks to keep or lose.<sup>56</sup> Elizabeth regularly corresponded with others about financial matters, many of her friends and relatives were also partners in her business ventures.

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<sup>53</sup> The records of correspondence left by Elizabeth Powel were extensive, but the bulk of them come from after her widowhood, and are primarily dated from 1800-1830. During the time of John Hare Powel’s stay in London, Elizabeth kept letters dating every few days and containing multiple pages in each letter. The value Elizabeth placed on them can be seen from keeping the entirety of these letters.

<sup>54</sup> EWP to JHP, 16 March 1809. Powel Family Papers [Collection 1582], Historical Society of Pennsylvania

<sup>55</sup> For further information on the deal and the display of Elizabeth’s knowledge of investment principles, see Wilson’s article “A Man of Business.”

<sup>56</sup> EWP to Edward Shippen Burd, [?] 1811, Powel Family Papers [Collection 1582], Historical Society of Pennsylvania

She lent money to friends such as the Bishop William White<sup>57</sup>, and had multiple lawyers who were authorized to purchase stock on her behalf.<sup>58</sup> The lawyer she most frequently discussed financial matters with was the previously mentioned Edward Shippen Byrd, who was additionally identified in her will as, “my amiable and favorite Cousin” and to whose daughters she left golden watches, “as a Tribute of my Gratitude and Affection for their excellent Father.”<sup>59</sup> Many of her letters contained both personal and business concerns. In one letter to Byrd, Elizabeth uses the first page to review a contract drawn up for a rental agreement, and the second to inquire about the health of Byrd’s friend and for more casual discussion.<sup>60</sup> These connections were as much personal as they were professional connections for Elizabeth. Through sharing of financial information and advice, she was able to remain close to a network of extended family and close friends that might have been unavailable to her had she recused herself from public life.

Elizabeth’s connections were seen in other bequeathments of her will as well. The annuity granted to John Hare Powel and his family was unique in Elizabeth’s will. She left annuities for 15 named women, and 6 men in her will. This was typical of wills at the time, in that annuities and trusts were set up almost exclusively for the benefit of women and dependent children.<sup>61</sup> While Elizabeth did not have any dependent children nor a wife to ensure the continued financial protection of, she generously gave annuities that totaled \$2,122 annually out

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<sup>57</sup> EWP to William White, 28 November 1799. Powel Family Papers [Collection 1582], Historical Society of Pennsylvania

<sup>58</sup> EWP to [?] Whanees, 25 February 1803. Powel Family Papers [Collection 1582], Historical Society of Pennsylvania

<sup>59</sup> Last Will and Testament of Elizabeth Powel, 1795, Revisited in 1800. Powel House Papers.

<sup>60</sup> EWP to ESB, [?] Feb 1811. Powel Family Papers [Collection 1582], Historical Society of Pennsylvania.

<sup>61</sup> Friedman, Lawrence M. "Patterns of Testation in the 19th Century: A Study of Essex County (New Jersey) Wills." *The American Journal of Legal History* (8, no. 1 (1964): 34-53. JSTOR.), 45.

of the rent of her real estate properties to women she considered close in her life. These women ranged from an additional annuity to her sister-in-law Abigail Griffitts, who was also named in Samuel's will, to annuities to Hannah Bard and Franny More, free black women who had been in service to the Powel family, and of course to many cousins and close personal friends. The annuity left to John Hare Powel is significant in that it lasts longer than the duration of his life. The annuities for almost every other person left one by Elizabeth only lasts as long as their natural life, however this specific annuity is left to John and his descendants, to whomever holds the lands of Powelton and has the last name Powel.<sup>62</sup>

Elizabeth's will also ensured the protection of women close to her, a practice common in wills left by women in the 18<sup>th</sup> and 19<sup>th</sup> centuries. Throughout the 19<sup>th</sup> century, widows were much more likely to create and file wills than married women.<sup>63</sup> Widowhood in particular bound women tightly together, and frequently widows who had or wished to engage publicly did so with the support of other widows in the community. In fact, in a study of the wills of widows, other women were frequently named both as creditors and as inheritors. The business connections forged between widows for the protection of each other reflected the social dynamic of women supporting each other.<sup>64</sup> Elizabeth's apparent commitment to the continued support of the women in her life is a continuation of this dynamic. In her will, Jane Hopkinson is named and granted a 12-pound annuity for the duration of her mother's life. The widow Hopkinson was a dear friend of Elizabeth, and the gift to her child was evidence of Elizabeth's loyalty and devotion.<sup>65</sup> Her requirement that John Hare Powel leave the remainder of his estate to his oldest

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<sup>62</sup> Last Will and Testament of Elizabeth Powel, 1795, Revisited in 1800. Powel House Papers.

<sup>63</sup> Friedman, "Patterns of Testation in the 19th Century," 37.

<sup>64</sup> Conger, *The Widow's Might*, 144-145.

<sup>65</sup> Last Will and Testament of Elizabeth Powel, 1795, Revisited in 1800. Powel House Papers.

daughter is another instance of Elizabeth's testamentary behavior showing her interest in supporting other women.

However, Elizabeth remained determinedly independent in that while she valued the input from trusted family members such as John Hare Powel, she did not always find it necessary to follow their advice. When her ultimate decisions rejected the advice given to her, she politely asserted that she had acted, "contrary to your advice, but in conformity with my own judgment and wishes after having reflected seriously on the subject."<sup>66</sup> She similarly rejected the advice of her lawyers if it ultimately differed from her own conclusions. These dissensions are important because though she highly valued these relationships, she did not consider them more important than her identity as a businesswoman and had no difficulty keeping those roles separate for herself when they began to conflict.

While Elizabeth did not always behave in exact accordance with social requirements, she firmly believed in the separate role of women as wives and mothers. As widows, many women in early America lost their internal sense of identity. Women were not exclusively defined as wives and mothers, but these identities comprised a large part of what married women were allowed to be. Lisa Wilson concludes that when dealing with the issue of widows in early national Philadelphia, it was not an issue of identity built on separate spheres, but "their world revolved around the family rather than issues of gender."<sup>67</sup> Elizabeth knew and valued her place in her husband's household, and demonstrated that she considered motherhood one of the highest achievements a woman could have. After his death, however, the certainty of that identity was no longer present. Without a husband and without children, what did that make Elizabeth?

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<sup>66</sup> EWP to JHP, [?] 1811, Powel Family Papers [Collection 1582], Historical Society of Pennsylvania.

<sup>67</sup> Wilson, *Life after Death* 9.

The death of her children affected Elizabeth profoundly. As time passed and she and Samuel did not have the privilege of having any more children, she became more despondent. To a close friend in 1783 she wrote,

You wish me to be again a Mother, you know not what you wish. Indeed I am no longer what you once knew me.. Those fine Spirits, that I used to flatter myself would never be broken, have at length yielded to the too severe Trials that have spoiled me ... Time does not lessen real Grievs. In some Instances it augments them by removing to a greater distance the Objects on which our Happiness depends I fear I am doomed never to be happy in this World; but I am not without hope that God, in mercy, will reunite me to my dear Children in a better State.<sup>68</sup>

While Samuel was alive, she continued to identify herself in terms of her role as a wife. While she had lost faith in the idea that she would ever have children, she still operated inside a social role that she was familiar and comfortable in. Many widows had trouble reconceptualizing their lives after the deaths of their husbands because the role of wife was so important to their self-perception.<sup>69</sup> Her identity became more complicated after the death of Samuel. While she was close to many of her nieces and nephews, these familial connections were no substitute for the security of her own children. In taking over her husband's business, Elizabeth gained the tools to forge a new identity for herself outside that of a wife and mother.

Elizabeth continued to grow her investments and solely controlled her husband's estate and assets from his death in 1793 until her own death in 1830. Elizabeth saw herself as holding the same position of authority that was previously occupied by her husband. In one of her letters to a tenant, she clearly demonstrates the new identity she developed in her widowhood. She personally contacted her renters that fell behind on payments, and she wrote to one man that, "Every Man of Business must be sensible,- that if I wish to preserve integrity in my own

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<sup>68</sup> EWP to Mrs Fitzhugh, 24 December 1783, Powel House Collection

<sup>69</sup> Wilson, *Life After Death* 11-14.

engagements I take care that others are punctual in their payments to me.”<sup>70</sup> Elizabeth considered herself a ‘man’ of business. She adopted everything about her husband’s professional life, including the persona of the man. In order to operate effectively as the head of her household and the one in charge of her finances, she had to separate herself out from femininity. Widows sometimes had trouble commanding the respect of male business owners, and some were taken advantage of. Widow Elisabeth Freeman found that she, “Canot Get my Debts in peopl Seems to trifel with me.”<sup>71</sup> Elizabeth presented herself in masculine terms to establish her position as equal to her associates, and to make it clear she would not tolerate any antics due to her perceived weakness. Elizabeth was also fiercely independent and kept track of all of her financial dealings personally. Many women would have their male relatives or, if wealthy enough, their lawyers take care of the messy issue of making sure they received payment from those living on her property. Though Elizabeth had both a lawyer and male relatives to spare, she instead chose to take care of the nastier parts of property rental with the expectation that she would be respected and her wishes obeyed.

In contrast to Samuel’s will, Elizabeth’s was an incredibly complex document that was the source of legal examination and struggle for decades after her death. Elizabeth had 44 named beneficiaries in her will, and appointed 5 different executors for her estate.<sup>72</sup> Her will went through many drafts and additions of beneficiaries, and contained more restrictive clauses than that of her late husband. In 18<sup>th</sup> century wills, there was an identifiable trend in controlling the family estate and money, even through the passing of multiple generations. This was usually done by the husband to protect his estate and ensure that it was passed through his line rather

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<sup>70</sup> EWP to Thomas Pichands, 23 May 1811, Powel Family Papers [Collection 1582], Historical Society of Pennsylvania.

<sup>71</sup> Norton, *Liberty’s Daughters*, 134.

<sup>72</sup> For a more specific breakdown of named beneficiaries and what Elizabeth left them, see Appendix 2.

than to simply control what widows could do with their husband's estates.<sup>73</sup> Elizabeth's will contains the conflicting evidence of her allegiance to her own blood family, but also to the literal Powel name. Elizabeth's primary heir was her, "favorite Nephew"<sup>74</sup> John Hare Powel. Almost all of the bequests made in her will were given to members of her own family or to family friends, a trend that was not unnoticed or appreciated by the surviving members of the Powel family.<sup>75</sup>

Elizabeth's will demonstrates that she no longer considered the real estate bequeathed to her by her husband his in any way, and instead considered it her sole property. In extension of her constructed identity as a 'man of business', because she had controlled and grown her estate for so long, she had a greater claim to its distribution to her liking over Samuel's sisters or other descendants of the Powel line. This would never have been the case if she had children, where she would have been bound to the terms of Samuel's will that passed the entirety of the estate to said children. Instead, she divided her assets among the 44 named beneficiaries as she pleased. Of those named in her will, only 8 were relatives of Samuel and the extended Powel family, while 23 were members of her own extended family.<sup>76</sup> This is a huge disparity of assets, especially considering that the bulk of the real estate property which comprised most of the Powel's wealth and the basis for the many annuities that Elizabeth granted her closest companions came from the acquisitions of Samuel Powel's father and grandfather. While she augmented this inherited wealth with her own shrewd eye for real estate acquisition, the foundation of her estate was the landed properties left to her by Samuel, none of which were left

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<sup>73</sup> Wilson, *Life After Death*, 142-144.

<sup>74</sup> Samuel Powel Last Will and Testament 1788, Powel Family Papers [Collection 1582], Historical Society of Pennsylvania

<sup>75</sup> Maxley, *A Portrait of Elizabeth Willing Powel*.

<sup>76</sup> See the Appendix 2 for the Powel lineage, and 3 for the Willing lineage, as well as Appendix 1 and 2 for the breakdown of bequeathments in Samuel and Elizabeth's wills respectively.

to his family. As she had taken Samuel's role completely, this land was hers to bequeath as she wished. This freedom to use her inherited wealth as she wished was possible only because she was not tied to children and the freedom given to her in Samuel's will. Even her favorite nephew and primary heir John Hare Powel only received a portion of the estate, with a large chunk of it going to his mother and many other family members. This flexibility would have been impossible even without the constraints of her husband's last will and testament if she had children.

While the closeness of John Hare Powel to his aunt made his inheritance unsurprising, Elizabeth was very strict in the terms of what could be done with this inheritance. Her complete control as a result of her aptitude continued even after her own death. John could only receive this inheritance if he took the name Powel. He was given the 90-acre Powelton farm property, as well as a 1,000 dollar annuity for the remainder of his life. In an interesting move, Elizabeth required the real estate be passed to John's eldest daughter at his death, as long as she too carried the name Powel. It is only in the event that this female heir either does not exist or does not carry the name Powel that the inheritance would go to John's eldest son. The 1,000 dollar annuity was additionally earmarked for whoever held the estate in perpetuity, and did not end with John Hare Powel's death.

While Elizabeth Powel was certainly an exceptionally competent businesswoman, she is not the only widow of this time period to successfully navigate the financial realm after the death of her husband. A major concern for widows was not that they were incompetent, but that their new financial burden came, "precisely at a time when she was ill prepared to adjust to new responsibilities."<sup>77</sup> Widows were frequently able to rise to the occasion. A more dangerous obstacle for women, more than their ignorance of modern business practices and public roles,

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<sup>77</sup> Norton, *Liberty's Daughters*, 133.

was the hostile opinions of a public that had difficulty with the conception of the public and private spheres as more fluid. This was easily combated by women like Elizabeth, whose close personal friendships with people like George Washington kept her above public reproach, and whose large fortune and extensive land holdings made her a dangerous person to cross, despite her status as a woman. Less wealthy widows had more difficulty maintaining the balance of respectability and necessity.

Elizabeth Willing Powel maintained an incredible amount of power and control over her estate and her business during her life, mainly due to the fact that she and Samuel had no surviving children at the time of his death. While the deaths of her sons was an inarguable tragedy that Elizabeth mourned for the remainder of her life, these circumstances profoundly shaped her life after her widowhood, and additionally shaped the lives of those close to her as well. This freedom however came without the buffer that has traditionally been presented as the justification for widows' acceptance into the public sphere- children and a family to support. Elizabeth's inheritance and the rent from the initial 9 properties owned by Samuel would have been more than enough to take care of her for her entire life. Instead, she chose to become directly involved with the expansion and maintenance of her estate, instead of leaving it in the capable hands of a male relative or one of her many lawyers. There were many possible reasons why this decision was the best for her. It allowed her to maintain close contacts and relationships between extended family members such as John Hare Powel and Edward Shippen Byrd, as she exchanged advice and information on property and investments. Elizabeth was able to use both her acquired business expertise and her passion for politics to inform investment strategies, and ultimately create a new identity outside of that of previous conceptions of traditional womanhood. Elizabeth's passion and the benefits she received from her continued engagement

in public life through the maintenance of her estate and her finances were a stronger incentive than the public unease surrounding women supporting themselves.

Examining the life of Elizabeth Willing Powel and widows like her offers a new perspective on the expectations for women in the early national period. Just as Cassandra Goode has challenged the idea that women's traditionally kept them out of the majority of political life and instead, women found the means to step outside prescriptive guidelines or conventional supposition and helped to shape the nation, so too should the historical thinking surrounding widowhood be reexamined.<sup>78</sup> Lisa Wilson recognized that there was little connection between the actual observed behavior of widowed women and the wealth of prescriptive literature that defined their lives, however she justified this gap with the importance of the family, saying "when proper femininity stood in the way of providing for herself or her family, cultural prescription was quietly put aside. Using her unfeminine skills in the public world of men allowed a widow to meet her family obligations."<sup>79</sup> Historians have emphasized the importance of familial support as the driving factor that influenced women to reenter the public sphere after the death of their husbands. However, this historical view excludes childless widows and prevents the full picture of women's economic activities in the 18<sup>th</sup> and 19<sup>th</sup> centuries from being seen. While her experiences were profoundly shaped by her wealth and class status, the life of Elizabeth Willing Powel offers historians the opportunity to examine the nuances of widow's lives during the period. Her experiences therefore cannot and should not be universalized, however this examination paints a larger picture of the achievements and limitations, both societal and self-imposed, that widows dealt with in early national Philadelphia.

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<sup>78</sup> Goode, *Founding Friendships*.

<sup>79</sup> Wilson, *Life After Death*, 9.

Appendix 1 – Breakdown of Named Inheritors of Samuel Powel

Name	Relationship	Bequeathment
Abigail Griffiths	Sister	House in Burlington, NJ, with all attached estates, after her death to Samuel Powel Griffiths and his heirs forever, annuity of 100 pounds
James Griffiths	Nephew	40 pounds annuity
Samuel Powel Perkins	Apprentice/orphan	100 pounds to be paid once he is 21
Philip Roedel	Servant	100 pounds
Elizabeth Powel	Wife	Entirety of his real estate and any property wherever it is found
Possible Heir – only applicibal if a child was born	Child	½ of the estate on their 21 <sup>st</sup> birthday, and the remainder given to them upon the death of Elizabeth

Appendix 2 – Named Inheritors of Elizabeth Powel

Women Named:

Name	Relationship	Bequeathment
Abigail Griffiths	Sister in Law	100 pounds annuity
Hester Montgomery	Niece	40 pounds annuity
Lydia Brown	Maid	50 dollars annuity
Hannah Bard(?)	Free Black	30 pounds annuity
Franny More	Free Black	30 pounds annuity
Margaret McIntere Manriamaker	Friend	60 pounds annuity
Margaret Smith	Cousin	100 dollars annuity
Catherine Wallen(?)	Cousin	100 dollars annuity
Elizabeth Shippen	Cousin	100 dollars annuity
Jane Hopkinson	Friend	12 pounds annuity during the life of her Widowed mother
Elizabeth Fergusson	Friend	300 dollars annuity
Mary Byrd of Virginia	Sister	800 dollars annuity “to be paid to her receipt alone”
Ann Byrd	Niece	100 dollars annuity
Jane Byrd	Niece	100 dollars annuity
Ann W Morris	Niece	200 dollars annuity “to be paid into the hands of my brother Thomas Willing for her sole and separate Use”
Margaret Willing	Sister in Law	Large silver tea pot
Martha Hare	Niece	218 pounds and 14 shillings ground and rent issuing out of a lot of Ground on Third Street
Phebe Morris	Friend	100 guineas to purchase a piece of plate
Ann Francis	Sister	500 guineas
Ann Clymer	Friend’s Daughter	30 guineas to purchase a piece of plate
Each of the Daughters of E. Shippen	Cousins Once Removed	20 guineas to purchase a gold watch for them
Ann Randolph Fitzhugh	God Daughter	30 guineas to purchase a piece of plate

Elizabeth Sophia Duche	God Daughter	100 Guineas
Margaret Hare	Sister	“remainder of my estate and personal whatsoever” after her death given to John Hare Powel, or to Robert Hare, and if none at all then just divided equally among MHare’s children

Men Named:

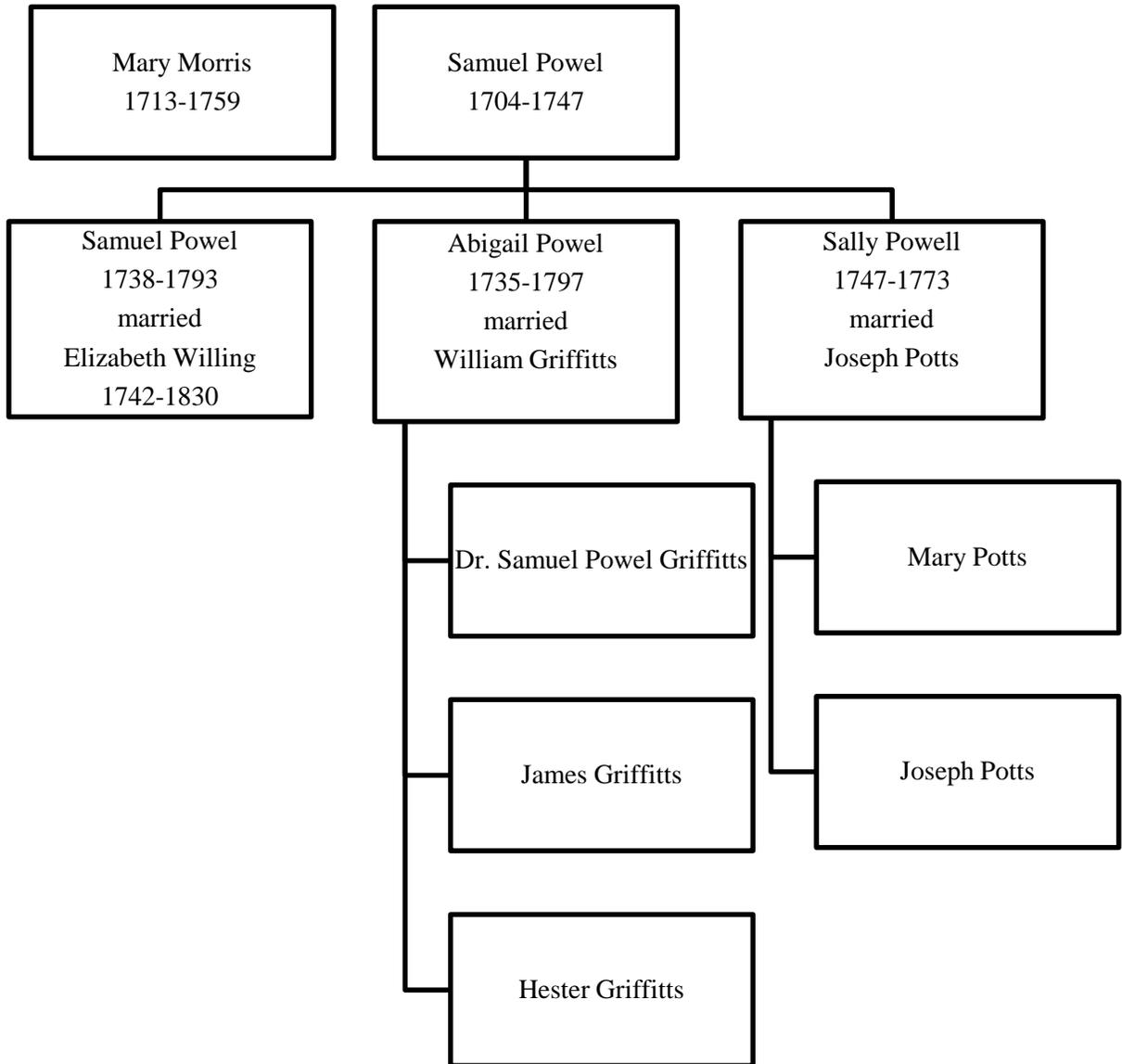
Name	Relationship	Bequeathment
Samuel Powel Griffitts	Brother-in-law	8,000 dollars and “all my lands in Northhampton County”
James Griffitts	Nephew	50 pounds annuity
Andrew Hall	Doctor	300 dollars
William McLane	Free Black	100 pounds to be “put(?) to interest for his benefit until he shall attain the age of 25 years” and 50 pounds to apprentice him to good Trade
Samuel Powel Perkins	Friend’s son	100 pounds
Samuel Powel Smith	Cousin	1,000 pounds to be put to interest in his benefit until he attains the age of 21 years
Richard Willing	Brother	200 dollar annuity, silver cup and large China Punch Bowl
James Willing	Brother	300 dollar annuity, bed chamber furniture
Walter Sterling, if living, if not his Sister	Nephew	1200 acres of land in Huntington County PA
Charles Hare	Nephew	500 pounds
Robert Hare	Nephew	500 pounds at the age of 21
Richard Hare	Nephew	500 pounds at the age of 21
John Hare Powel – HAS TO TAKE THE NAME POWEL, after to his eldest female child if has name Powel	Nephew	Powelton Farm (90 acres), 1,000 dollar annuity and at Death to his eldest daughter, and all the books
Trench(?) Francis, after his death to Nephew John Francis, at his death Elizabeth Powel Francis	Brother in Law	10 shares in the Philadelphia and Lancaster Turnpike(?) co
George Clymer	Husband’s Friend	Maps and mathematical instruments, a watch
Edward Shippen	Cousin	100 guineas
William Powel Byrd	Nephew	50 pound annuity “to his receipt

		alone”
Richard Byrd	Nephew	100 dollars annuity “to his receipt alone”
Anthony Morris	Cousin	100 guineas to purchase a piece of plate, Samuel’s gold handled cane, sleeve buttons, and stock buckle
Bishop William White	Friend	50 guineas to purchase a piece of plate

Appendix 3 – Abbreviated Powel-Morris Family Tree

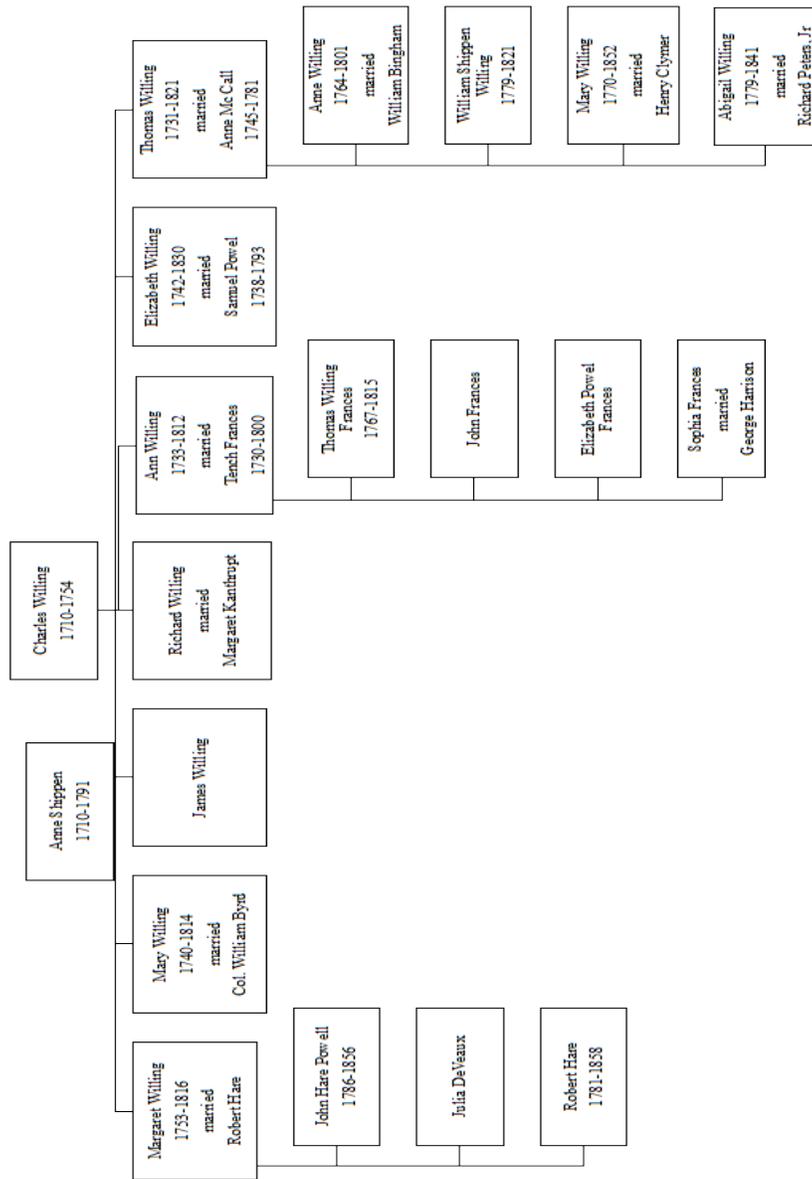
Morris-Powel Families

(Abbreviated Version)



Appendix 4 – Abbreviated Shippen-Willing Family Tree

**Shippen-Willing Families  
(Abbreviated Version)**



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