The Curious Career of T.W. Dyott, M.D.

Continued
Part 2 of a four part
mini-series

by Q. David Bowers

Demijohns

A constant supply of superior quality of demijohns of all sizes, from one quart to five gallons, manufactured at the Philadelphia and Kensington Glass Factories, and in point of strength, neatness of workmanship, and regularity of size and superior to foreign manufacture, for sale in any quantity. Harrison & Sterrett

It is not known when the trusteeship of 17 men formed in 1822 ended, but in the late 1820s two of Dyott's important sources for finance were Philadelphia merchants Jacob Ridgway and Captain Daniel Man, both of whom were prominent in the local social scene. Ridgway, who made his fortune in shipping, also founded the town of Ridgway in western Pennsylvania, which became regionally important in lumbering. Dyott complained of the high interest they charged; in the past 12% to 18% per year by Ridgway and 12% to an incredible 36% per year by Man. His indebtedness to Ridgway started circa 1819 and extended without interruption to 1838. Dyott had no financial choice but to continue the relationships. Other funds were obtained in later years by discounting notes to exchange brokers and borrowing from other people. Relatively few financial records were kept, and thus many details are not known today.

In 1831 Picture of Philadelphia, by James Mease, M.D., 1811, later continued by Thomas Porter was published. Mease was perhaps the leading numismatist of his day in terms of research and writing, and his name echoes today in the halls of that hobby. The text included this:

Philadelphia and Kensington Glass Factories

This establishment is the most extensive of the kind in the United States, employing upwards of two hundred men and boys in the difficult branches and occupations which are necessarily conducted with it. It is situation on the River Delaware about one mile above Philadelphia, at the farther end of Kensington from which two places it takes its name.

Within the enclosure it has every appearance of a regular manufacturing town, from the various mechanical pursuits and different employments that are in operation. Every description of apothecaries' vials, bottles, glass furniture, wine and cordial bottles; fruiterers and confectioners glass war; jars and bottles of every shape and demijohns of all sizes are constantly being manufactured.

There are four glass factories on the premises in which there

are upwards of seventy blowers at work, two smitherys in which the blowing pipes are forged, two mill houses used for grinding clay and potashes, a carpenters word shop, two packing houses, a lime house, sand house, clay house, mold house, tool shop, a large oven house used for burning clay, pounding house, a batch house for preparing and mixing the materials of which the glass is formed, a pot house in which the clay is prepared and formed into pots, an extensive shop in which the wicker-work of demijohns and the manufacture of baskets is performed, a large mill and workshop for making glass paper, two counting houses, a store, a range of stablery and out houses, an engine house with apparatus, &c. Also a dwelling house occupied by the superintendent of the establishment.

Porter in his update to Mease's 1811 seminal work also reported that at the glass works a dock extending 125 feet into the Delaware River was under construction.

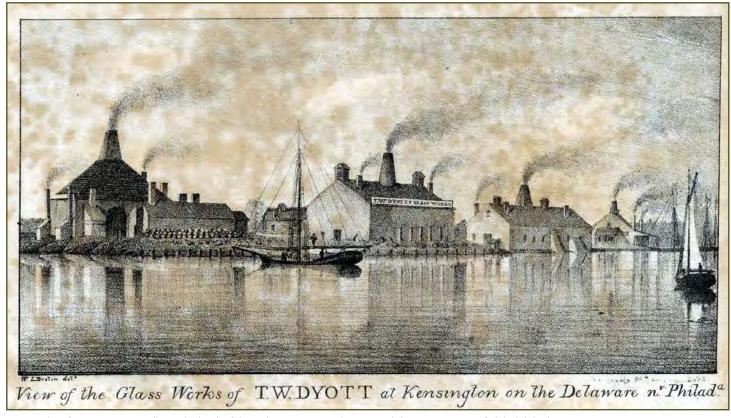
Dyottville

The output of the glass factories was expanding by leaps and bounds. In the New York Commercial Advertiser, December 31, 1831, Dr. Dyott that production of a specialty, new white flint glass, was being superintended by his brother, Michael B. Dyott, "lately from England, who has had considerable experience in the business." Michael became increasingly important at the glass works, in 1837 taking over as superintendent of all operations. To add to the work force at Dyottville, advertisements were placed, such as this in the Philadelphia Inquirer, July 19, 1832:

Apprentices Wanted

A number of boys of industrious habits from the ages of ten to fifteen are wanted as apprentices to the art and science of glass blowing; in connection with which they will also be taught an additional and distinct trade, leaving them a choice of following either occupation when they become of age.

The terms on which they will be taken will insure them good boarding, clothing, washing, and lodging, with a privilege of doing overwork, for which they will be payed journeymen's wages. In the arrangement and formation of his establishment the proprietor has spared no expense in making it an advantageous situation for the boys and meriting the approbation of their parents and friends. Strict attention will be given to their morals and education, a qualified school-master having been engaged for their sold instruction.



Dyott's glass factories in Dyottville on the bank of the Delaware River in the 1830s. (Library Company of Philadelphia)

The school house, house of public worship, and dwelling house are all erected on the premises at the factories, which are situation on one of the most pleasant and healthy locations on the banks of the Delaware near Philadelphia.

The school is open every evening in the week and before and after the hours of worship on Sundays. A regular course of instruction will thus be maintained during their whole apprenticeship, and those who are anxious to acquire improvement will meet with every facility.

Apply to T.W. Dyott, corner of Second and Race Streets, or to M. Dyott at the factories in Kensington.

This was widely viewed as a wonderful, charitable system. As Dyott was in deep debt to Daniel Man and Jacob Ridgway, who were controlling matters, it could have been that the employment of many youngsters, including their room and board, would represent a cost savings. Dyott reported that among the younger set, after training, some would earn a journeymen's wage of \$1 to \$1.50 per day. At the time the typical 10- to 12-hour day for a child laborer in Philadelphia paid 25 cents. No record has been found as to how this was implemented for various positions, or if deductions were made.

Dyott issued this to the staff:

Temperance and Decorum

- 1. No swearing, improper or abusive language.
- 2. \$5 fine or, optional with the proprietor, dismissal for breaking the rule prohibiting liquor on the premises.
- 3. \$5 fine for striking or mistreating an apprentice—a far from

uncommon occurrence.

- 4. \$5 fine for disobeying the orders of a superior.
- 5. Use of all fines to purchase books for the Dyottville Apprentices' Library.
- 6. Immediate notification of the superintendent in case of a journeyman's illness, so another could take his station in the factory, and in case of an apprentice, report to the principal teacher.
- 7. Personal cleanliness and "necessary ablution" before meals, school, and church.
- 8. Strict prohibition of every species of gambling.
- 9. Leaves of absence given to apprentices, from which they have to return before sundown, unless permission included an extension of time.

In March 1833 it was announced that the four factories would henceforth be known as the Dyottville Glass Factories. While Dyottville was not a name recognized by the state, the designation was widely known regionally. The growth of the enterprise had many detractors, including in particular Jeremiah Kooch, publisher of Kooch's Blue Book for the County of Philadelphia, who claimed that much public money was spent in improving the area, including for a bridge, walls, and fences, and that the county commissioners were frequent guests of the Dyott family and were treated like royalty. T.W. Dyott, M.D., was a fraud, an impostor, he alleged. Kooch complained about many other people and events in the Philadelphia area. It seems that his writing was either ignored or dismissed as heresy. Per contra, many articles in the popular press praised Dyottville and its proprietor. He was widely viewed as a leading citizen with unusual care and benefits for his employees.

Adjoining Dyottville a spread included a farm of about 200



T.W. Dyott's store as advertised in 1833 in DeSilver's Philadelphia Directory and Stranger's Guide.

acres on which vegetables, poultry, and 48 cows (per a May 1833 account) were situated. Dyottville itself included housing for all of the workers plus about 40 brick houses arranged in a row, for the accommodation of married persons and their families. The boys were accommodated in rooms for six to eight, with partitions, deep shelves for storing clothing and personal effects and other amenities. There were facilities for washing three times a day, before each meal.

In a separate building the boys had their own dining hall, with fine provisions. On Christmas, turkeys and plum pudding were the usual fare. Snacks of crackers were furnished before and after the noon meal. The adults had their own dining hall. As lord of the Dyottville manor, Dr. Dyott rode around Kensington in grand style with a four-horse carriage accompanied by outriders—high society exemplified. In his home his staff served elegant meals with fine wines to important guests. In May 1833 a reporter from the United States Gazette visited Dyottville and turned in lengthy glowing report describing cheerfulness and harmony. Selected excerpts:

...The general government of the place is in persuasion, not coaxing, persuasion that cheerful obedience to reasonable rules is the best policy....

On entering one factory, in the center of which was a furnace, having in it ten or twelve melting pots, and employed about

thirty persons, we were struck with the cheerfulness with which all performed the offices assigned to them. On the side of the furnace opposite to that, on which we and other visitors stood, some one of the workmen commenced singing. He had scarcely proceeded a note before the whole band of youth and children joined in perfect harmony and time, and carried through in the most admirable style we have ever heard. It was one of the richest extemporaneous musical treats we have ever enjoyed. It was carried on without a relaxation of labor on the part of a single individual. The vaulted roof was favorable to the prolongation of the sound....

This was no trial "got up" to please the company. Twenty times and perhaps fifty times a day, labor is lightened by the accompaniment of music in all the factories.

Dyottville was for a long time exclusively conducted by Dr. T.W. Dyott of this city. He has recently associated with his brother, who with his family occupy the central building of this little ton—where, we are bound to day, true hospitality, its comforts and graces are fully exercised....

The *Daily Pennsylvanian, Philadelphia*, September 9, 1834, included this advertisement:

A Teacher Wanted, In an extensive establishment, wherein a School System of Moral and Mental Labor is adopted, for the instruction of a large number of boys. A person from one of the Eastern states would be preferred He must be a single man, of pleasing address, industrious habits, and strictly moral character; one who will feel it incumbent on him to impart to the working boy an elevation of character; and a sentiment of self-dignity that will tend to equalize him with all men, and that will tach him to brook no distinction of superiority, excepting such as is conferred by virtuous principles.

His entire time will have to be devoted to the interests of his pupils among whom he must associate during their hours of labor, of study, and of amusement.

To a person thus qualified, a liberal salary will be given. Satisfactory references as to character and capacity will be required. Apply to:

T.W. Dyott Philadelphia

In 1834 The Mechanic's Journal of the Useful Arts and Sciences published this:

Glass Works

Just above Kensington, near Philadelphia, are the Dyottville Glass Works—one of the greatest curiosities of this country. There are four large factories or furnaces each having ten melting pots and constantly employing more than 300 men and boys. They make 10,000 pounds of glass a day. If they work 310 days in a year they must make 31,000,000 pounds of glass in a whole year. How many half-pint tumblers would all this glass make, each weighing four ounces.

In making this glass they consume in a year 240,000 lbs. of red lead, 370,000 lbs. pot and pearl ashes, 1,360,000 lbs. of sand, 2,300 bushels of lime, and 1,550 of salt. (What then is glass made of?)

Part of the fuel which they burn is rosin—at the rate of 50 barrels a day, or more than 15,000 a year. Besides this, they burn 1,800 cords of pine and oak wood and 1,200 bushels of Virginia coal. Surely this is a most splendid establishment.

Of the 300 laborers, 225 are boys, some of whom are not more than eight years of age. They are taught each evening the branches of a plain, practical education. They have also a library. Almost all learn to sing, and you may hear the various companies of laborers singing most delightfully, while busy at their work, sometimes twenty or thirty times a day.

Not a drop of spirit or any other intoxicating liquor is allowed in the whole establishment.

Most adult workers lived near the factory, which was connected to about 400 acres of land along the river. The earlier-mentioned farm produced dairy products and vegetables. Dr. Dyott published a brochure, An Exposition of the System of Moral and Mental Labor Established at the Glass Factory of Dyottville, in the County of Philadelphia, mainly to back his unsuccessful petition to obtain a state charter for a proposed bank. The author was his talented acquaintance, Stephen Simpson may have been involved. Simpson had been a bank clerk earlier and in 1830s had become a candidate for Congress on the Workingmen's Party ticket. In 1831 his treatise, Working Man's Manual: A New Theory of Political Economy on the Principle of Production the Source of Wealth, was published in Philadelphia. In the next year his tell-all Biography of Stephen Girard was published.

Details of Dyott's Philosophy

The presentation of Dr. Dyott's philosophy included this (excerpts):

It is too much the propensity of our nature, to run after fortune with intoxicating ardour, without considering how many human hearts we may crush in the heat of the pursuit; or without paying very punctilious regard to the means by which we accomplish profit. The passion for gain is often too powerful to be modulated by Reason, arrested by judgment, or qualified by justice. It is perhaps to this point that we are to refer the hitherto neglected point of combining mental and moral with manual labor....

I projected the plan of instructing boys in the art of glass blowing, taking them at so tender an age that their pliant natures could be molded into habits of temperance, industry, docility, piety, and perfect moral decorum, under a system of instruction within the walls of the Factory, fully adequate to develop all these moral and intellectual faculties, which make the happy man, the good citizen, and the valuable operative....

The mere act of blowing does not cause an exertion of the lungs and habit soon renders the heat imperceptible.... The exertion of blowing glass, by giving a slight and healthy expansion to the

chest and lungs, adds vigor and energy to the whole frame....

Dyott presented himself as a remarkably beneficent employer and wanted his workmen and apprentices to enjoy their life experience, highly unusual for the era. He built a chapel and hired a clergyman to give sermons three times on Sunday. He held prayer meetings and educational lectures. Singing lessons were given. A well-stocked library contained classical volumes. All of this created wide admiration in the popular press.

In 1835 Dyott partnered with Stephen Simpson to launch on January 4, The Democratic Herald and Champion of the People. In a discussion, Simpson had asked Dyott if he was a Whig or if he was a Democrat. He replied that he had no particular persuasion, but voted for the candidate, not the party. Simpson made the decision, based on the current strength of the Democratic Party under President Andrew Jackson and his perception that there were more Democrats than Whigs among potential readers. Curiously, the name on the masthead was John B. Dyott, his son who would not be 21 years of age until the next October.

In practice, the newspaper was light on political news but mainly consisted of promotional material for Dyottville and its various glass products. Another sheet, the General Advertiser and Manual Labor Expositor, seems to have had a local or regional distribution and was short-lived. The Democratic Herald lasted for nearly three years.

Starting in 1836, this advertisement was run in regional papers, as here from the June 4, 1836 issue of the Public Ledger, Philadelphia.

Apprentices

A few more boys of health, industrious habits from the age of ten to fourteen years will be taken in as apprentices to the glass blowing and wicker working in the Dyottville factory system as set forth by the proprietor of that establishment in his Exposition of Moral and Mental Labor, copies of which are published in pamphlet form and will be presented to those who feel interested, but applying at the N.E. corner of Second and Race streets. T.W. Dyott

In this year he discontinued distribution of his products by agents and advertised a network of wholesale druggists who carried his products. These included 24 in New York City, 12 in Philadelphia, and lesser numbers in other locations, down to one each in Troy, New York; Savannah, Georgia; Fredericksburg, Virginia; Huntsville, Alabama; and Nashville, Tennessee. The author has located no information from this year concerning the youthful employees of the glass works.

The Manual Labor Bank

In early 1836 while ostensibly living in grand style, T.W. Dyott continued to owe large sums of money to his two main creditors, Jacob Ridgway and Captain Daniel Man. The amount is not known today, as Dyott kept no records. Later, he guessed it might have been \$50,000 to \$100,000—equal to well over \$10 million in terms of 21st century money. It seems that whatever profits the glass business was earning was absorbed. By the high interest rates Dyott continued to pay on debts stretching back

many years. Ridgway and Dyott, probably with the involvement of Man, devised a plan: to form a bank to attract deposits from the general public by paying 6% annual interest—a return not easily available elsewhere. The funds would then be used to pay down Dyott's debts and return Dyottville to prosperity. Dyott stated that if he could issue \$500,000 in bills and keep them out without redeeming them, he would do well and be back in a liquid position. Stephen Simpson was signed as cashier of the new institution named the Manual Labor Bank. The bank office was at the corner of Second and Race streets, but its operations were conducted two doors away at the counting house of J.B. and C.W. Dyott. On March 26, 1836, this was published, dated February 1:

Six Percent Savings

at the Manual Labor Bank, N.E. corner of Second and Race streets—Capital \$500,000; secured in trust on real estate and publicly recorded.

Deposits for four months, not less than ten dollars, will be received every day on which six per cent per annum will be allowed, free of all charges of commission. Ten days' notice will be required of intention to withdraw the deposit at the end of that period. If no notice to withdraw has been given, the deposit will be held, and the interest for that period carried to the credit of the depositor, when interest will be allowed on the whole sum to his credit; and the same will be done at the expiration of every four months, until the notice be given to withdraw the deposit.

T.W. Dyott, President Stephen Simpson, Cashier Philadelphia, Feb. 2, 1836

N.B. Savings and deposits will be received after the usual banking hours, until nine o'clock P.M. at the counting house and deposit office, No. 141 North Second St. two doors above the banking house.

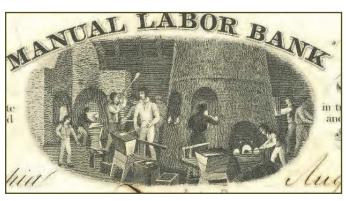
Permanent deposits for one year will be received and the interest paid quarterly at six percent subject to the usual notice of withdrawal.

Wyatt endeavored to obtain a charter from the State of Pennsylvania. Stephen Simpson, who had many political connections, helped. However, the effort was not successful. Despite the fine reputation of Dyott as a benefactor to children and other workers, he was very controversial in the view of many citizens of the Kensington district of Philadelphia and the adjacent Northern Liberties district. His proposal to officially designate part of Kensington as Dyottville was particularly troublesome, and some citizens objected to Kensington paying for road improvements, fencing, and a bridge near Dyottville. As a result, Dyottville was never recognized as a separate entity, such as by having its own federal post office.

The lack of a state charter for the Manual Labor Bank did not seem to bother the authorities, as Dr. Dyott and his Dyottville had a sterling reputation as viewed by most of the public.

The engraving firm of Underwood, Bald, Spencer & Hufty was given the contract to print bank notes of several different denominations, most of them illustrated with a scene of the interior of a

glass factory with workers engaged in bottle making. The portrait of Franklin was on one side of each bill and that of Dr. Dyott on the other, perhaps representing Dyott's opinion of Philadelphia's most prominent citizens past and present.



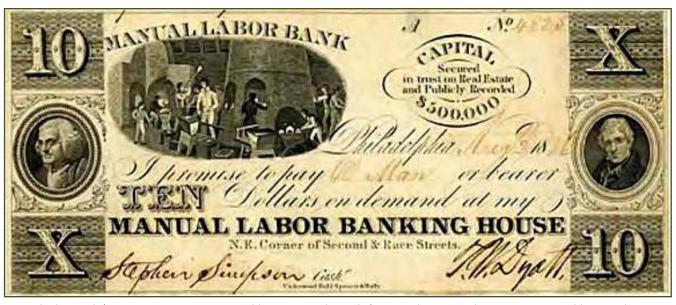
This vignette illustrating workers making glass at Dyottville was used on most Bank of Manual Labor bills.

This bank-note partnership was new on the Philadelphia scene and had just recently opened its doors in the Exchange Building. As the successor to Underwood, Bald & Spencer and the earlier Murray, Draper, Fairman & Co., the principals were already well-known. They included Thomas Underwood, Robert Bald, Asa Spencer, Samuel Hufty, and Samuel Stiles. In New York City the firm maintained an office at 14 Wall Street under the directorship of Nathaniel and S.S. Jocelyn, well-known engravers who hailed from Connecticut. The arrangement lasted until 1843 when it was succeeded by the related partnerships of Bald, Spencer, Hufty & Danforth, Philadelphia, and Danforth, Bald, Spencer & Hufty, New York City. From 1836 onward, the engravings and plates for bank notes cost Dyott \$9,400.

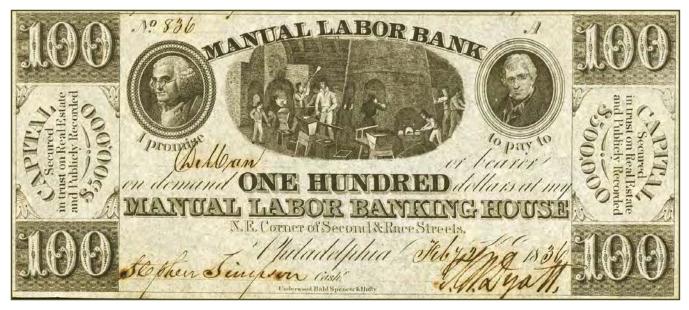
On the morning that the bank opened, Dr. Dyott brought in \$150 in specie and about \$50 to \$100 in bills of various banks, this as the bank's assets against \$5,000 in paper money that Dyott had privately issued a short time before.

On its currency the bank stated that it had \$500,000 in capital "secured in trust on real estate and publicly recorded," a phrase continued to be used in advertising. Cashier Stephen Simpson signed his name in full on most 1836 notes, but there are exceptions with S. Simpson (as used on notes of later issues). Most bills of various series that survive today are from large quantities paid to Jacob Ridgway and, to a lesser extent, Captain Daniel Man, and never passed into circulation. Others have Peter Y. Calder, the bank teller, as payee and were not distributed. These later came on the numismatic market. Many other notes were payable to W. Wells, for William Wells, a close associate to Dr. Dyott, a clerk who lived with his brother Michael in Dyottville.

Manual Labor Bank \$5 note, August 2, 1836. The bank promised to pay five dollars on demand. This would have been in specie (gold and silver coins) if requested. Cashier Simpson's name was signed in full on this and most other 1836 bills. The payee is Tannahill & Lavender, the name seen on scattered motes with serials 2915 to 3984, plates B and C. If only two plates were used this would indicate that the firm received more than 2,000 bills.



Manual Labor Bank \$10 note, August 2, 1836. Payable in coins on demand, if requested, as were other 1836 notes. Payable to J. Ridgway. Others have Danl. Man inked as payee. Notes with this date are scarce.



Manual Labor Bank \$100 note, February 2, 1836. Payable to D. Man.

Dozens of these notes, if not more, were signed, dated February 2, 1836, numbered, but not distributed—and came on the market in later years.

Money rolled in from depositors, and the funds found ready use in financing Dyott's other enterprises. Even President Andrew Jackson seems to have endorsed the bank, per this comment in an advertisement in the Philadelphia Public Ledger, January 1, 1837: General Jackson says he can see no objection to your plan of business, with reference to your banking, as it is founded on a real security and must depend upon commercial credit for circulation which is all fair; but he is decidedly opposed to chartered monopolies, which sanction a paper credit, without a proper metallic basis.

The Jackson comment was obtained by Stephen Simpson, who had prominent connections within the Democratic Party.

The next of notes was in early 1837. Details of the denominations are not known today.

Dyott and Simpson spent a lot of time hand-signing as president and cashier the bank's bills, probably many thousands of sheets of them. At the time they were the currency of choice in Dyottville and were readily accepted at par elsewhere in the Philadelphia district. The larger denomination \$50 and \$100 notes seen today have been payable to either Daniel Man or Jacob Ridgway (D. Man and J. Ridgway inked), both of whom received large quantities toward payment of loans made to Dyott. As evidenced by known examples showing wear, these were effectively circulated.

This was a win-win situation. Very few depositors requested their money back, as 6% interest remained attractive. This interest was rolled over into an increasing balance in an account.