From the early seventeenth century Chesapeake tobacco planters diversified their economic activities in order to increase profits and simultaneously to insulate themselves as far as was practicable against tobacco price fluctuations and diplomatic and wartime intrusions on trade. Indeed, in parts of eastern, northern, and western Maryland and Virginia, wheat cultivation was displacing tobacco planting by the mid-eighteenth century. Yet southwest Maryland and much of central and southern and western Virginia remained loyal to the old tobacco staple, and indeed after the Revolution tobacco cultivation spread west and prospered in Kentucky and Tennessee. The idea that by the revolutionary and early national eras the tobacco economy and society were in long-term decline is simply not true.

One reason why most tobacco planters continued to thrive was through continued but, as ever, controlled economic diversification and innovative responses to new political and economic circumstances. For the tobacco south, the most significant economic consequence of American independence was the invalidation of the Navigation Acts that required tobacco and many other goods to be transported to Britain before it would be marketed anywhere else. This of course eliminated the monopolistic roles of London and Glasgow tobacco merchants and that of their resident factors in the Chesapeake. After the Revolution, then, rather than sell tobacco to a Scottish factor or ship it by consignment to London, Chesapeake planters were free to sell their tobacco themselves in open European markets, looking for the highest prices of which they themselves would see greater shares. In other words, tobacco planters became tobacco merchants, and some profited well in this new role.
I should be clear that I do mean tobacco *planters*. It was the only well-off planters who profited from these new Atlantic mercantile opportunities. Retaining ownership of tobacco while it was in transit obviously added to planters’ costs, even if it was economical in the long run: but obviously only those with means could afford to do this. Also, although Chesapeake planters were selling their own goods in Europe rather than having it sold locally or re-exported from London or Glasgow, they normally weren’t physically present and had to rely on merchant contacts to do some of the wheeling and dealing for them, working under instructions that planters sent. Again, only wealthier planters had such contacts. Further advantages that accrued to larger planters were storage facilities such as brick barns that proliferated on larger plantations while even modestly prosperous yeoman farmers’ barns were invariably wooden and often reported in tax records as being in various states of disrepair. Also, larger planters had access to cash and smaller farmers often needed ready cash to pay creditors and taxes. For these reasons, larger planters not only displaced Scottish factors and the consignment system by selling their own tobacco, but replaced those middlemen by buying up the tobacco grown by smaller farmers and selling that at greater profits as well. These advantages were magnified during times of trade interruption, as well-off planters were better able to store tobacco and make a living through other means over the long term than smaller farmers—something very evident, as we’ll see, during the years of embargo, non-intercourse, and war from 1807 to 1815.

These changes had significant effects on the distribution of wealth in tobacco society. Inequality had been growing in the Chesapeake since the 1660s in older-settled areas as the growing slave population disproportionately drove up planters’ profits which in turn drove up land prices, which in turn diminished opportunities for social-economic mobility for the less well-off. Hence the emergence of a recognisable Chesapeake gentry by the 1690s and decline in land-ownership rates from 70 percent of household heads in the tidewater in 1660.
to 50 percent by 1760.³ After the Revolution, social-economic differentiation grew faster than ever. Tax and census records for early nineteenth century Prince George’s County, Maryland, for example, show that landowners with a minimum of 280 acres—that is, those who could employ seven labourers for more (say, five slaves and two family labourers) in tobacco growing—constituted just over 11 percent of household heads in 1800, but possessed two-thirds of taxable wealth. By 1820, they possessed over three-quarters of taxable wealth. The share of wealth held by those with 2000 acres or more, capable of employing 50 slaves or more, who constituted just less than one percent of householders, rose from just shy of 15 percent to just over 18 percent. Meanwhile the rate of non-landownership rose from 50 percent on the eve of the Revolution to just less than 70 percent by 1800 and just under 75 percent by 1820. I would suggest that a principal reason for this acceleration in social-economic differentiation is the ability of the better off to market their own tobacco, the ability of the best off to market other people’s tobacco as well as their own, and of course the inability of the less well-off to do likewise. For the rest of this paper I want to talk about planters’ strategies of careful and limited economic diversification and then go into more illustrative detail of one planter family’s diversification into extremely profitable mercantile activities.⁴

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Early national tobacco planters typically combined a strategy of diversified economic behaviour with carefully controlled contingent activities in order to maximise profits while minimising risk. Three-quarters of the wealth of planters and large yeomen was held in land and slaves, and they remained primarily tobacco growers for the rational economic reason that in the Chesapeake and trans-Appalachian upper south tobacco remained highly
profitable. Yet tobacco staple agriculture was susceptible to price fluctuation and economic embargo and worse during the French Revolutionary and Napoleonic wars. Planters thus used some land for other crops and animal husbandry, moving more of it into these areas when advantageous and necessary, calculating risk against opportunity annually and sometimes even seasonally. Other activities varied from building brick barns to protect crops and animals, building grist and saw mills, investing in gentility to socialise and thereby build economic networks, buying government bonds, and purchasing stocks in roads, railroads, industry, and banks. They also extended credit and speculated in smaller farmers’ tobacco, other crops, and animals.5

The Calverts of Riversdale plantation, Prince George’s County, Maryland, were not typical planters, but were exemplary in that they engaged cautiously but extensively in all kinds of diversified activity. The earliest extant county tax records show that in 1793 George Calvert owned a 2000-acre Mount Albion plantation worked by 61 slaves. The Federal Direct Tax shows that five years later Calvert was leasing another 650 acres to at least four tenants whom he required to cultivate food crops. By 1803 Calvert owned over 3,000 acres and that year married Rosalie Stier and moved to the 730-acre Riversdale Plantation, with a mansion built by Henri Stier, a Wallonian refugee from Napoleon’s invasion of the Low Countries. When Rosalie died in 1821, the Calverts were the richest family in the county, with over 5,000 acres of land and 124 slaves, and a total taxable wealth of $47,245.16. When George Calvert began to distribute property among his by then grown-up children in 1835, he owned 13,925 acres of land and 173 slaves, and total wealth of $222,198.25. Rosalie Calvert’s letters to her family, after they returned to Europe following Napoleon’s 1803 amnesty to refugees, show how the Calverts accumulated this fortune. Her writings contain no self-conscious exposition of economic doctrine, a sign perhaps that planter economic and social behaviour were givens and in no need of explanation or justification, at least among themselves. They clearly reflect,
however, a highly developed, hard-headed materialistic and individualistic entrepreneurialism on the part of herself, her husband, and others of their kind.6

There is no fully quantified evidence of exactly how much tobacco and other crops the Calverts cultivated, but the 1798 Federal Direct Tax makes clear that George Calvert was first and foremost tobacco planter. His properties, for example, included 15 barns: two for animals; two for corn; and 11 for drying and curing tobacco. There are occasional clues in Rosalie’s letters in subsequent years about how much tobacco was grown and how much money it made. In 1803, for example, Rosalie wrote, “My husband sold his last tobacco crop a few days ago for $10 for the best quality and $8 for the second quality. He had 51 hogsheads which will bring him more than $4,500, since most of it is of the best quality. . . .”7 Just before the harvest of 1805, Mrs. Calvert wrote “we will make between 60 and 70 hogsheads, estimating 5 at Riversdale, 25 at the adjoining plantation [Buck Lodge], and the rest at Mount Albion.”8 Later that year, she wrote they “had just shipped 102 hogsheads of tobacco, the harvest of two years….9

Evidence of some diversification appears in George Calvert’s inventory of 1837, which recorded 116 barrels and 143 bushels of corn (worth $433.80), and oats, rye, hay, straw, and animal fodder (worth $633.75). There were also 91 sheep ($378), 74 head of cattle, ($1,304), 62 swine ($150.50), and 25 horses, ($1,595). An additional 3,138 pounds of bacon was worth $235.35.10 Rosalie Calvert also wrote in 1805 of making “$7 a week from my butter at a quarter of a dollar a pound, over and above our own consumption,” and later on of “25 pounds a week, and at the height of the season was making 40 pounds”. She even considered having “a nice little dairy built under the stairs of the north portico….11 Also, in 1805: “Another of my diversions is to make cloth for the negroes, which lasts twice as long as what we can buy and, everything considered, is much cheaper. For summer I also make cloth from cotton (which grows well here) for my servants. . . .”12 The Calverts also speculated in the produce of others.
As Rosalie wrote in 1809: “These last two years, we have made a nice profit by buying some lean young steers in the spring at $11 to $14 each and selling them in the fall for $22 and $30 apiece. Similarly, we bought sheep for $3 and sold them for $5, sometimes $7.”

The Calverts also invested in non-agricultural enterprises. George was elected President of the Baltimore-Washington Turnpike Company on March 12, 1813, which was incorporated by the Maryland Assembly the previous year and capitalized at $100,000 with shares at $50 each. The Calverts owned a 15 percent share. Rosalie Calvert anticipated 10 1/2 percent profits per annum from the $10,000 she and her husband invested in it, and for the $5,000 she invested for her father. Mrs. Calvert invested an unspecified quantity of her father’s money in the Frederick Road. In 1834, George sold a 19 acre strip of land at Riversdale to the Baltimore and Ohio Railroad Company for $11,000. The Calverts also dealt in private stocks and public bonds on behalf of themselves and the Stiers. There remains no full or exact record of what the Calverts invested in their own right, but Rosalie’s letters detail many of her dealings on her father’s behalf. In 1805 Rosalie invested $1,500 her father’s money in bank stock, illustrating a cautiously calculating side in explaining that “I am going to invest it in stock of [the Bank of] the United States. I don’t like the private banks” she added, “even though they pay more interest, I don’t think they are as safe.” She changed her mind about government stability during the War of 1812, however, being “quite apprehensive that [bonds] will become worthless” in the event of revolution or civil war in America.

The Calverts also minimised risk and maximised profits by exploiting insider knowledge. In 1811, when reinvesting her own and her father’s capital after the failure of Congress to re-charter the Bank of the United States, in which the Calverts and Stiers had invested, Rosalie Calvert explained to her father that

[s]everal things made me buy in the Bank of Washington. This bank is better managed and has a number of advantages over the others, such as [receiving] the government’s deposits. Being one of the directors, my husband can know precisely what degree of confidence it merits, [and] even if the other banks fail, I
think this one could sustain itself. Another advantage is that in case of a general upheaval in this country, with [this bank] being so nearby and with the certificates in my name, I could convert them more easily if it became necessary. So you now have $30,000 there and all payments made, that is to say, at $10 a share.  

The extent of the advantage secured by George Calvert’s position as a bank director proved to be huge, and Rosalie was willing to exploit it without scruple. In 1817, she increased her father’s stake in the Bank of Washington, explaining,

[y]ou will be surprised to hear that I have sold $24,600 worth of 6 Pcts. to pay for your [Bank of] Washington shares, but here is the explanation. I had always kept these shares uncompleted because I foresaw that this stock would increase in value. Being a director of this bank, my husband knew that there was a surplus of $80,000, which was to be divided among the shareholders this summer. [This] caused me to complete payment on [the shares] last November 1st when they were only $10--after which they went to $20 a share. You will receive [dividends of] five percent on May 1st, June 1st, August 1st, and November 1st, and there will still be a $20,000 surplus in the ban (but this is just between us.)

It was similarly privileged information that prompted Rosalie to convert her father’s Bank of Washington stock back into government bonds in 1819. “Since this stock is presently selling at from nine to ten percent above par,” she explained, “it seemed advantageous to sell it.” She also added, “I would have sold more, but it had to be done secretly and in small amounts because, with my husband a director of this bank, the value would have fallen considerably if we had offered all your stock for sale.”

Rosalie had no scruples about buying stocks from the desperate. She explained to her father that she purchased 2,000 shares of Washington Bank for him “from people who had the sheriff at their heels.”

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Yet tobacco remained the Calvert’s main business. One limitation to diversification was the difficulty of switching slaves from cultivating a highly labour-intensive crop like tobacco.
Responding in 1804 to her father’s question about why her husband did not make the developments in horticulture and forestry he had recommended, Rosalie explained that “a tobacco planter doesn’t have time to attend to the details of a farm because his workers are always and without respite busy [with that crop]. . . . The work necessary to grow tobacco employs the negroes every day of the year.” More importantly, though, tobacco remained highly profitable. In response to the Embargo Act of 1807, Henri Stier advised his daughter to abandon this export crop. She responded by saying that “I believe you are mistaken in advising us to stop growing it. This is a commodity which cannot be dispensed with; its consumption will not diminish and its culture is a fact. We could not undertake any other crop with the same profits.” One of the reasons it was so profitable was that planters like the Calverts could market their own and others’ produce, although that did entail risks.

Certainly, the Calverts found embargo, non-intercourse, and the War of 1812 troublesome for various reasons. Rosalie Calvert was a Federalist and an Anglophile, but she wrote most about her economic concerns. As early as March 1807 she wrote that “[i]f things continue, a huge number of people, especially merchants, are going to be ruined, and we probably won’t be able to send our tobacco to London anymore.” The following year she complained that the “effects of the embargo here are quite ruinous. If it continues much longer, all the merchants will fail. The farmers and planters can’t sell their commodities—nobody pays and everything is expensive.” In 1814, looking back over years of trade disruption, she wrote grimly to her brother, Charles Jean Stier, “[y]ou ask me if my husband continues to make improvements in farming and I in my gardens, etc. It is with much regret that we have abandoned all work of that description for the last two years, which will not surprise you when you consider that we have the tobacco harvest of several years in store, and that since this abominable war with England everything is double and triple the price, so that we must exercise the most scrupulous economy.”

Yet, as these words to Charles Jean Stier indicate, the Calverts carried on cultivating tobacco anyway. As Rosalie wrote in August 1810, “[i]t is unfortunate that tobacco doesn’t bring much of a price these days. We are harvesting one hundred [hogsheads] now and this will increase annually as the negroes increase. Last year we had a superb harvest of all kinds at
Mount Albion: 90 [hogsheads] of tobacco . . . besides enough wheat, pigs, beef, etc. to defray all expenses of the plantation, salary of two overseers, etc.”

A few weeks later she enumerated the stockpile as “more than 100 [hogsheads] of tobacco a year now . . . three hundred in storage, with 100 more in the barns waiting to be packed.” In March 1812, as war with Britain looked ever more likely, Rosalie Calvert showed signs of being disheartened. “We still have all of our tobacco [on hand],” she glumly wrote, “and yours too. I see little hope of ever selling it at a tolerable price.” The Calverts did not give up even at this time, however, if for no other reason than “there is nothing we can substitute for its culture that even approaches it.” They had decreased tobacco cultivation in response to the prevailing circumstances, but only to a limited extent, for, as Mrs. Calvert explained in regard to Buck Lodge, “we haven’t grown tobacco for a long time and are working towards putting it entirely into meadowland for pasturing the cattle. However, this requires time and doesn’t produce revenue right away.”

Nevertheless, in 1814 she told her father, “[w]e have continued to grow [tobacco] each year in the hope of being able to sell it. It is the same with the 100 hogsheads bought for you [which are] in storage and [which] I hope will soon bring us a good price. At present [tobacco] is being sold at $5 and $7, and I have no doubt that it will go higher.”

Despite the loss of a primary market, then, the Calverts could wait the crisis out in anticipation of prices eventually rising once again. They were able to subsist comfortably enough on their various enterprises, unlike the merchants she feared would go bust. And, unlike small farmers, they had ample room to store tobacco as it piled up over the course of seven years and did not have need for cash to pay creditors and the county levy court. Indeed, the Calverts not only stockpiled several years’ worth of their own harvests, but bought up other people’s tobacco while it was cheap, with the same expectation of being able to sell it at a higher price later. As Rosalie wrote in 1808:

> At present the way to make a huge fortune, easily and without risk, is through buying tobacco. It can be bought for $4 and $3--even for $2.50 a hundred for ready cash. Our last, which we sent to Murdoch [their European agent, whose first name Rosalie never deigned to mention], brought an average of $12 a hundred net, after all expenses, etc. were paid. There hasn’t been a year [recently] when you could fail to make a good speculation by buying tobacco from the small farmers at the
beginning of the season.\textsuperscript{30}

Mrs. Calvert was quite ruthless in pursuit of these kinds of profits. In 1809, she wrote, in a phrase she used more than once, of buying “100 hogsheads at $5 and $3—and this sometimes one or two [hogsheads] at a time from people who had the sheriff at their heels.”\textsuperscript{31}

Rosalie Calvert was even speculating in tobacco on her father’s behalf. This was risky, however, and the Calverts lost out because of foraging enemy soldiers after the Battle of Bladensburg. “Of the 100 hogsheads that I bought for you in 1810,” she informed her father in 1815, “seven were in one of the warehouses which the British partially looted; they took five and left two.” Even this was not so terrible, though. She optimistically informed her father, “I hope the price we can get for the remainder will compensate you for this loss. I am most anxious to sell yours as well as some of our accumulated crops, but at this point there is no stable price for anything. Everything is in a state of constant fluctuation.”\textsuperscript{32}

The Calverts did not have to wait much longer, however, before reaping their rewards. They were able to export their crops at the war’s end, and with the advantage of having their own factor in Europe they could have their tobacco stored abroad awaiting the best possible price. Rosalie wrote in November 1815,

\begin{quote}
[\textit{the ship carrying this letter has 104 [hogsheads] of your tobacco on board. . . . They ought to bring a very good price, being for the most part of a superior quality and even [having] some [barrels] of yellow tobacco among them. . . . There is another ship which will sail in a month with more than 70 barrels of ours on board, [and] still another leaving this week from the Patuxent to England with 410 barrels. That will make nearly 500—the yield of our harvest for seven years.}]\textsuperscript{33}
\end{quote}

Things were really looking up by March 1816. “I have learned that the \textit{General Lingan}, carrying your 104 barrels [of tobacco],” Rosalie told her father, “reached Holland at a time when the price was very high. I do hope this made you a good profit.” She also mentioned that the Calverts’ own 410 hogsheads had arrived aboard the \textit{Oscar} in Rotterdam. At this point, however, relying on a factor abroad became a disadvantage. “My husband had written to Mr. Murdoch,” she wrote, “quite explicitly not to be in a rush to sell since there is very little tobacco
on hand here and the price would certainly continue to rise. However, [Murdoch] sold it right away for 10 1/2 stuyvers, and a fortnight later the price went up to 11 1/2, which with the 20 percent higher exchange resulted in a $10,000 loss on this cargo.” Mrs. Calvert’s indignation grew over the following weeks. On April 8, she wrote her brother that

[our shipment of 410 barrels on the *Oscar* turned out badly... because of Murdoch’s stupidity. Despite the fact that my husband had written him in November that he wouldn’t draw anything on him before spring and that since there wasn’t any tobacco left here, it would greatly increase in value, [Murdoch] persisted in thinking the opposite and sold the cargo before the ship had even arrived in Rotterdam. Two days later this same cargo sold for a profit of $10,000 to a second party, and since then to a third for $20,000—all, moreover, without even seeing the tobacco! If Murdoch had followed our instructions, which were explicit, we would have had $20,000 more, since two-thirds of the cargo belonged to us—which he caused us to lose by his timidity and obstinacy. Rosalie Calvert’s anger is perhaps understandable. For several years the Calverts continued to cultivate their own and speculate in others’ tobacco, in expectation of the reopening of overseas markets, yet they did not profit as well as they might have because their factor did not share their knowledge of and economic confidence in low American supply in relation to European demand. This was clearly even more galling because Murdoch had disregarded their correct assessment of the situation.

Nevertheless, the Calverts did very well out of being able to sell their tobacco in a manner more or less of their own choosing, certainly more than had been the case for planters under the imperial navigation system. They received a gross profit of around $85,000 for the 410 hogsheads they sold to nicotine-craving Europeans. They also did well out of the others, which they did not ultimately export but sold on the home market where they could trade entirely at their own discretion. As Rosalie wrote her father in March 1816, “[w]e have sold 39 hogsheads here at $13 and $15 [a hundredweight], including five of yours which were stored in the warehouse; the sixth is still here and will be sold with the rest of ours if we can get $20 for it before May. If not, we will ship it all to Amsterdam.” It is not known whether they sold the remainder at such a good price, although Mrs. Calvert seemed confident enough of being able to do so. As she told her brother in April, “[w]e just turned down $16 [a hundredweight] for our last year’s crop (which is not even completely packed), and I am sure we will easily obtai
Certainly, the Calverts did better out of their speculations than those who were so much in need during the years of privation that they had to sell to planters at knockdown prices.


6. Margaret Law Callcott, ed., *Mistress of Riversdale: The Plantation Letters of Rosalie Stier Calvert, 1795-1821* (Baltimore, 1991), 20. Rosalie Calvert acculturated successfully into southern Maryland’s elite, broadly conforming to the model of plantation mistresses described by Elizabeth Fox-Genovese in *Within the Plantation Household: Black and White Women of the Old South* (Chapel Hill, 1988), 35, 37-145. She was more economically active than most planters’ wives, but seems thereby to have assimilated planter economic and social values all the more. I thank Robert J. Brugger of Johns Hopkins University Press for permission to use the letters, Ann B. Wass of the Riversdale Historical Society for sending me samples of the originals and for a guided tour of Riversdale, and Nathalie Morello of Swansea University for assessing the (excellent) translations from French. Prince George’s County Register of Wills [PGCRW] (Benedict Calvert), February 18, 1788, T 1, 258-262. Prince George’s County Tax Assessments [PGCTA], Personal Property, 1793, 39. Ibid., Real Property, 1804, 23, 25, 30. Prince George’s County Land Records [PGCLR], Charles John [sic] Stier to Rosalie Eugenie Calvert, Deed, April 2, 1816, JRM 15, 612-616. Federal Direct Tax, Prince George’s County, Maryland [FDTPG], Rock Creek and Eastern Branch Hundreds, Particular List of Lands, Lots, Buildings, and Wharves, 2; Horsepen and Patuxent Hundreds, Particular List of Lands, Lots, Buildings, and Wharves, 5, Particular List of Slaves, 2; Upper Marlboro, Charlotte, and Mount Calvert Hundreds, General List of Lands, Lots, Buildings, and Wharves, 1. PGCTA, Personal Property, 1818, 25, 31, 35; 1821, 27, 33, 37; Real Property, 1834, 9, 17; 1835, 9, 17; Personal Property, 1834, 8, 16; 1835, 8, 16.


8. REC to HJS, August 20, 1805, ibid, 126.

9. REC to HJS, September 22, 1805, ibid, 128.

10. PGCRW, Inventories, April 3, 1838, PC 1, 411-417.
11. REC to HJS, September 22, 1805, Callcott, ed., *Mistress of Riversdale*, 128. REC to HJS, October 7, 1805, ibid, 129. REC to HJS, January 19, 1807, ibid, 156.

12. REC to HJS, September 22, 1805, ibid, 128; REC to HJS, June 9, 1809, ibid, 206.

13. REC to HJS, April 1, 1809, ibid, 201-202.

14. REC to HJS, April 12, 1813, ibid, 256, and 218, 248, 257, 258, 323. Prince George’s County Levy Court [PGCLC], Proceedings, February 25, 1815, 523. Tolls for the Baltimore-Washington Turnpike were 61/4 cents per 10 miles for a single horse and rider, 121/2 cents for a one-horse chaise with two wheels, 25 cents for a two-horse coach with four wheels, and 371/2 cents for a four-horse coach with four wheels: Callcott, *Mistress of Riversdale*, 258, n1. Rosalie Calvert’s list of investments and projection of profits are from REC to HJS, April 12, 1813, 256-257, and October 29, 1816, 307. REC to HJS, April 12, 1813, ibid., 256, 257-258, n1. PGCLR, Deed, March 4, 1834, AB 8, 393-397.

15. REC to HJS, October 18, 1805, Callcott, ed., *Mistress of Riversdale*, 132, 133, n1.

16. REC to HJS, March 31, 1814, ibid, 265.

17. REC to HJS, February [no date], 1811, ibid, 235.

18. REC to HJS, May 12, 1817, ibid, 317-318.

19. REC to HJS, March 13, 1819, ibid, 242.

20. REC to HJS, November [no date], 1810, ibid, 230.

21. REC to HJS, May 14, 1804, ibid, 84, 106.

22. REC to HJS, March 26, 1807, ibid, 161.

23. REC to HJS, March 26, 1807, ibid, 161.

24. REC to HJS, May 5, 1808, ibid, 184.

25. REC to Charles Jean Stier [CJS], February 18, 1814, ibid, 261.

26. REC to HJS, August 2, 1810, ibid, 223.

27. REC to HJS, August 30, 1810, ibid, 229.

28. REC to HJS, March 17, 1812, ibid, 250.

29. REC to HJS, March 31, 1814, ibid, 265.

30. REC to HJS, September 10, 1808, ibid, 191-192.

31. REC to HJS, April 1, 1809, ibid, 201.

32. REC to HJS, March 20, 1815, ibid, 279.
33. REC to HJS, November 11, 1815, ibid, 285.
34. REC to HJS, March 20, 1816, ibid, 291-292.
35. REC to CJS, April 8, 1816, ibid, 295-296.
36. This is Margaret Law Calcott’s calculation, ibid., 293, n1.
37. REC to HJS, March 20, 1816, ibid, 292.
38. REC to CJS, April 8, 1816, ibid, 296.