Jonathan A. Bliss and the Gainesville (Alabama) Insurance Company

by Bill Gunther

In today's world, risk is something we rarely embrace. Fortunately for Alabama, the story was very much different in the early years following statehood in 1819. Many early migrants to Alabama left very comfortable lives in settled communities to face the inevitable risks of a "frontier" life, believing or at least hoping that the risk-reward tradeoff favored their actions. Jonathan A. Bliss of Vermont made just such an assessment when he decided to invest in the "New England Land Company", a company which ultimately became associated with the development of Gainesville, Alabama.

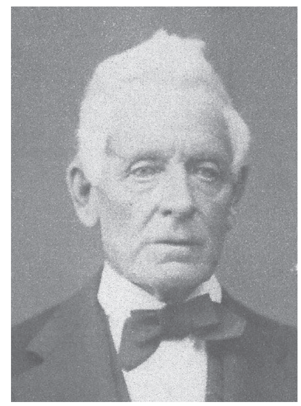


Fig. 1 - Jonathan A. Bliss (about 1870-79) Source: *Rauner Library, Dartmouth College*

Jonathan A. Bliss came to Alabama in 1836 as a practicing attorney and land speculator. However, in the mid-1850s, he also embarked on an additional career when he became the president of the Gainesville (Alabama) Insurance Company. When and why he ventured into the insurance business in Alabama is one of the more interesting questions explored in this article. His motivations and personal story, while like those of many other early settlers, takes us through a number of interesting historical events including the unrestrained land speculation of the 1830s, the rapid growth in the sale of life insurance (especially insurance on slaves) in the 1850s, and the difficult choices faced by Northerners living in the South at the beginning of the Civil War. We begin with a look Jonathan's family background, his training in law and the circumstances surrounding his decision to come to Alabama.

Who Was Jonathan Bliss?

Jonathan Bliss was born in 1799, the first of eight children born to Shuboel and Martha Bliss. His parents were married in their home state of Massachusetts in 1798, but then moved to Vermont just before Jonathan was born.[1] Vermont had grown very rapidly following the end of the French and Indian War (1764) and many individuals from Massachusetts sought more space and lower land prices in Vermont. Jonathan's younger sister Martha, who was born in 1811, would be the only Bliss sibling who would follow Jonathan to Alabama.[2]

Jonathan's early schooling must have occurred in Vermont, although there is no indication if it was public or private education. We do know however that he began his legal training at Northampton (Massachusetts) Law School in 1823 (the year of its founding). While at Northampton, he "read law" guided by two graduates of Dartmouth.[3] Not surprisingly, Jonathan subsequently enrolled at Dartmouth College in Hanover, New Hampshire.

Jonathan's decision to enroll at Dartmouth may have also been influenced by a very public battle between the Board of Trustees of Dartmouth and the New Hampshire Legislature. Following several years of instability in the administration at Dartmouth College, the New Hampshire Legislature attempted to take over Dartmouth College, change its mission from a private school to a public school, alter the composition of the Board of Trustees, and rename it

Dartmouth University. A lengthy legal battle ensued over the right of the state to take over a private institution, a battle which eventually ended up in the United States Supreme Court.[4]

Dartmouth College was represented by Daniel Webster, one of the most respected lawyers in the country at the time and a Dartmouth alum. When the case ended in 1819, the Supreme Court reversed the actions of the State and returned Dartmouth College to its private status. The opportunity to witness this high-profile case with non-other than Daniel Webster himself representing the college, must have had an impact on Jonathan's decision to pursue law as a career and to attend Dartmouth College.

After receiving his degree in 1824, Jonathan was admitted to the New Hampshire Bar in 1828 and began to practice law in Plymouth, New Hampshire, a small town located only 50 miles to the east of Dartmouth. In 1832, he moved to Haverhill, about 35 miles to the northwest, were he practiced law until 1836.[5]

Jonathan's George Washington Connection

By November of 1831, Jonathan Bliss, certainly one of the "most eligible bachelors" in Haverhill, decided to settle down and marry. His bride-to-be was Lucretia Ann Curt Leverett who was from near-by Windsor, Vermont.[6] Windsor was only 19 miles from Haverhill and it seems likely that during his time in Haverhill Bliss became acquainted with Lucretia.

Lucretia's father, Captain William Leverett (1726-1817), served with George Washington at Valley Forge in 1778 and was probably a well-known individual in the area.[7] Other famous Leverett family members included William's grandfather, John N. Leverett, who was the seventh president of Harvard College from 1708-1724,[8] and William's great-great grandfather, another "John" Leverett, who was Governor of the Massachusetts Bay Colony from 1673-1679.[9]

While Jonathan was obviously about to marry into a family with significant provenance, his extended family was also deeply involved in the American Revolution. At least 148 Bliss' from Massachusetts alone, the Bliss family state of residence, served in the Revolutionary War. One in particular, Captain Jonathan Bliss (1725-1800), served on the ship USS Alfred which was commanded by John Paul Jones.[10] With such pedigrees between them, we are left to speculate on who attended Jonathan and Lucretia's wedding!

While living in New Hampshire, Jonathan and Lucretia had three children. Their first child, Martha A., was born in 1832. Three years later twin girls (Mary E. and Elizabeth L.) were born, but unfortunately they both died in infancy.[11] In January of 1836, still suffering from the loss of their twin daughters, Jonathan, Lucretia and Martha made the decision to move to Alabama.[12]

Moses (Lewis) Leads the Way

About the time that Jonathan was embarking on his legal education at Dartmouth, the largest migration in the history of the U.S. was occurring. These migrants came from Virginia, the Carolinas and even the "hills of New England" to the Mississippi Territory and the "so-called Alabama country…"[13] Some commentators, including this North Carolina planter writing in 1817, referred to the strength of the Alabama migration as the "Alabama Feaver (sic):"

> "The Alabama Feaver rages here with great violence and has carried off vast numbers of our Citizens. I am apprehensive, if it continues to spread as it has done, it will almost depopulate the country. There is no question that the feaver is contagious…for as soon

> as one neighbor visits another who has just returned from the Alabama he immediately discovers the same symptoms which are exhibited by the person who has seen the allureing (sic) Alabama. Some of our oldest and most wealthy men are offering their possessions for sale and desirous of removing to this new country."[14]

Among those who would succumb to the "Alabama Feaver" was Moses Lewis, a merchant residing in Bridgewater, New Hampshire. Moses' son, William M., together with Jonathan Bliss and David and William Russell formed the "New England Land Company".[15] These young men were apparently friends, were from contiguous towns in New Hampshire and were all born between 1796-1802. Evidence suggests that Moses Lewis was also a partner in the New England Land Company, perhaps even the primary force behind the partnership.

Moses Lewis is the first to show up in Alabama at least by April of 1824 when he began to purchase land in Greene County, Alabama at public auction. Bureau of Land Management records indicate that Moses purchased two tracts of 80 acres each in April and another three tracts, again 80 acres each, in November of 1824.[16] That's a total of 400 acres within his first year of residence! It may be more than a coincidence that there were at least five partners in the New England Land Company and Moses purchased five different tracts, all of the same size! All of these purchases were made at public auctions held in St. Stephens, the location of the nearest Federal Land Office and less than 100 miles from Gainesville.

Moses Lewis continued to acquire more land in the following years with 476 acres in 1825, 157 acres in 1826 and 628 acres in 1830. In total, Moses purchased 1,661 acres, all in Greene County, Alabama. That's a lot of land, especially if you are NOT a "planter" and only have 5 slaves![17] The most compelling conclusion one can reach is that Moses Lewis continued throughout this period in the land speculation business, most likely on behalf of all of the partners in the New England Land Company.

While Moses was accumulating land in Greene County, he had his eyes on a piece of land that was adjacent to Greene County but was still part of Choctaw Indian lands. Having a keen eye for the best land, Moses Lewis was lusting after a piece of land that was located close to the Tombigbee River. He knew that it would be an ideal location for a shipping port for all of the cotton that was rapidly becoming the road to riches to many in Alabama.

The land Moses Lewis ultimately acquired involved a somewhat strange turn of events. The owner of this land was a John Coleman who was married to a Choctaw Indian.[18] In 1831 Coleman had agreed to sell a portion of his land, including the land that Moses desired, to George Struthers Gaines. Gaines was a long-standing friend of the Choctaw Indians having served in the Choctaw trading house between 1805-1818.[19] Shortly after agreeing to sell the land to Gaines, Coleman received a much better offer from Moses Lewis. When Gaines learned that Coleman had a much better offer for the land, he graciously freed Coleman from his obligation and allowed him to sell the land at the higher price. When Moses Lewis began to lay out a portion of the land for a town, he recalled the role that Gaines had played in his ability to acquire the land and named the town in his honor - Gainesville.

While this scenario suggests it was Moses Lewis that founded Gainesville, one writer bluntly claims that it was in fact the New England Land Company that founded Gainesville. Since Moses was most likely a partner in the land company, the two interpretations are not contradictory.[20]

At the same time that Moses was laying out the streets for the town of Gainesville in 1832, the Choctaws ceded much of their land east of the Tombigbee River and suddenly Moses found his land in "Sumter County, Alabama."[21]

The Panic of 1837

As land speculation continued unabated, President Andrew Johnson became increasingly concerned about speculation in public lands and the payment for these lands in questionable local scrip and state bank notes. In July of 1836 his administration issued the now famous "Specie Circular" which mandated that all purchases of public lands be paid for with gold or silver, or paper money backed by gold or silver.[22] Very quickly the value of local "money" issued by banks, railroads, merchants and others, collapsed. Many land speculators found themselves unable to obtain the required specie to pay their obligations and consequently defaulted on their bank loans. Banks then began to fail as well. Cotton prices dropped by almost 52 percent between January 1836 and March of 1838.[23] These were indeed "hard times."

The decision by Bliss and at least two of his partners in the New England Land Company (the Russell brothers) to relocate to Alabama in the early part of 1836 predated the Specie Circular and as always, bubbles were difficult to spot before they broke. Yet they probably perceived relatively low risks to their move since they were already significant owners of the land that was becoming Gainesville!

At Home in Gainesville

When Jonathan Bliss first arrived in Gainesville in early 1836, he would have found a town alive with energy. There was a new hotel called the American Hotel which was "a favorite gathering spot for visitors and townspeople with its gaming rooms and a dance floor supported on wooden springs to add bounce to the dancers' steps during the Virginia Reel and other popular dances of the period."[24] It was, according to some observers, the most "pretentious building in Gainesville" and included a bell tower which rang three times daily to announce meal time.[25]

Fig 2 - The American Hotel, Gainesville, Alabama (James Sulzby, Historic Alabama Hotels and Resorts)

With horses such a major part of everyone's life at that time, it was only natural that horse racing quickly became an important social event in Gainesville and a race track was built just northeast of town. The "North Sumter (County) Course," as it was known, was reportedly the best track in the Southeast! With offerings of gaming, racing and dancing, it is no wonder that Gainesville would become the state's third largest city in 1838 behind Huntsville and Mobile.[26]

In 1837 after settling in Gainesville, Jonathan and Lucretia welcomed a son to the family. They named the boy William L., most likely named for Jonathan's good friend and partner William Lewis. Sadly in 1839 Lucretia died after giving birth to a daughter, Mary Elizabeth. Just three years later in 1842, Jonathan's son William died. Jonathan was now a single father of two girls; an infant (Mary E.) and an eight year old (Martha).

Following the death of his first wife, Jonathan returned to the Northeast for his second wife, Mary B. R. Kidder of Massachusetts and they married in September of 1844.[27] She was born in 1809 and was ten years his junior, and it is likely that the Bliss and Kidder families were previously well acquainted. Following their wedding, Jonathan returned home to Gainesville with his new bride. Again tragedy would visit Jonathan in Gainesville when Mary Kidder Bliss died in 1857 at the age of 48. The marriage produced no children and Jonathan again found himself widowed at age 58.

Two years after the death of his second wife, Jonathan once again returned to his New England roots to find his third wife, Maria Louisa Kidder, a first cousin of his second wife.[28] Maria Kidder was born in 1815, and was some sixteen years younger than Jonathan. Jonathan, now age 60 and Maria, age 44 were married on September 30, 1859.[29] When they returned to Gainesville they would be faced with increasing tensions between the North and South that would test their loyalties to Alabama and the South. Given Jonathan's record with his first two brides from the Northeast, it's a mark of real courage that Maria agreed to not only marry Jonathan, but to move to Alabama with him as well! This marriage did not produce any children.

Economic Success for Bliss and Partners

We do not know what assets Bliss and partners had when they arrived in Alabama, nor do we know what, if any, losses they incurred during the "hard times" that followed the Panic of 1837. Yet in spite of whatever setbacks were encountered in the 1840's and even in the 1850's, the Census of 1860 reveals that Bliss and his partners in Alabama were all quite well-off. Jonathan Bliss was by far the wealthiest of the partners with real estate valued at $4,000 and a personal estate valued at $175,000 in 1860. Others included David Russell (real estate $26,000 and personal estate of $108,400), William W. Russell, who had returned to New Hampshire by 1860 to become a merchant (real estate of $20,000 and personal estate of $40,000) and William M. Lewis (real estate of $55,000 and personal estate of $60,000). To put these amounts into context, the average *annual* farm wage in Alabama at the time was less than $150. Overseers earned between $200-$600 annually![30]

So what occupations allowed these partners to earn such wealth? David Russell apparently followed in Moses Lewis' steps and was listed as a "land agent" in Gainesville in 1860. William Russell was single when he came Alabama and, apparently unhappy in these surroundings, returned to New Hampshire around 1828 and became a merchant and farmer.[31] William M. Lewis, Moses' son, was a successful merchant in Gainesville where he remained until he died in 1880 at age 81. The close ties between Jonathan and one of his partners, David Russell, strengthened when Russell's son married Bliss' daughter, Mary E., in 1861.[32] But what do we know about the major source of Jonathan's wealth?

Jonathan Bliss and the Gainesville Insurance Company

There are probably two factors that led to Jonathan's decision to enter the insurance business in Alabama. The first was his familiarity with the rapid growth of insurance companies that occurred in his home region. The states of Pennsylvania, Maryland, Massachusetts and New York were the homes to the pioneers of life insurance at a time when Jonathan was first entering the legal profession.[33] It's hard to believe that he was not aware of the rapid growth of these companies and significant returns they offered early investors.

The second experience that probably influenced Jonathan to enter the insurance business is the Gainesville fire that occurred on January 23 of 1855.[34] That fire claimed some 30 buildings in Gainesville, with damages estimated at $162,680, with only $17,260 covered by insurance. One of the buildings lost was Jonathan's own office!

We do not know if Jonathan had insured his office or not, but the fact that so much of Gainesville was not insured against fired must have made an impression on just about everyone in Gainesville, including Bliss. Fire insurance would now sell itself in Gainesville and Bliss may have seen an opportunity to be in the right place at the right time with an insurance company.

The idea was not a difficult one to sell to potential partners, for Jonathan began with six partners, one of whom was a partner in the New England Land Company (William M. Lewis, son of Moses Lewis). They received their corporate charter from the Alabama General Assembly on January 22, 1856, one year and one day from the devastating fire.[35]

Capital for the Gainesville Insurance Company was to be a minimum of $50,000 and a maximum of $200,000, raised through the subscription (sale) of shares of stock at $100 each. Section 5 of the Act authorized the company to sell insurance on:

"houses, stables, gin houses, cotton, corn and other produce, *upon lives and health both of <u>white persons and of slaves</u>*, upon stock of every description, upon vessels, boats, freight, money, goods, wares and merchandise, and any other species of property against loss in any manner…".

Of particular interest here is the authorization to issue life insurance on slaves. Bliss may have been aware that the "demand for policies on slaves was growing rapidly during the 1850s and paralleled the growth in policies on northeastern whites."[36] Bliss may have understood the potential that this insurance product provided to him as a consequence of Gainesville's role as a prime shipping point for cotton. Slave owners would be regular visitors to Gainesville and there would be plenty of opportunities to sell them insurance on the cotton as well as on the slaves.

An equally promising business opportunity was provided to the Gainesville Insurance Company in Section 6 of the Act which stated:

"That the said company shall be authorized to loan it's moneys and funds from whatever source derived, at interest, to invest the same in real *or personal securities by discounting* and deal the same in the purchase and sale of domestic and foreign exchange."

This section of the charter allowed them to make personal loans and to deal in foreign exchange, the latter most likely British Pounds encountered from trading cotton. The Gainesville Insurance Company charter was far more expansive than simply allowing the company to sell insurance and in effect allowed the company to act as a "private bank" at a time when banks in general were not held in high esteem!

Additional benefits provided to the company in their charter are outlined in Section 8 of the Act:

"Be it further enacted that the said company shall be authorized to receive in Trust, or on deposit, all funds or moneys that may be offered to them whether on interest or otherwise *and that they have the power to give acknowledgment for deposits in such manner and form as they may deem convenient* and necessary to transact such business, all moneys so deposited being free from loss on indebtedness growing out of the insurance business of said company."

The Gainesville Insurance Company could receive deposits, issue "acknowledgements" for those deposits and make loans. The Charter gave protection to the depositors from any losses which might be incurred by the insurance side of the business.

While we don't know how much money the Gainesville Insurance Company made from their "banking" business, the value of Bliss' estate in 1860 ($175,000) suggests it was substantial. In his Application for Pardon, Bliss stated that his new worth was "unknown" since it consisted largely of "moneys owed me".[37] One interpretation of that statement is that his assets were largely personal loans, implicitly made through the Gainesville Insurance Company.

Fig 3 - an "acknowledgement for deposit" authorized by Section 8. Gainesville Insurance Company Certificate of Deposit – No Date. Source: Courtesy Heritage Auctions

While there is no date on this "receipt" or "certificate of deposit", it must have been issued after the date of incorporation of January 22, 1856 and before the beginning of the Civil War in 1861. There is no printer identified on the note, but the quality of engraving and style of vignette suggests that it was a northern printer who had experience in the bank note business.

The wording on this "note" could be also designed to allow a patron of the company who had paid some amount on account and was due $1 in change to receive this "certificate." A general shortage of specie such as occurred during the time of the Panic of 1857 may have made it impossible for merchants such as Bliss and others to provide specie as change and these notes were created to mitigate that problem.[38] If the merchant was reputable and in good standing, as was probably the case with Jonathan Bliss, these notes could then freely circulate in the community as a form of "money." Because of the wording on these notes, they would not come in conflict with any existing laws which prohibited the private issue of money.

Although this note is signed by Jonathan A. Bliss, it was not countersigned by the "Secrt." (see left bottom). This may indicate that the note is a "remainder", a note that was printed but never actually issued. Fully signed notes would have most likely been redeemed by their owners.

By the second year of the Civil War, specie again disappeared from circulation and merchants found it difficult to make change. The solution to that problem was very similar to the one crafted following the Panic of 1837 and that was to issue private scrip. The practice was widespread with banks, merchants, railroads, hotels, stables, and many others joining the fray. The Gainesville Insurance Company having already issued certificates which most likely had been widely accepted, joined others in issuing these change notes in 1862. What we note immediately about this 1862 note when compared to the earlier note is that the design is very plain and does not have a central vignette or a printer identification. The contrast between the first note and this one suggests that this second note was probably printed in Alabama, perhaps even in Gainesville by a printer with limited experience in bank note printing. The prohibition against northern companies doing business with southern companies would have indeed make it illegal to use a northern-based printer.[39]

Fig 4 – The Gainesville Insurance Company, 10 cents 1862. Courtesy Heritage Auctions

Two interesting facts about this note are that (1) it is not signed by Jonathan Bliss, and (2) it is counter-signed on the left vertical margin. Given that Jonathan Bliss spent many of his summers back in New Hampshire, this note was most likely signed while he was out of state.[40] The use of a counter-signature was also designed to reduce fraud by requiring the authorization of a second person. The person who counter-signed these notes was Nelson T. Dimick, and he must he have been someone trusted by Jonathan Bliss to control the issue of these notes in his absence. Dimick, who listed his occupation as 'Sec. Tres." in the 1860 Census lived in the American Hotel. He died in Gainesville in 1868 at the age of 34.

The 25 cent note is similar to the 10 cent note except for the denomination. While one was reportedly sold at Heritage Auctions, there was no image of the note. The 50 cent note is again similar to the 10 cent and 25 cents notes, but is an unlisted denomination in the Rosene book.

Fig 5 – The Gainesville Insurance Company, 50 cents. Courtesy of Heritage Auctions.

The $1 note (Figure 6) , $2 (Figure 7) and $3 (Figure 8) notes are larger in size when compared to the fractional issues but have the added feature of a somewhat primative sketch of a train with two carriages. The $1 note is again signed by someone other than Jonathan Bliss, but the $2 and $3 are each signed by him. They are each counter-signed by Nelson T. Dimick.

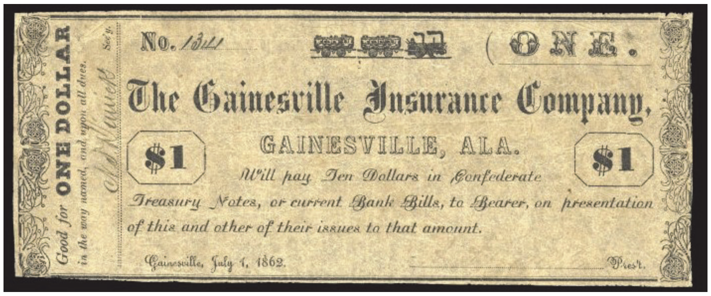


Fig 6 – The Gainesville Insurance Company, $1, 1862 Courtesy Heritage Auctions.

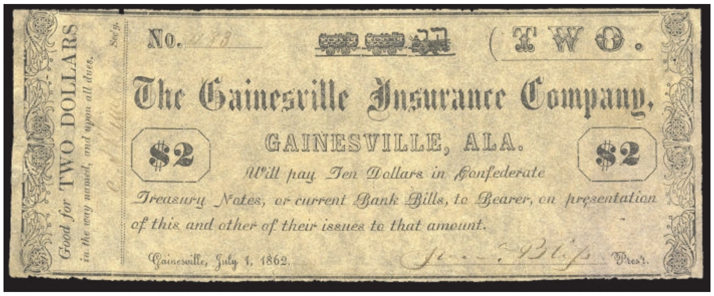


Fig 7 – The Gainesville Insurance Company, $2, 1862 Courtesy Heritage Auctions.

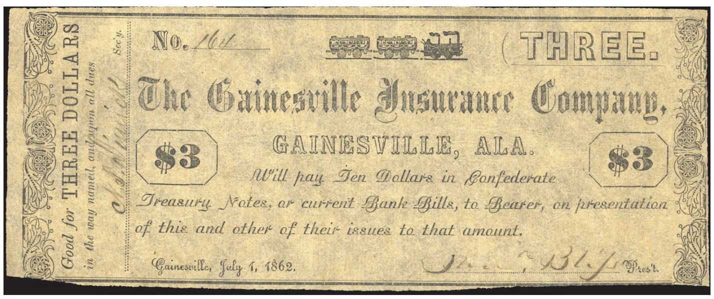


Fig 8 – The Gainesville Insurance Company, $3, 1862 Courtesy Heritage Auctions.

These notes were not in circulation for very long because the State of Alabama declared it illegal to *issue* these types of notes effective December 19, 1862, and illegal *to use* them in commerce effective April 1, 1863.[41] The penalties were sufficient to motivate Jonathan Bliss to actually run ads in the local paper encouraging those holding his notes to bring them into his office where he would redeem them for Confederate and/or State issued notes.[42]

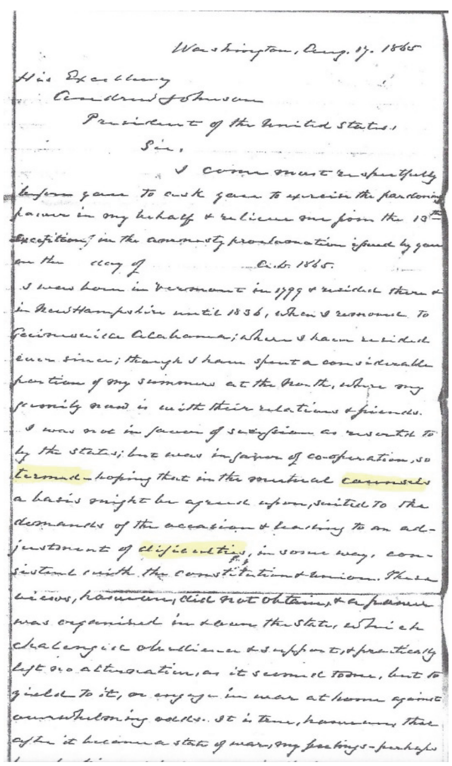
The Civil War Creates Tough Choices

As tensions rose between the North and the South, Jonathan and other "Yankees" in Alabama were faced with tough choices. While they had worked hard to carve out a new home in their adopted South, many remained loyal to the states from which they came. This emotional conflict is revealed in a biography of Jonathan Bliss that appeared in 1894 where the author stated:

> "When the madness of secession began to rage in the South, he [Bliss] had acquired property of the value of a hundred thousand dollars. Knowing the peaceable but determined temper of the North as he did, he strove with all his might to dissuade his neighbors from rushing into armed rebellion, but all to no purpose. Soon he was summoned to declare himself on one side or the other, and reluctantly decided that he must cast his lot with the section where he dwelt. As an earnest of his sincerity he raised a military company, and armed and equipped them at an expense of twenty thousand dollars."[43]

After the war ended, Jonathan Bliss, along with thousands of others, accepted the opportunity to petition the President for a Pardon under the Amnesty Act of 1865.[44] The act of "general amnesty" specifically "excluded" a total of 14 classes of individuals and required them, if they wished to be pardoned, to directly petition the President for clemency. Included in those excluded classes were those who "voluntarily supported" the rebellion and had assets of $20,000 or more.

Some observers of the inclusion of "excluded classes" by President Johnson was "intended that they should sue for pardon, and so realize the enormity of their crime".[45] Others have argued that the $20,000 exclusion was directed targeted to the wealthy class, a position they say would be consistent with President Johnson populist leanings.[46] Without a pardon from the President, a person's property was subject to confiscation. Jonathan Bliss was apparently unwilling to expose himself and his family to this risk and thus he applied for Amnesty on August 19, 1865. In that petition, he specifically addresses a number of the "exclusions" and stated that he was not in the military, was not a planter (e.g., did not own slaves except for a "few house servants"), did not serve in the government, and in fact had opposed secession before it occurred. All of this was, one may suppose, to support an implicit argument that he did not provide "voluntary" support for the rebellion. However, in a biography mentioned earlier the author claimed that Jonathan Bliss "raised a military company and armed and equipped them at an expense of twenty thousand dollars."[47] If this allegation was in fact true, it would be difficult to conclude that he was not in fact a "voluntary" supporter of the rebellion. However, Jonathan did not address this allegation and in fact it was not revealed until this biography printed in 1894.


Washington, Aug. 17. 1865

His Excellency
Andrew Johnson
President of the United States,
Sir,
I come most respectfully before you to ask you to exercise the pardoning power in my behalf & relieve me from the 13th exception, in the amnesty proclamation issued by you on the day of A.D. 1865.
I was born in Vermont in 1799 & resided there & in New Hampshire until 1836, when I removed to Gainesville Alabama; where I have resided ever since; though I have spent a considerable portion of my summers at the North, where my family now is with their relations & friends.
I was not in favor of secession as resorted to by the states; but was in favor of co-operation, so termed – hoping that in the mutual counsels a basis might be agreed upon, suited to the demands of the occasion & leading to an adjustment of difficulties, in some way, consistent with the constitution & union. These views, however, did not obtain, & a power was organized in & over the State, which challenged obedience & support, & practically left no alternative, as it seemed to me, but to yield to it, or engage in war at home against overwhelming odds. It is true, however, that after it became a state of war, my feelings – perhaps

Page 1 of Jonathan Bliss' Petition for Amnesty, 1865

Bliss cleverly addressed some the "exclusions" in his petition. With an estate valued at more than $175,000 and a clear bias against the "rich" expressed by President Johnson, Bliss did not directly state the value of his estate. Rather he cleverly stated that "What property I have consists almost entirely of monies due me and the question whether I am or shall be worth the same named in the 13^{th} exceptions will depend very much upon what may be the future prosperity of the South."[48] Bliss claimed, honestly one must agree, that it was really impossible to know the value of his personal estate in the months immediately following the end of Civil War. But this statement does in fact support the theory that much of Bliss' wealth came from the banking side of the Gainesville Insurance Company and from personal loans. Apparently the arguments presented in his petition were convincing and President Johnson signed his Amnesty papers on March 2, 1866.[49]

In the End

After the end of the war, Jonathan Bliss and his wife Maria continued to live in Gainesville. The Gainesville Insurance Company would have disappeared, if not already bankrupted during the war. With his rights restored under the Amnesty Proclamation, Jonathan returned to the practice of law.

Jonathan passed away while "on a journey" in Cleveland, Ohio on July 27, 1879, only days after his 80th birthday.[50] With more than 500 individuals in the Cleveland area with the Bliss family name, this "journey" was most likely one to visit family.

It is interesting to note that while Jonathan died in Ohio and had made many return visits to New Hampshire over the years, he apparently chose to be buried in Gainesville, Alabama.

Maria Bliss remained in the Gainesville area following Jonathan's death living with her step-daughter, Martha and her husband (John Warren).[51] However, by 1900 she had returned to the northeast to live with her younger brother in Massachusetts and the last of Jonathan Bliss' family left Alabama and returned to the northeast.[52] Maria Bliss, Jonathan's third wife and the only one to outlive him, passed away in 1905 at age 89.

Footnotes

[1]John Homer Bliss, Genealogy of the Bliss Family in America, From about 1550-1880, Boston, Massachusetts, Privately Published, 1881). Accessed through Ancestry.com.

[2]Martha reported married John C. Whitsell in Gainesville in 1839. She most likely came to Alabama with Jonathan in 1836. Bliss, Genealogy of Bliss Family.

[3] See "Chapman's Alumni Guide" "Sketches of Alumni of Dartmouth College," accessed at www.dartmouth.edu.

[4]Francis Lane Childs, "A Dartmouth History Lesson for Freshmen," Dartmouth Alumni Magazine, December 1957, accessed at www.dartmouth.org.

[5]Charles Henry Bell, The Bench and Bar of New Hampshire (Boston and New York: The Houghlin Mifflin and Company, 1894), p. 212. Accessed at Google Books.

[6]John Elliott Bowman, "Some Vermont Vital Records of the Early 19th Century," p.7, accessed through Ancestry.com.

[7] "Officers Who Took Oath of Allegiance at Valley Forge, 1778," Accessed at Colonial Ancesters.com/revolutionary/oath1.htm.

[8]www.harvard.edu/history-presidency.

[9]www.mass.gov.

[10]"Who Lies Here? Zeba Franklin Bliss, Humble Civil War Veteran," Taunton Daily Gazette (www.tauntongazette.com), posted August 5, 2013.

[11] Bliss, Genealogy of Bliss Family.

[12]Inscription on memorial states Jonathan Bliss "Came to Alabama Jan. 8, 1836." See Findagrave at http://www.findagrave.com/cgi-

[13]Malcolm Rohrbough, The Land Office Business: The Settlement and Administration of American Public Lands, 1789-1837 (New York: Oxford University Press, 1968), p. 89

[14]Rohrbough, 91.

[15]George Frederick Mellen, "Joseph G. Baldwin and the "Flush Times," The Swanee Review, Vol. 9, No. 2 (April 1901), p. 176. Accessed at www.jstor.org.

[16]U.S. Department of the Interior, Bureau of Land Management, General Land Office Records. www.glorecords.blm.gov.

[17]Federal Census of Slaves, 1860. Accessed at Ancestry.com.

[18]Thomas McAdory Owen, History of Alabama and Dictionary of Alabama Biography (Chicago: S. J. Clarkf Publishing Company, 1921), p. 643 (Vol 1) Reprinted by Bibliolife.

[19]For more information about the colorful George Gaines see James P. Pate, The Reminiscences of George Strother Gaines (Tuscaloosa: The University of Alabama Press, 1998).

[20]George Frederick Mellen, "Joseph G. Baldwin and the "Flush Times".
[21]http://www.archives.state.al.us/counties/sumter.html
[22]Richard J. Behn, "Andrew Jackson, Banks and the Panic of 1837," The Lehrman Institute, pp.25-26. (www.lehrmaninstitute.org/history/Andrew-Jackson-1837.asp)
[23]John J. Wallis, "What Caused the Crisis of 1839?", National Bureau of Economic Research Historical Paper 133, pp. 35-36. (www.econweb. umd.eud)
[24]Leslie Tate, "Woodbury (1816-1838): The First Morgan Horse in Alabama," www.cvfarm.com.
[25]James F. Sulzby, Jr. Historic Alabama Hotels and Resorts (Tuscaloosa: The University of Alabama Press, 1960), pp. 14-15.
[26]Tate, "Woodbury (1816-1838)".
[27] "Medford Marriage," Massachusetts Town and Vital Records, 1620-1988, p. 252. Accessed through Ancestry.com.
[28] "A Genealogy of the Kidder Family," Accessed at Ancestry.com.
[29] "Medford Marriage," Massachusetts Town and Vital Records.
[30]Stanley Lebergott, "Wage Trends, 1800-1900," in Trends in the American Economy in the 19th Century (Princeton: Princeton University Press, 1960), p. 453. Accessed at http:www.nber.org/chapters/c2846.) and Lucille Griffith, Alabama: A Documentary History (Tuscaloosa: University of Alabama Press) Revised Edition, 1972, p.145.
[31]Federal Census records of 1850 show that William Russell was living in Plymouth, New Hampshire and that his wife was born in New Hampshire and that his oldest child listed was born in 1828 in New Hampshire. That would mean that William Russell left Alabama no later than 1828.
[32]See Public Member Trees for David Moor Russell, Ancestry.com. Son had same name as father and married Mary Elizabeth Bliss, May 1, 1861. At some point they relocated to Mississippi
[33]Sharon Ann Murphy, Investing in Life: Insurance in Antebellum America (Baltimore: The Johns Hopkins University Press, 2010), p.4.
[34]See History of Sumter County, Alabama, Heritage Publishing Consultants, (Clanton, Alabama, 2005). p.142.
[35]Act 294, "An Act to Incorporate the Gainesville Insurance Company," Acts of the General Assembly of Alabama, January 22, 1856. Alabama Department of Archives and History, Montgomery, Alabama.
[36]Murphy, p.184.
[37]See Confederate Applications for Presidential Pardons, National Archives Microfilm Publications. Accessed through Ancestry.com.
[38]See Charles W. Calomiris and Larry Schweikart, "The Panic of 1857: Origins, Transmission, and Containment," The Journal of Economic History, Vol. 51, No. 4 (December 1991), pp. 807-834. Available at www.academiccommonscolumbia.edu.
[39]President Abraham Lincoln signed the "Non-Intercourse Act" Aug 26, 1861, which made it illegal to do business between northern and southern companies
[40] This was a statement made by Jonathan Bliss in his Application for a Pardon. See Confederate Applications for Presidential Pardons.
[41]Act 34, "To Prevent the Circulation of Change Bills", Acts of the Called Session, 1862, General Assembly of Alabama , Alabama Department of Archives and History, Montgomery, Alabama.
[42]The Independent, Gainesville, Alabama, December 20, 1862, Department of Archives and History, State of Alabama.
[43]Charles Henry Bell, The Bench and Bar of New Hampshire.
[44]"Andrew Johnson: Proclamation of Amnesty and Pardon for the Confederate States," in Encyclopedia Britannica's Guide to American Presidents, www.britannica.com.
[45]"Introduction" to Confederate Applications for Presidential Pardons, National Archives Microfilm Publications, p. 2. Accessed by Ancestry.com
[46]"Andrew Johnson: Proclamation of Amnesty and Pardon for the Confederate States," www.britannica.com.
[47]Charles Henry Bell, The Bench and Bar of New Hampshire.
[48]Jonathan A. Bliss, "Confederate Applications for Presidential Pardons," p.3.
[49] "U.S. Pardons under Amnesty Proclamations, 1865-1869", accessed through Ancestry.com.
[50]"A Genealogy of the Kidder Family," Accessed at Ancestry.com.
[51]Federal Census of 1880. Accessed at Ancestry.com.
[52]Federal Census of 1900. Accessed at Ancestry.com