

PROLOGUE

*I*n 1873 New Yorkers following the courtroom battle of the decade could read a short update in the *Commercial Advertiser*:

It may be gratifying to the relatives and friends of the luckless jurors engaged in the trial of the JUMEL will case, to know that that company of wretched men still exists—not healthy nor happy, but alive and patient. It is altogether impossible to say when the fight for the estate will end; but it is to be presumed that the jurors profited by the hint they received, and by settling up all their worldly affairs, prepared themselves for a gradual and peaceful descent into the tomb. Court, counsel, and jury are becoming old and gray.¹

The fight over the Jumel fortune began in 1865, after Eliza Jumel died in her ninetieth year. It raged on into the 1890s. As the years passed, Americans from Maine to California marveled at the stories woven around the amazing Madame Jumel, who rose from grinding poverty to enviable wealth. Family members told of a woman who earned the gratitude of Napoleon I, shone at the courts of Louis XVIII and Charles X, and fought valiantly to recoup her first

husband's fallen fortunes.² Claimants to her estate painted a different picture: of a prostitute, a mother of an illegitimate son, a wife who ruthlessly defrauded her husband and perhaps even plotted his death.³ The parties agreed on but a single fact: "she was for a short time the wife of the notorious Aaron Burr."⁴

Which narrative should we believe today? Over the course of Eliza's tumultuous afterlife as the star of a courtroom drama, the facts of her life were obscured beneath libels and legends. Her real story—so strikingly unique that it surpasses any invention—has yet to be told.

The child called Betsy Bowen, who became Eliza Jumel and later Mrs. Aaron Burr, was raised in a brothel, indentured as a servant, and confined to a workhouse when her mother was in jail. Yet by the end of her life she had servants of her own, a New York mansion that stands today, a summer home in Saratoga Springs that survives as well, and several hundred acres of land. She was America's first major woman art collector, forming a collection of 242 European paintings. She raised a niece, great-niece, and great-nephew to adulthood and arranged good marriages for both the girls. She married twice herself, above her station, without family connections to ease the way. She used marriages and money to improve her social standing and the legal system to protect her financial security. When she died, her estate was worth some \$1 million dollars, comparable in buying power to \$15 million today. She even managed to do what Alexander Hamilton could not: she triumphed over Aaron Burr.

Her life represented an extreme rarity for her era: a rags-to-riches story, female version. One of the foundational beliefs of America was that a *boy* who grew up poor could work his way up to fame and fortune.⁵ Although the truth was more nuanced—relatively few poor boys rose into the social and financial elite—the United States was still the country of self-made men.⁶

But there was no comparable myth for young women. Working hard didn't translate into opportunities for girls, because the available jobs paid badly and afforded little or no upward mobility.⁷ Marrying up wasn't easy either. Potential husbands for poor girls were

nearly as impoverished as the girls themselves. It took a woman like Eliza to break the mold. Intelligent, determined, sometimes difficult, she had the strength to seize opportunities and readjust facts to achieve the security and status she so desperately craved.

To understand her unique achievement, we must begin in Providence, Rhode Island, with the young girl who was known as Betsy Bowen. Watch vigilantly as she steps onto history's stage, because the echoes of a riot blur the sound of her voice.

BEGINNINGS

Most nights Betsy would have heard the buzz of voices rising from the rooms below. Occasionally men might shout a toast or bellow a bawdy song. But the bursts of noise, the clinking mugs and rattling dice, would have been the normal backdrop of her life.

She might have half awakened once or twice to the sound of footsteps on the stairs. There would be a man stumbling with drink, and a woman, giggling and whispering to him—Esther perhaps, or Debby or Black Bets, or even Betsy's mother, Phebe.¹ But then she could turn over and go back to sleep.

The night of July 22, 1782, would have been terrifyingly different.² Furious rioters swarmed into the house. Reports of a similar incident, in which a "*Bastille of Iniquity*" was stormed and "gutted of its contents," allow us to envision the chaos.³ "Furniture, beds, clothing, &c." were "entirely destroyed."⁴ "Petty-coats, smocks, and silks, together with the . . . feather beds" were "strewed to the winds."⁵ "Mother Cary and her *innocent Chickens*" were "turned out to the inclemency of a midnight air."⁶ The house "in a short time was intirely rased [*sic*] to the ground floor"—just as was the one in which Betsy had been living.⁷

Brothel riots, such as the one in Providence, Rhode Island, that ensnared seven-year-old Betsy Bowen and her mother, Phebe, were rare but not unknown in eighteenth-century America. Communal attempts to enforce social norms, they most often occurred when local authorities could not or would not act. They might happen when a customer felt cheated or a girl was thought to have been lured in against her will.⁸

The cause of the riot in Providence is unknown. But the city had changed dramatically since the outbreak of the American Revolution in ways that must have upset long-term residents. On the face of it, Providence was still a pastoral place, looking much as a clergyman had found it in 1754, with “two streets of painted houses” on the northeast side of the Providence River, surmounted by “a most delightful hill, gradually ascending to a great distance, all cut into gardens, orchards, pleasant fields, and beautiful enclosures.”⁹ There was “a fine harbor of shipping,” “a well-built bridge,” and, on the southwest side of the river, a suburb “less elegant than on the northeast, but [containing] two or three streets of well-built houses.”¹⁰ Yet this pleasant New England settlement was bulging at the seams. Wartime Providence was filled with refugees from Rhode Island’s largest city, Newport, which was occupied by the British from late 1776.¹¹ Young men had left for the armies, and others had arrived. By 1781, American troops and their French allies were encamped outside of Providence.¹² Rhode Island College (Brown University today) had been turned into a military hospital.¹³

Already a magnet for transients, the growing city attracted yet more.¹⁴ Men worked on farms, in the shipyards, or for the army. Women became laundresses or servants in wealthy households, took a boarder or two into their rented rooms, or sometimes sold themselves.¹⁵ Taverns and brothels sprung up to serve soldiers and sailors, not to mention local residents looking for feminine company. Houses that hosted “females of ill fame” attracted “large Collections of Men of dissolute Character” who disturbed the city’s “quiet & peaceable Inhabitants.”¹⁶

The dwelling Betsy and Phebe had lived in, an old jail converted into a residence, had come to the attention of the authorities as early as 1780, when four women residing there—including the aptly named Judah Wanton—were determined to be people of “bad character and reputation.”¹⁷ The four were pushed out, but the women who replaced them followed the same profession.

The morning after the riot that destroyed the building, Jabez Bowen, deputy governor of Rhode Island (no relation of Phebe and Betsy), wrote a letter to the Providence Town Council. “Gentlemen,” he began, “You cannot be uninformed of the riot last night and that a dwelling house in the compact part of town was entirely destroyed.”

The councilmen were at least partially to blame, he implied: “We have good and wholesome laws. We have chosen officers to execute them; if they are not faithful to do their duty, they ought to be displaced with disgrace and others elected in their room who will be more faithful.” In the meantime, action was required to deal with the aftermath of the riot. Bowen lived in Providence himself and knew what the town had become at night.

The council members must convene immediately, he instructed. They “should order all the people that dwelt in the old gaol to appear before them,” “break up the wicked nest by ordering all that are not inhabitants [of Providence] to leave,” and surprise “all [the] other bad houses.” We must “all exert ourselves,” he added with a flourish, “for the restoration of order and virtue in our town.”¹⁸

Later that day, town sergeant William Compton and one of his constables stepped out, warrant in hand. “In the name of the Governor and Company of the State of Rhode Island &c You are hereby commanded to Summon & Require the Following persons . . .”¹⁹

Elizabeth Gardner’s name was near the top. Described variously as “an Indian or Molatto [*sic*] woman”—no one was quite sure which she was—Gardner (whose first name was actually Sarah) had been a thorn in the side of the town council for more than a decade,

earning her living by prostitution and producing a quiver full of children. She had been ejected from Providence before—but she always came back.²⁰

Patience Ingraham appeared on the list as well. She was “to be examined on a Charge of keeping a Common, ill-governed, and disorderly House, and of permitting to reside there, persons of Evil Name and Fame, and of dishonest conversation, drinking, tippling, Whoring, and Misbehaving themselves to the Damage and Nuisance of the town and great disturbance of the public Peace.” Her two female lodgers were summoned also, along with a Mrs. McCollough “at the House of Joseph Willson.”²¹

Then there was another name Compton would have recognized: “Margaret Fairchild, alias Margaret Bowler.”²² A former slave who lived in Providence, Bowler had been the leaseholder at the old jail-turned-residence, but thanks to the prior night’s riot, that building was gone.

On Wednesday morning, July 24, the town council met at the state-house, a handsome brick building fronted by a spacious lawn. A long walkway terminated at the imposing central door. Theodore Foster, the clerk of the council, took the minutes as Bowler was examined. She stated

that she was the servant of Major Fairchild, who verbally gave her her Freedom . . . about five years ago. That she hath lived in different Parts of the Town, having kept House [i.e., rented rooms to others] the whole of the time. That she hired the old Gaol House of Mr. Joshua Burr, and agreed to pay him fourteen hundred dollars paper currency Rent per Year, when she first went into it. That When the House was pulled down by the Mob on Monday Night last, there were with her, lodging in the House, Phebe Bowen and her daughter Betsy—another white woman in company with the said Phebe Bowen, called Debby—a Negro Woman called Black Bets, belong-

ing to Sandwich, and a Mulatto Girl about eighteen or nineteen years of Age, called Esther, who hath since gone to Smithfield.²³

It was no coincidence that three of the six residents of the brothel were black or biracial.²⁴ The rising tide of abolitionist sentiment in New England meant that a growing number of slaves were being given their freedom. Yet employment possibilities for people of color, especially women, remained scarce and poorly paid.²⁵

Phebe Bowen's prospects—and those of her daughter Betsy—were little better than those of the darker-skinned occupants of the house. Phebe was by birth a resident of Taunton, a town near Boston in the province of Massachusetts Bay. Her parents, John Kelly and Hannah Owen Kelly, were unable to support her, it seems. By the time she was four or five years old, she was living in North Providence with her maternal grandfather, John Owen. Soon she was sent to Providence proper to stay with a married sister—perhaps Owen was unwilling to be burdened with the care of a young child. If so, her sister was equally unenthusiastic. When she moved away, she left Phebe behind.²⁶

From then on, Phebe was “bound out”—apprenticed—as a servant in exchange for her room and board. It was an unstable existence. Most families needed an extra hand only sporadically, perhaps when there was a new baby in the cradle or extra spinning on hand.²⁷ A bound-out girl's master might send her to help out in other households when he didn't need her services, offloading the costs of feeding and clothing her onto the hosts.²⁸ Phebe—a young, vulnerable girl whose parents were absent or already dead—had worked in five different homes by her early teens.

She told her story matter-of-factly:

After my Sister Removed from Providence, I then went out and lived with John Brown Riger, and from thence I went and lived with Abraham Whipple, and from thence I went to Dwell with James Lovet, and from said Lovets I went and lived with John Nash, and from thence back to said Lovets again and now I live at David Wilkinsons.²⁹

Phebe spoke these words at a meeting of the town council in the then-brand-new statehouse on September 29, 1769. She was fourteen, impoverished, illiterate, and pregnant.³⁰

The purpose of that audience was to determine her place of residence. In early America, people who could not support themselves became the responsibility of the town in which they had legal residence, gained by birth, marriage, purchase of real estate, or completion of an apprenticeship.³¹ To save money, nonresidents who committed crimes or appeared likely to need financial support were “warned out” of the municipality to which they had migrated, with the threat of fines or corporal punishment if they returned. Often they were escorted to their town of origin, whose officers would be obliged to take on their care.³²

Phebe, born in Massachusetts, had no claim to the benevolence of the authorities of Providence. Oddly, however, although she was rejected from being an inhabitant of the city, the council did not order her escorted back to Taunton. Perhaps her pregnancy was sufficiently advanced to make travel inadvisable.

Another solution was available, and Phebe grasped it. On Wednesday, November 1, in the meeting house of the First Congregational Society of Providence, she married her child’s father, a sailor named John Bowen.³³ A married woman took her residency from her husband, and crucially John was a local man.³⁴ The right to live in Providence—for as long as he lived—may have been the most meaningful gift John ever gave Phebe.

Another sort of gift—namely, the infant John Thomas Bowen—arrived before the end of the year.³⁵ Two more children followed. Mary—always called Polly as a child—entered the world some two and a half years later, in 1772.³⁶ Betsy, the youngest—officially, Elizabeth—was born on April 2, 1775; she would joke many years later to her great-niece “that she had come near being an April fool.”³⁷ The opening salvos of the Revolutionary War were fired less than three weeks after her birth: at Lexington and Concord on April 19, 1775.

You have just read the preface and first chapter of *The Remarkable Rise of Eliza Jumel: A Story of Marriage and Money in the Early Republic*, by Margaret A. Oppenheimer (Chicago Review Press , November 1, 2015).

To read the rest of the story, purchase *The Remarkable Rise of Eliza Jumel*

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Read more about Eliza Jumel's home in New York City, the Morris-Jumel Mansion, at www.MmeJumel.com.