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## ROBERT AND JOHN GRATTAN GAMBLE: MIDDLE FLORIDA ENTREPRENEURS

by MICHAEL G. SCHENE\*

**S**OME TIME IN 1826 the son of a wealthy Richmond merchant first looked upon the rich wilderness of Florida.<sup>1</sup> Deteriorating economic conditions in Virginia combined with the attractive prospect of fertile tracts of land available at moderate prices in the new territory prompted John Grattan Gamble to visit Middle Florida.<sup>2</sup> His tour probably included Tallahassee and the Gulf coast around St. Marks.<sup>3</sup> Satisfied with what he found, Gamble returned to Virginia and persuaded members of his family to join him in Florida. Included were his brother, Robert, his brothers-in-law, William H. Cabell and William Wirt, and Wirt's young son-in-law, Thomas Randall.<sup>4</sup>

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1. Major Robert Gamble, Jr.'s Notebook, 54-55. Hereinafter cited as Gamble Notebook. This manuscript contains details regarding the family in Scotland, references to their life in Virginia, a brief description of Robert's participation in the Second Seminole War, and a narrative of the holocaust that swept Tallahassee in 1843. The original is in the possession of Howard Gamble, Eustis, Florida, and a copy is in the Jefferson County Historical Society archives. The Gambles settled in the Shenandoah Valley in 1746. Robert, the first of the family born in America, established himself as a merchant in Richmond about 1800. He retired in 1806, turning the business over to his sons, John Grattan and Robert. The embargo acts and the War of 1812 all but shattered the family enterprise. After the conflict, they worked for several years on an extension of the James River Canal. The termination of the project prompted them to leave Virginia for Florida. Michael G. Schene, "Gamble Mansion," mimeographed (Tallahassee, 1972), chapter 1, *passim*, copy at Division of Archives, History, and Records Management, Tallahassee, Florida.
2. Avery Odelle Craven, *Soil Exhaustion as a Factor in the Agricultural History of Virginia and Maryland, 1606-1860* (Urbana, 1926), 122-27.
3. Selected as the territorial capital in 1824, Tallahassee, within two years, had grown into a small community with a population of 500. *Niles' Weekly Register*, January 31, 1824; October 29, 1825; March 18, 1826. Cotton had been shipped from St. Marks as early as 1825, and facilities were being erected at Magnolia by 1827. *Niles' Weekly Register*, November 2, 1833; *Senate Documents*, 20th Cong., 1st sess., no. 50, exhibit A, p. 6; Tallahassee *Florida Advocate*, December 15, 1827.
4. William Wirt married Elizabeth Washington Gamble, John and

Personal savings and funds derived from their father's estate were sources of capital for the Gambles. Robert's wife was also a lady of means, and she owned slaves.<sup>5</sup> Preparations for the trip extended into the following year, and it was not until the fall of 1827 that the two brothers began the journey to Florida. Years later, John's son, Major Robert Gamble, Jr., recalled the trip: "Our caravan consisted of a close [*sic*] carriage . . . and two heavy road waggons. We carried two large housetents which together with the covered waggons and carriages furnished shelter for all, day and night. We reached Tallahassee on Christmas Eve, 1827, and on Christmas Day moved on and reached home, having camped the previous night on the [St.] Augustine Road just E[ast] of the branch."<sup>6</sup>

The brothers began purchasing land immediately, and before the end of the decade John claimed that his Jefferson County plantation, Waukeenah, included over 6,000 acres. He also owned fifty-five slaves at this time. John began purchasing public land at the minimum price of \$1.25 per acre in 1827 and, in three years, had acquired over 18,000 acres. Robert's plantation, Weelaunee, also in Jefferson County, encompassed some 5,000 acres and employed forty hands. Most of this tract and an additional 3,000 acres had been purchased from the government

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Robert's sister. He served as attorney general to Presidents James Monroe and John Quincy Adams. He was a renowned attorney, and argued before the Supreme Court several precedent-setting cases, including *McCullock v. Maryland*, *Gibbons v. Ogden*, and the Dartmouth College case. In 1831, he was selected by the Anti-Masons as their candidate for the presidency. Wirt's daughter, Laura, married Thomas Randall shortly before their departure for Florida in 1827. Randall became a judge on the Superior Court for the Middle District of Florida. William H. Cabell, former governor of Virginia, who subsequently served on the Florida Supreme Court, married Agnes Sarah Bell Gamble, John and Robert's other sister, in 1805. Thomas P. Abernathy, "William Wirt," *Dictionary of American Biography*, 20 vols. (New York, 1928-1936), 418-21; Richard L. Morton, "William H. Cabell," *Dictionary of American Biography*, 20 vols. (New York, 1928-1936), III, 390; John P. Kennedy, *Memoirs of the Life of William Wirt, Attorney-General of the United States*, 2 vols. (Philadelphia, 1849), I, 90; II, 232; Clarence Edwin Carter, comp. and ed., *The Territorial Papers of the United States*, 26 vols., *The Territory of Florida* (Washington, 1934-1962), XXIII, 882-83; Alexander Brown, *The Cabells and Their Kin* (Richmond, 1939), 272.

5. Jefferson County Deed Record Book D, 452-54. Unless otherwise noted, all Jefferson County documents are located at the county courthouse in Monticello, Florida.
6. Gamble Notebook, 55-56.

in 1827.<sup>7</sup> Other family plantations included the Cabell estate, Dulce Domum, and Thomas Randall's Belmont and Wirtland.<sup>8</sup> The family was well known throughout the county, and residents regularly visited Waukeenah to pick up their mail and to chat with Postmaster John Gamble.<sup>9</sup>

Expending their original capital rapidly, John and Robert were forced to borrow extensively. Robert W. Williams, Romeo Lewis, and Richard C. Allen were among those who loaned them money.<sup>10</sup> The chartering of the Bank of Florida in 1828-1829 was welcomed by the family, and with John's assistance as bank director, two loans totaling \$11,000 were negotiated.<sup>11</sup>

Deteriorating relations between William Williams, president of the bank, and John— who publicly called Williams “Old Shylock”— were partially responsible for the latter's effort to secure a branch of the Bank of the United States in Tallahassee and

7. *Bank of Florida v. John G. Gamble, Executor of the Estate of A. J. Cabell*, Jefferson County Chancery Records, 1832 (hereinafter cited as *Bank of Florida v. Cabell*); Receipt Book Public Land Sales, 1825-31, Tallahassee, Florida, in William S. Jenkins, ed., *Records of the States of the United States*, microfilmed by the Library of Congress, 1949, 63, 64, 65, 69, 70, 71, 72, 77, 78, 79, 82, 83, 85, 87, 88, 89, 92, 93, 94, 95, 96, 100, 137, 139, 170, 211, 222. Waukeenah was situated approximately six miles northeast of the Wacissa River and eight miles west of the Aucilla River. Today, the small community of Waukeenah is located on a portion of the former plantation. Weelaunee partially adjoined Waukeenah and extended in a southeast direction toward the Aucilla River. Hand drawn map of Abram Cabell, ca. 1828-1830, William H. Cabell Papers, Virginia Historical Society, Richmond, Virginia.
8. Abraham or Abram J. Cabell, the second son of William H. Cabell and his first wife, managed a 2,560 acre plantation in Jefferson County from 1827 until his death in 1831. After his death the estate's tangible assets were sold to satisfy his debts, and the residual reverted to his heirs. Thomas Randall owned a smaller plantation, Belmont, situated between Waukeenah and Weelaunee. Randall and Wirt's other son-in-law, Navy Lieutenant Louis M. Goldsborough, managed Wirt's plantation, Wirtland, located a few miles from Lake Miccosukee in Jefferson County. The elderly Virginian attempted, also, to establish a colony of German immigrants on a tract of his Jefferson County property. Cabell map; Brown, *The Cabells and Their Kin*, 280; *Bank of Florida v. Cabell*; Herbert J. Doherty, Jr., *Richard Keith Call, Southern Unionist* (Gainesville, 1961), 85-86.
9. Carter, *Territorial Papers*, XXIII, 982.
10. *John Gamble, Executor of the Estate of John G. Gamble v. B. F. Allen, Administrator, R. C. Allen, Deceased and Thomas Brown*, Leon County Law Records, File 523 (hereinafter cited as *Gamble v. Brown*). Unless otherwise noted, all Leon County documents are located at the county courthouse in Tallahassee.
11. *Bank of Florida v. Cabell*. The bank officially opened for business in March 1830. Tallahassee *Floridian and Advocate*, March 30, 1830.

to aid in the establishment of the Central Bank of Florida.<sup>12</sup> John served on the first board of directors of the Central Bank, terminating his formal affiliation with the institution when the Union Bank was organized.<sup>13</sup>

The Gambles experimented with the major staples, including cotton, tobacco, and sugarcane, in their search for a lucrative cash crop. Sugarcane was initially tested, but the winter of 1830 was severe, and the entire crop of both brothers was lost. Confident that cane would yield a profit, they made additional plantings in the early 1830s. Robert Gamble in 1833, even constructed a brick sugarhouse complex at Weelaunee. Novelty Iron Works of New York, one of the country's principal manufacturers of cane processing equipment, furnished the machinery. Continued bad weather and inefficient processing techniques probably forced the family to abandon cane as a crop.<sup>14</sup>

In 1830, a crop of Sea Island cotton was baled, carted to St. Marks, and subsequently marketed in Liverpool. However, Robert Howard Gamble, Robert's eldest son, eliminated this cotton in later plantings, possibly due to production problems. Beginning in 1835, Weelaunee was turned over to the cultivation of Petit Gulf cotton, a hybrid variety developed in Mississippi around 1830.<sup>15</sup> The steady decline in cotton prices be-

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12. *Bank of Florida v. Cabell*. The charter for this bank was passed by the Legislative Council over the veto of Governor William P. DuVal in 1832. *Acts of the Legislative Council of the Territory of Florida* (Tallahassee, 1832), 114-22. It was organized in July 1832 with Benjamin Chaires as president. Tallahassee *Floridian*, July 17, 1832.

13. Tallahassee *Floridian*, July 17, 1832.

14. *Bank of Florida v. Cabell*; Robert H. Gamble Plantation Day Book, July 2 - November 30, 1833, *passim* (hereinafter cited as Gamble Day Book). Robert Howard Gamble, the eldest son of Robert, managed Weelaunee from the time of his father's settlement until the early 1860s. The manuscript consists of his daily entries regarding the operation of Weelaunee during this time. Crop production and the activities of plantation farming are discussed in detail. The original is in the possession of Howard Gamble, Eustis, Florida, and a copy is in the Jefferson County Historical Society archives. On the Novelty Iron Works, see J. [John] Leander Bishop, *A History of American Manufactures from 1608 to 1860*, 3 vols. (Philadelphia, 1868; facsimile edition, New York, 1967), III, 125-28.

15. *Bank of Florida v. Cabell*; Jerrell H. Shofner and William Warren Rogers, "Sea Island Cotton in Ante-Bellum Florida," *Florida Historical Quarterly*, XXXX (April 1962), 377; Gamble Day Book, May 4, 1835; John Hebron Moore, *Agriculture in Ante-Bellum Mississippi* (New York, 1958), 27-36.

ginning in 1837, and continuing during the next decade, eliminated it as a source of profit for the Gambles.<sup>16</sup>

John Gamble helped organize a cotton planters' convention in Macon, Georgia, in October 1839, which was attended by planters, businessmen, and politicians who were all affected by declining cotton prices. Producers were asked to withhold their cotton from the market or to ship their crop to a favored merchant house in Liverpool, and banks were encouraged to alleviate the general distress by advancing approximately twelve cents per pound to cotton producers. While the Macon plan had no effect on the immediate situation, it established the important precedent of cooperation among producers.<sup>17</sup> When cotton prices continued to tumble during the forties, John suggested that, "Southern planters . . . turn their labors to something else. And . . . I am sure that we can grow Indigo, Wine, Silk, Sisal Hemp, Sugar & c to advantage."<sup>18</sup>

Tobacco was also cultivated; by the 1830s a large leaf variety called "Florida Wrapper" was being produced. It was widely used in cigars and brought premium prices before 1837. Prices then began to decline, and many growers abandoned it as a cash crop. John Gamble continued to cultivate tobacco, however, turning it into cigars which he marketed through his nephew, James B. Gamble, a Tallahassee merchant.<sup>19</sup>

The difficulty in transporting produce overland to the St. Marks River prompted the Gambles to seek a more convenient outlet to the Gulf. With his prior experience in river dredging and canal construction, John explored the Wacissa River in 1830 and claimed that it could be rendered navigable for \$3,000-\$4,000. Hoping to obtain financial assistance and land from

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16. Cotton averaged almost thirteen cents a pound between 1832-1838; during 1841-1850, the average price was 7.89 cents. Cotton reached a low of 5.92 cents in 1845. E. [Ezekiel] J. Donnell, *Chronological and Statistical History of Cotton* (New York, 1872), 176, 186, 198, 206, 216, 230, 231; J. D. B. [James Dunwoody Brownson] DeBow, *The Industrial Resources, Etc., of the Southern and Western States*, 3 vols. (New Orleans, 1852-1853), I, 149.
  17. Weymouth T. Jordan, "Cotton Planters' Conventions in the Old South," *Journal of Southern History*, XIX (August 1953), 322.
  18. John Gamble to William C. Preston, June 22, 1842, William C. Preston Papers, Virginia Historical Society, Richmond, Virginia.
  19. *DeBow's Review*, XVIII (January 1855), 36-39; Charles H. DuPont, "History of the Introduction and Culture of Cuba Tobacco in Florida," *Florida Historical Quarterly*, VI (January 1928), 149-50; John Gamble to Preston, June 22, 1842, Preston Papers.

the federal government, he corresponded with Joseph M. White, territorial delegate to Congress and a family friend.<sup>20</sup>

Although aid from Congress was not forthcoming, the Gambles, nevertheless, pressed ahead with the project. In 1831, the Legislative Council granted a charter incorporating the Wacissa and Aucilla Navigation Company with authority to sell stock in order to raise the necessary funds. Upon completion of the work, it was empowered to assess and collect tolls.<sup>21</sup> Four years later, 500 shares were offered for sale. Advertisements notified prospective buyers throughout Middle Florida that they could obtain an interest in the company for only one dollar.<sup>22</sup> In 1836, the stockholders tried to resurrect congressional interest in their work, but the petition went unheeded, and the venture was abandoned. It was revived briefly in 1850, but the proposed company was never organized, and in the 1870s engineers reported that the river had not been improved.<sup>23</sup>

The Gambles continued to purchase land, but they found many of the tracts they wanted in private hands and that prices had risen. John and Robert apparently paid about \$3.00 per acre for the land acquired during this period. Occasionally, though, a particularly attractive quarter or half section cost \$6.00-\$10.00 an acre. Land was sometimes purchased from family members, but seemingly on the same terms.<sup>24</sup> By the end of the 1830s, Robert held over 8,000 acres in Jefferson County and owned sixty-seven slaves.<sup>25</sup> His brother bought some Jefferson County land, but most of his purchases were in Leon County.

In the spring of 1835, John consummated a business deal with Richard C. Allen, Romeo Lewis, and Samuel H. Duval. For \$42,000 he acquired approximately 1,000 acres of Leon County land and sixty-seven slaves.<sup>26</sup> The land was quickly transformed into a working plantation, Neamathla, located about

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20. Carter, *Territorial Papers*, XXIV, 358-59.

21. *Acts of the Legislative Council of the Territory of Florida* (Tallahassee, 1831), 79-83.

22. Tallahassee *Floridian*, June 27, 1835.

23. Tallahassee *Florida Sentinel*, January 15, 1850; *Senate Executive Documents*, 47th Cong., 1st sess., no. 11, pp. 10, 11.

24. Jefferson County Deed Record Book A, 451, 477-78, 561-62, 594; Leon County Deed Record Book F, 120.

25. Jefferson County Tax Rolls, 1839, p. 2, microfilm, Florida State Library, Tallahassee, Florida (hereinafter cited as JCTR). There are no microfilm roll numbers for this series.

26. *Gamble v. Brown*.

two miles east of Tallahassee. A steam-powered saw and grist mill was built, and business was solicited from county residents.<sup>27</sup>

Town lots seemed a safe investment in rapidly growing Tallahassee. In 1835, Thomas Brown arranged for John to satisfy a \$6,000 promissory note. The transaction included several pieces of property and Brown's City Hotel.<sup>28</sup> John's interest in other areas probably prompted a rapid disposal of these holdings, however, and a section of the Lafayette township was purchased.<sup>29</sup> By the end of the 1830s John owned 1,600 acres in Leon County and thirty-two slaves.<sup>30</sup>

The paucity of fluid capital and absence of a banking system were serious problems for the Gambles. William Wirt, writing to his brother-in-law, William H. Cabell, in 1832, discussed the difficulty of conducting business under these conditions. His brothers-in-law, he said, "have been constantly borrowing money for their plantation affairs ever since they have been out—it has been a constant, constant, sore, heartbreaking pressure to raise money."<sup>31</sup> To provide the funds necessary for their land speculation and plantation operations the Gambles helped to organize a planter bank.

Many such institutions were being created in the South to aid agricultural communities. Modeled after the Union Bank of Louisiana which was incorporated in January 1832, they

27. Tallahassee *Floridian*. July 14, 1838.

28. Leon County Deed Book E, 37.

29. *Ibid.* The Marquis de LaFayette had been granted a township of land by the United States in 1824, in appreciation of the services that he had rendered during the Revolution. A township adjoining Tallahassee on the northeast, designated as township one, north, in range one, east, was finally selected. LaFayette hoped to settle French farmers on the land, and an attempt to carry out his plans was initiated in 1831. The colony failed, however, and the Norman peasants scattered. Subsequently, the tract was sold to various buyers. Kathryn T. Abbey, "The Story of the LaFayette Lands in Florida," *Florida Historical Quarterly*, X (January 1932), 115-33.

30. Leon County Tax Rolls, 1839, p. 10, microfilm, Florida State Library, Tallahassee (hereinafter cited as LCTR). There are no microfilm roll numbers for this series.

31. William Wirt to William H. Cabell, December 14, 1832, William Wirt Letterbook, 1832-1834, William Wirt Papers, Maryland Historical Society, Baltimore, microfilm roll 23, Robert Manning Strozier Library, Florida State University, Tallahassee. This collection, rich in material about Jefferson County and Middle Florida, is described in John B. Boles, *A Guide to the Microfilm Edition of the William Wirt Papers* (Baltimore, 1971).

raised funds through state assistance and through loans made on real and personal property.<sup>32</sup>

Governor William P. DuVal in 1833 called on the Florida Legislative Council to establish a bank that could satisfy “the wants of the planter” and that would be “in fact, as well as name, truly the *Planter’s Bank*.”<sup>33</sup> Within the month the act creating the Union Bank of Florida was passed, and with slight modification, it received DuVal’s approval.

Initially to be capitalized at \$1,000,000, the bank would be allowed to expand to \$3,000,000. This capital was to be raised through the sale of territorial or “faith bonds.” Individuals could receive a twenty-year bank loan by mortgaging their property—house, land, and slaves—to the bank. They could then receive bank funds equaling two-thirds of the appraised value of their property.<sup>34</sup> The charter stipulated that one-third of its assets would be used to discount promissory notes, provide a circulating currency, and furnish other services “considered essential in trading communities.”<sup>35</sup>

John Gamble’s influential position in Florida and his family’s close ties with important commercial interests were reasons for his selection as the bank’s first president. He continued to direct its affairs until his death in the early 1850s. He was succeeded by Benjamin F. Whitner of Madison County.<sup>36</sup>

Robert Gamble served on the board of directors for several years, and Robert Gamble, Jr., was appointed a bank appraiser in Jefferson County. Family friends also received bank positions. John Parkhill became head cashier,<sup>37</sup> and he was replaced years later by Charles Fenton Mercer, a prominent Virginia poli-

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32. Emile Philippe Grenier, “Property Banks in Louisiana” (Ph.D. dissertation, Louisiana State University, 1942), 187. The charter of the Union Bank of Florida was identical to that of the Louisiana facility, except that the Florida bank could not issue dividends until its bond obligations had been extinguished. *Reply of the Board of Directors of the Union Bank* (Tallahassee, 1840), 4.

33. *Journal of the Legislative Council of the Territory of Florida* (Tallahassee, 1833), 6.

34. *Acts of the Legislative Council of the Territory of Florida* (Tallahassee, 1833), 73-84.

35. *House Executive Documents*, 26th Cong., 2nd sess., no. 111, p. 282.

36. Tallahassee *Florida Sentinel*, February 18, 1862.

37. *House Executive Documents*, 26th Cong., 2nd sess., no. 111, p. 298; Carter, *Territorial Papers*, XXV, 102.

tician.<sup>38</sup> Thomas Brown was employed as teller.<sup>39</sup> This intricate web of relationships was later attacked by bank critics, and it helped fuel the opposition to the institution.<sup>40</sup>

In the spring of 1834 the first issue of 360 bonds, worth \$1,000 each, was validated. John Gamble arranged their sale in New York late the following year through Prime, Ward, and King, J. D. Beers & Co., J. L. & S. Joseph of New York, and Thomas Biddle & Co. of Philadelphia. These firms were also given the option of purchasing the remaining 640 bonds, which they later exercised. With a capital of \$1,000,000 the Union Bank "commenced its banking business in the discounting of notes and issue of bank bills as a medium of currency, on the 16th January, 1835."<sup>41</sup>

The Gambles were confident that the venture would succeed and began laying claim to bank funds some eighteen months before the bonds were finally sold. In February 1834, John mortgaged 5,020 acres and sixty-seven slaves as security for a loan of \$59,400. The same day Robert concluded a similar loan for \$56,900. More loans were negotiated during the next two years and brought the brothers additional capital amounting to \$18,700 and \$15,500, respectively.<sup>42</sup>

The freeze of 1835, the beginning of the Second Seminole War late that same year, and the onset of the national depression in 1837 ended the mild prosperity that Middle Florida had been enjoying. To alleviate the general distress, or perhaps for other reasons, the bank directors voted to increase the capital to the legal limit of \$3,000,000. The bylaws were amended at the same time, and stockholders were informed that they could receive further loans on their mortgaged

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38. *Niles' National Register*, November 23, 1839. He served in the Virginia House of Delegates from 1810 until his election to the House of Representatives in 1817. He resigned from Congress on December 26, 1839 to accept the position with the Union Bank. Charles F. Arrowood, "Charles Fenton Mercer," *Dictionary of American Biography*, 20 vols. (New York, 1928-1936), XII, 539.
39. Tallahassee *Floridian*, January 17, 1835.
40. Dorothy Dodd, ed., *Florida Becomes a State* (Tallahassee, 1945), 55-60, 177-79, 184-87.
41. *House Executive Documents*, 26th Cong., 2nd sess., no. 111, pp. 278-79.
42. Jefferson County Deed Record Book A, 562-64, 579-80; Deed Record Book B, 19-20, 92-93, 135-36, 347; Leon County Deed Record Book E, 227.

property. Governor Richard K. Call promptly issued 2,000 bonds, and in March 1838, they were delivered to the Union Bank.<sup>43</sup>

The following June, John Gamble departed for New York where he sold 200 bonds to the American Life Insurance and Trust Company. Then, with several letters of introduction, he sailed for Europe in August. In Amsterdam he sold 100 bonds to Hope and Company. He disposed of 966 in London and hypothecated 704 to Palmer, MacKillop, Dent and Company of London. The other thirty of the 2,000 bonds were sold in Florida.<sup>44</sup> The possibility that Florida could repudiate the bonds with impunity constituted Hope and Company's major objection to purchasing more than 100 bonds.<sup>45</sup>

In anticipation of the second sale of bonds, the Gambles had arranged for new loans in the spring of 1838. The amended charter allowed them to negotiate further loans on bank-mortgaged property. In five separate agreements concluded over a two-month period, John mortgaged 7,710 acres of land and 136 slaves as collateral for a bank loan of \$87,000. His property in Leon County was used to secure a loan of \$23,500. At the same time, Robert secured bank capital totaling \$51,000, pledging 8,060 acres and 118 slaves.<sup>46</sup>

Middle Florida was in a depressed economic condition throughout most of the 1840s. The contraction of the money supply and the elimination of the territory's only credit facility had served to exacerbate the tight situation. Creditors, including the Union Bank, pressed for payment of their notes, and court dockets were soon crowded with civil actions dealing with defaulted loans. *Niles' Register* in 1842 noted that there were 1,278 cases being adjudicated in Middle Florida. The Tallahassee *Star*, quoted in the same article, summarized the deplorable condition: "Property will not command money— cotton, the great

43. *House Executive Documents*, 26th Cong., 2nd sess., no. 111, pp. 283-84; *Reply of Board of Directors of Union Bank*, 31-35.

44. *House Executive Documents*, 26th Cong., 2nd sess., no. 111, p. 281; Reginald C. McGrane, *Foreign Bondholders and American State Debts* (New York, 1935), 228, 233; Kathryn T. Abbey, "The Union Bank of Tallahassee: An Experiment in Territorial Finance," *Florida Historical Quarterly*, XV (April 1937), 215.

45. Hope and Company to Baring Brothers, December 4, 1838, Baring Brothers Papers, microfilm roll 55, Library of Congress.

46. Jefferson County Deed Record Book B, 134-35; Deed Record Book C, 133, 136, 137-38, 139-40, 143-44, 145-46, 247; Leon County Deed Record Book E, 596, 597, 598, 599.

staple of the country, cannot be sold for cash in this market. Houses and lands are valueless. . . . Property sold under execution . . . will hardly sell for sufficient to pay the costs of suit, sale, and the fees of the officers."<sup>47</sup> John Gamble agreed that valuable property was now worthless, noting that a tract purchased in 1840 for \$13,000 was sold at a sheriff's sale two years later for \$900.<sup>48</sup>

The brothers tried to accommodate themselves to the collapsed state of the economy. Business transactions were curtailed, and the liquidation of unencumbered assets was commenced. Such activity brought a quick response from the family. By two separate indentures signed in 1842, John and Robert granted all of their tangible assets to their immediate relatives. They were allowed, however, to continue the management of their plantations.<sup>49</sup>

During this period the brothers appeared often as defendants in the courts, and frequently these suits involved alleged nonpayment of promissory notes, many of which had been executed by the Union Bank. In an action that reached the Superior Court in Jefferson County in the fall of 1842, John and Rufus Leavitt, complainants, argued that the Union Bank had executed a \$1,762.05 promissory note in the summer of 1840. The note was co-endorsed by several individuals, and finally by Robert Gamble, who presented it to the plaintiffs. When it was not honored at the Merchant's Bank in New York the Leavitts filed suit against Robert. The court ruled in favor of the Leavitts, and the decree required Robert to pay them \$1,924.45.<sup>50</sup>

The absence of unencumbered property shielded the Gambles from other adverse judgments. Albert W. Smith pressed an action against Robert and was awarded \$4,718.71, but the sheriff

47. *Niles' National Register*, December 10, 1842.

48. McGrane, *Foreign Bondholders*, 242. The territorial government tried to relieve the situation by suspending most taxes during the early 1840s. *Acts and Resolutions of the Legislative Council of the Territory of Florida* (Tallahassee, 1840), 56; *Acts and Resolutions of the Legislative Council of the Territory of Florida* (Tallahassee, 1841), 71; *Acts and Resolutions of the Legislative Council of the Territory of Florida* (Tallahassee, 1842), 54.

49. Leon County Deed Record Book G, 380; Jefferson County Deed Record Book D, 452-54.

50. *John W. Leavitt and Rufus Leavitt v. Robert Gamble*, Jefferson County Law Records, 1842.

penciled on the file jacket the information: "No property found on which to levy this . . . [writ]."<sup>51</sup> The Union Bank, the mortgagor of much of the brothers' property, accepted a \$26,000 promissory note from Robert which had been endorsed by John in 1840. When Robert subsequently defaulted, the bank filed for and received a \$27,222.00 judgment. The clerk of the court completed the necessary paper work a year later and entered on the record the notation that "no property" had been found "on which to levy this judgment."<sup>52</sup>

Before the end of the decade the Gambles began to redeem their mortgaged property. In 1846, Robert H. Gamble paid the bank \$45,400 and satisfied the lien on 103 slaves. In the winter of 1850, he cancelled the mortgage on 880 acres through a payment of \$8,000. Late in the same year his father redeemed 5,670 acres of land and fourteen slaves, paying the bank \$79,900.<sup>53</sup> Robert also purchased some of his brother's mortgaged property. In the transaction, John was paid \$6,000 for 960 acres, and the property was released to Robert after the payment of \$10,000 to the bank.<sup>54</sup> Similar sales were concluded with other individuals. In 1850, John Q. Wethington purchased 240 acres from John Gamble, paying him \$960 and the bank \$3,000.<sup>55</sup> Other sales were concluded in the usual way, and by 1852, John had sold almost 4,000 acres of his Jefferson County property. His Leon County property amounted to 820 acres and 70 slaves. Robert's property totaled 7,280 acres and 165 hands.<sup>56</sup>

During the early 1850s John continued his active interest in the economic issues of Florida. The renewed interest in cotton mills received his approval; he hoped that a cotton factory would be built in Tallahassee.<sup>57</sup> Returning to Macon in the fall of 1851, John addressed a group of fellow producers who

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51. *Albert W. Smith v. Robert Gamble*, Jefferson County Law Records, 1842.

52. *Union Bank v. Robert Gamble*, Jefferson County Law Records, 1842. Territorial stay laws and a national bankruptcy act furnished additional protection to delinquent debtors. *Acts and Resolutions of the Legislative Council of the Territory of Florida* (Tallahassee, 1842), 22; *U. S., Statutes at Large*, 5, 440.

53. Jefferson County Deed Record Book E, 346.

54. *Ibid.*, Book G, 137.

55. *Ibid.*, Book F, 247.

56. JCTR, 1852, p. 8; LCTR, 1852, p. 12.

57. Richard W. Griffin, "The Cotton Mill Campaign in Florida, 1828-1863," *Florida Historical Quarterly*, XXXX (January 1962), 270-71.

had assembled in response to the continuation of low cotton prices. He suggested that agricultural societies be established in every county in the South which would regulate crop sales and possess the power to fine members for excessive production. He also proposed that more cotton mills be built.<sup>58</sup> His proposals were not adopted by the convention, but he continued to stress the necessity for concerted action among planters.<sup>59</sup>

After John's death in 1852, his wife and eldest son managed his estate and continued the liquidation of his assets. Robert transferred his property to his sons, Robert H. and James B., and moved to Baltimore. The bright promise that Florida had once held for the Gambles dissolved under the impact of later adverse economic conditions. Instead of immense profits being wrested from the virgin wilderness, the family had to struggle for a modicum of financial stability. "Speculation, speculation, has been making poor men rich and rich men princes," was indeed an apocryphal vision for John G. and Robert Gamble.<sup>60</sup>

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58. DeBow, *Industrial Resources*, I, 137-39.

59. *DeBow's Review*, XII (January 1852), 276.

60. William H. Wills, quoted in Moore, *Agriculture in Ante-Bellum Mississippi*, 220.