

COVINGTON AND THE COVINGTON COMPANY

By MARGARET STREBEL HARTMAN*

AS TREATIES WERE MADE or renewed with the various savage tribes of Indians in 1784, 1785 and 1786 by which the country upon the Muskingum, Scioto and the Big and Little Miami Rivers was ceded to the whites, settlement of the land north of the Ohio River began to interest various persons.

Losantiville Founded by Kentuckians

Mathias Denman, who had purchased a tract of land on the north side of the Ohio river opposite the mouth of the Licking, entered into a partnership with John Filson and Robert Patterson at Lexington, Kentucky, in August 1788, and they proposed to lay out a town which was eventually named Losantiville (present-day Cincinnati). Filson, who was a surveyor, marked out a road from Lexington to the mouth of the Licking, and, with his partners, arrived at the site of their town in September and began to lay out the streets.¹

One of the early settlers to arrive at Losantiville was Francis Kennedy, his wife, Rebecca, and their seven children who landed at Losantiville in 1789. At that time, there were three shanties with dirt floors and only three women in town. They lived on their boat six weeks while a house big enough for the family was being built. He became the first Cincinnati ferryman. The ferry extended from the foot of Sycamore Street to "The Point" (now Covington). The boat was a crazy craft with sails; paddles were used when the breeze failed.²

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¹ *Enquirer* (Cincinnati), June 15, 1958.

² *Ibid.*

Purchase of "The Point" by Thomas Kennedy

Not too long after the arrival of Francis Kennedy, Thomas, his brother, landed with his wife Dinah, their three children, her three children by a previous marriage and the husband of the youngest daughter. Though "The Point" had been surveyed and patented in the name of Stephen Trigg, James Welch became the owner. Learning that he was in jail in Pennsylvania and desiring to purchase the land, Thomas Kennedy either went himself or paid someone to buy the farm for \$200, beating John Bartle who sent a man up with \$800.³ (It was not until the 9th of December 1801 that James Welch of Bullitt County, Kentucky, deeded Thomas Kennedy of Campbell County, Kentucky, the 200 acres for 150 pounds.⁴) Thomas Kennedy built himself a log cabin and took over the Kentucky side of the ferry business, having been granted a license by order of the Woodford County Court.⁵ Later on, he built himself a stone house with a great porch across the front from which there was a full view of the river.

Thomas Kennedy

Not only did Thomas Kennedy operate the ferry and farm his land, he also played an important role in the affairs of Newport and Campbell County. He was one of the first trustees of Newport, one of the first justices of the peace of Campbell County (resigned in July 1798) and one of the first trustees of the Newport Academy. Often he worked on the roads, on a number of occasions acting as surveyor. He had been granted a tavern license in September of 1795, which he relinquished the following May. Several years later, he again was granted a license, which was renewed until 1802 when his son, Joseph, took over.

It was in February 1798, that he, along with several other men, was appointed to superintend the erection of a log jail

³ *The Quarterly Publication of the Historical and Philosophical Society of Ohio*, Vol. XVIII, Nos. 2 & 3, April-September, 1923 (Covington), 89.

⁴ Deed Book C, Alexandria, Campbell County, Ky., 109.

⁵ Court Order Book, Alexandria, Campbell County, Ky., May 11, 1807, 39.

to be built on the public square in Newport, which he built and completed by December 1800.

In May 1806, he was licensed to keep a ferry across the Licking River between his farm and Newport. The ferry rates then established were—for a foot passenger 6¼¢, for a passenger and horses 12½¢, for horned cattle 6¼¢ each, for a wagon and team 50¢ and for small stock 1½¢. He was allowed one hand to attend the ferry and was ordered to keep a good and sufficient ferry boat and skiff for the transportation of horses and foot passengers.⁶

Thomas Kennedy, Jacob Fowler and Daniel Mayo, in 1810, were commissioned to superintend the erection of a bridge across the Licking, but they discovered the amount of \$360 approved to build it was insufficient and the plans fell through.

Just what year Thomas Kennedy moved to Newport is not known. He had, in October of 1798, taken a mortgage on several lots, including in-lot 62 at the corner of Monmouth Street and the Esplanade, which he purchased at a later date. There was a two story house on this lot and he was living there on the 27th of March, 1816, at which time he sold the property.

Covington Company Purchases Kennedy Farm

Though the actual deed was not written until the second day of March 1815, Thomas and Dinah Kennedy sold to Richard M. Gano and Thomas D. Carneal, of Kentucky, and John S. Gano, of the county of Hamilton, state of Ohio, "all that farm lying in the county of Campbell at the Junction of the Licking and Ohio Rivers on the lower side of the Licking river, consisting of the land conveyed by James Welch to the said Thomas, excepting thereout so much thereof as the said Kennedy has heretofore conveyed to Joel Craig by deed, and consisting, also, of the land which by deed (dated the 10th January 1809) was conveyed by Joel Craig to Kennedy together with all ferry rights, estimated to contain 200 acres."⁷

A mortgage was entered into between the proprietors and

⁶ Court Order Book 1, Alexandria, Campbell County, Ky., 17.

⁷ Deed Book D-1, Alexandria, Campbell County, Ky., 303.

Thomas Kennedy in the amount of \$34,000 in which they mortgaged reserved block marked "A" on which there was a tobacco warehouse; reserved block marked "R" on which was erected a large two story stone house with kitchen adjoining, a well and a garden; reserved block marked "C" on which there was a stone barn. They also mortgaged about 50 acres of land of a farm that had been conveyed to them by Thomas, which had not been laid off in lots, and the ferry rights. They were to pay \$1500 on the first of May 1816, the same amount each succeeding first of May through 1821 and the balance of \$25,000 on the first of May 1822.⁸

Thomas D. Carneal and the Gano brothers chose the name of "Covington" for their town in honor of General Leonard Covington who at one time camped in the area and who, through bravery in battle, distinguished himself among his fellow man.

Undoubtedly the proprietors knew Leonard Covington personally for he was an officer of the light dragoons of the Legion of the United States which came to Cincinnati in April of 1793. General Wayne, Commander of the Legion, knew they must adapt their tactics to rough ground and the wily savages against whom they would see service, so he sent the four companies of dragoons to the Kentucky shores at a point near the mouth of the Licking. As battles were fought, Leonard Covington distinguished himself by his bravery. In peace, he engaged in farming in his native state of Maryland, served several times as a member of the Maryland House of Delegates and then was elected, as a Democrat, to the House of Representatives of the Ninth Congress, serving from 1805 to 1807. When war threatened in 1809, he voluntarily returned to the military and was appointed a Colonel. He distinguished himself in battle, and, on the first of August 1813, he was appointed a Brigadier General by President Madison. However, on November 11, 1813, he fell mortally wounded by a sharpshooter's bullet at Chrysler's Field on the Canadian bank of the St. Lawrence.⁹

⁸ *Ibid.*, 305.

⁹ "General Leonard Covington" (paper read by Charles S. Adams before the Christopher Gist Historical Society, May 23, 1950.)

Act Establishing the Town of Covington

The act establishing the town of Covington at the mouth of the Licking was approved February 8, 1815.¹⁰

It began "Whereas it is represented to present general assembly that it would be advantageous to the state, and more particularly to the inhabitants of the counties of Boone, Campbell and Pendleton, if a town were established on the land lately purchased of Thomas Kennedy by Richard M. Gano, Thomas D. Carneal and John S. Gano, situated at the mouth of the Licking river, on the lower side thereof."

The 150 acres of land was vested in Uriel Sebree, Alfred Sandford, Joseph Kennedy, William Hubble and John C. Buckner, gentlemen trustees, for a town and out-lots and was to be called "Covington". The trustees were given full power and authority to dispose of the lots as were laid off by the proprietors, at public auction for the best price that could be gotten in ready money or at such credits as the proprietors approved. The day of the sale was previously advertised.

The trustees were to convey the lots sold to the purchasers in fee simple upon their producing a receipt or order of the proprietors. They also were to have the power to make regulations for the government of the town, to settle disputes about the boundaries of the lots and were entitled to such immunities and privileges as towns in the commonwealth possessed and enjoyed. However, nothing in the act was to be construed as to affect the right of any person or persons to the 150 acres if they established their right to the land; they were to have full power to sue for and recover the purchase money with interest from the proprietors.

In case of the death, resignation or refusal to act of any one or more of the trustees, the vacancy was to be filled by the appointment of the remaining trustees.

The proprietors were to enter into a bond in the sum of \$50,000 which they did on the 28th of February with John C. Buckner, George Williamson, Joseph Jenkinson and Richard Oldham as their securities.¹¹

¹⁰ *Acts of Kentucky*, Chapter CCLIX, 421.

¹¹ Court Order Book 1, *op. cit.*, 218.

Sale of Lots and First Citizens

The *Liberty Hall* newspaper in Cincinnati on Saturday, February 18, 1815 carried the following advertisement:

COVINGTON A New Town

Is laid out at the mouth of Licking river, on the farm lately owned by Mr. Thomas Kennedy. This commanding and beautiful situation is generally known throughout the Western Country, situated at the confluence of Ohio and Licking rivers, in Campbell county, Kentucky, opposite to the flourishing town of Cincinnati. This situation presents a prospect equal, if not superior, to any on the Ohio river; the main roads from Lexington, Ky. to Cincinnati, Dayton and western part of the state of Ohio pass through the town. It is healthy and possesses many advantages superior to any situation in the Western Country convenient to a good Market, Steam-Mill, and a variety of Factories. The facility with which all kinds of building materials can be procured, with many other convenient advantages, must hold forth sufficient inducements for the enterprising Merchant, Mechanic, Manufacturer and men of business of every description. The Town is laid out upon the most advantageous principles for the occupant; every Lot has the advantage of a street and alley. A Centre or Public Square, for places of Worship, Academies, &c and a Market-space of 100 by 500 feet long are reserved. A suitable number of Out-lots will be laid out, convenient to town.

LOTS

Will be offered at public sale on the 20th day of March next, At the place aforesaid, on the following terms, one-fourth in hand, or a negotiable note with an approved indorser at 60 days; one-fourth in six months; one-fourth in twelve months; and one-fourth in eighteen months—or, one-third in hand; one-third in twelve months; and one-third in twenty-four months, as may suit the purchaser, in bonds with approved security, to bear interest from the date if not punctually paid. A discount of eight per cent will be made for prompt payment of the whole sum at the time of sale.

This Town has been established by an act of the Legislature of Kentucky, and titles will be made by the Trustees upon the purchaser presenting a receipt for the purchase money, or the order of the Proprietors. A plan of the town may be seen at John S. Gano's, Cincinnati, R. M. Gano's, Georgetown, Ky., at capt. Postelwait's in Lexington, and at Messrs. Bakewell, Page & Bakewell's, Pittsburgh.

	R. M. Gano)	
	T. D. Carneal)	Proprietors
February 15, 1815	John S. Gano)	

Those known to have purchased lots at this sale were—James Johnson, Lot 4, \$280; Lewis Davis, Lot 10 & 137, no price mentioned; R. S. Ward and J. Churchill, Lot 17, \$335; Robert S. Ward, Lot 22, \$316; Luther Rose, Lot 24, \$441; Charles Robinson, Lot 54, \$385; Charles Robinson and Rufus Jennison, Lot 47, \$525; William W. Williams, Lot 66, \$285; John S. Gano, Lots 67 & 68, \$755; Joseph Warner, Lot 69, \$385; Robert M. Ewing, Lot 75, \$275; Asher Wooley, Lot 82, \$199; Joseph Jenkinson, Lots 84 & 85, \$680; Obediah Osburn, Lot 118, \$365; Robert Perry, Lot 121, \$370; James McMahan and Nathaniel Barber (Barbour), Lot 122, \$305; Thomas Carter, Lot 145, \$265; David Perry and John McClure, Lot 146, \$301, Lot 147, \$181.¹²

On the 21st of March 1815, known purchasers of lots were—Daniel Gano, Lot 9, \$405; Lots 43 & 113, \$500; Thomas Story, Lots 20 & 89, \$610, Lot 87, \$245; John Ramsay, Lot 21, \$310; Robert M. Ewing (also purchased a lot on May 10, 1815), Lots 25 & 110, \$705; John Winston Junr., Lot 63, \$275; and Moses Wayman, Lot 88, \$215.¹²

Thomas Kennedy, in the sale of the Covington tract to the proprietors, reserved three unimproved lots which were for his three sons—Lot 16 to Joseph Kennedy, Lot 44 to William Porter and Lot 77 to Samuel Kennedy.

The Gano brothers allowed Daniel Gano, son of John, to bid for a lot at the sale of the lots, which was to be given to him as compensation for his services rendered the "Covington Company" prior to the first sale. He chose Lot No. 9, purchased the twenty-first of March 1815, for the sum of \$405.

Saturday, April 15, 1815, the *Liberty Hall* at Cincinnati carried the following advertisement:

Second Sale of Lots in the town of COVINGTON

At the mouth of Licking, on the Ohio, opposite Cincinnati, in the state of Kentucky. The Proprietors, agreeably to a former advertisement, having sold near one hundred lots on the 20th and 21st ult. on several of which immediate improvements will be made, and on some considerable advances have already been given—therefore, that those who have

¹² *Ibid.* These purchases begin with Deed Book D-1, 516. They are scattered throughout the deed books through Book I-J, 443.

not availed themselves of a former opportunity of purchasing may be accommodated it is determined that Two hundred In-lots, and between 30 and 40 Out-lots will be offered at public sale on the 10th day of May next on the ground upon the following terms: one-third in six months; one-third in twelve months, and one-third in eighteen months, in bonds with approved security, to bear interest from date if not punctually paid. A discount of 8 per cent will be made for prompt payment of any part of purchase money on day of sale. A plan of the Town may be seen at John S. Gano's, Cincinnati, R. M. Gano's, Georgetown, Ky. and at capt. Perry's, Innkeeper in Covington. Any information will be given at aforesaid places previous to time of sale.

	R. M. Gano)	
	T. D. Carneal)	Proprietors
April 14, 1815	John S. Gano)	

Joseph A. Keen, an early settler, made the first brick house in Covington. He owned about six acres of land in what is now the heart of the city, this being bound by Main, Philadelphia, Pike and Ninth streets. It was here that he lived and for many years operated a brick yard, the first enterprise of its kind within the limits of Covington.¹³

In January of 1817, Jacob Hardin was appointed captain of patrol in the town of Covington and its vicinity and eight miles out; Willis Worrel, Peter Hardin and Bartlett Graves Jr. were to act as patrolers under him.¹⁴

Elijah C. Boileau was appointed the first constable and was sworn in in June of this same year at which time Covington was constituted the second district in Campbell County.¹⁵

Difficulties

Changes began to take place in the Covington Company when on the eighteenth of May, 1815, Thomas D. Carneal sold all his interest to the Gano brothers for \$4000 and nine and a half acres of land within the town estimated at the sum of \$5000.¹⁶

¹³ E. Polk Johnson, *History of Kentucky and Kentuckians* (Chicago and New York: Lewis Publishing Co., 1912), 1157.

¹⁴ Court Order Book 2, Alexandria, Campbell County, Ky., 18. It is later recorded that Jacob Hardin resigned. January 1819, 102.

¹⁵ *Ibid.*, June 1817, 28.

¹⁶ Deed Book F, Alexandria, Campbell County, Ky., 322.

Richard M. Gano died on the twenty-second of October, but prior to his death, for a valuable consideration in hand paid, he contracted with Benjamin Bakewell, Benjamin Page and Thomas Bakewell, glass makers of Pittsburgh trading under the firm name of Bakewell, Page and Bakewell, for the sale of his half of the lots and land included in the Covington purchase.¹⁷

The sale of lots continued at a very slow pace. Perhaps the great flood of 1815 deterred people from buying and building for it was sure to have covered a large portion of Covington as it was laid out at that time. The lots passed from one owner to another; many of them were sold for the taxes due on them.

Then too, after the War of 1812, a blind orgy of speculation had developed. Everybody appeared to be trying to get rich and the banks lent money right and left with little attention paid to securities. Borrowers signed one another's notes and thus both got loans.

As Covington did not contain a bank, the people dealt with those established in Cincinnati. These banks printed money and flooded the city with it but got little back other than questionable notes. Because of the banks' loose security requirements, the U. S. Treasury in 1817 declined any further notes of the Cincinnati banks not payable in gold.

Despite the Treasury action, the banks deferred resumption of specie payments until July 1, 1817, and the speculation took a further spurt, carried on with loans secured from the United States Branch Bank at a value higher than par. It sent that bank's stock, in September, to 150 where it remained until December, when it dropped to 110. At the United States Bank, the amount of paper discounted was less than in any of the other banks. Local bank notes were worth only 60 to 70 cents on the dollar.

About \$900,000 of this loose paper was sent back for collection to Cincinnati banks in 1820 and they had nothing to pay with, other than more of the same questionable paper.

¹⁷ *Ibid.*, 201.

Then came the crash. In 1820 every bank in Cincinnati was closed: the Miami Exporting Co., the Farmers & Mechanics Bank, the Bank of Cincinnati and the United States Bank branch. Thus, the wealthy of the area became poor and the poor became poorer. Prices crashed and it was years before the area recovered.¹⁸

The first bank in Covington was private and temporary, established in 1821 by Benjamin Leathers in connection with his store. He gave out notes, promising to pay at a certain time in order to bridge over hard times. When the day of redemption came, he paid the money and threw the notes into the flames of the fireplace. The draft of the chimney carried the notes out on to the ground and roof. Before the banker discovered that he had established such a bank of reissue, he had redeemed many handfuls brought in by the growing stream of panic-stricken citizens. He then closed the doors of his bank, but always vividly remembered his balloon currency.¹⁹

The will of John Stites Gano was presented to the March Court of 1822 for probate. After various bequests, he willed that the balance of his estate, real and personal, should be equally divided between his three sons; Daniel, Aaron and John.²⁰

Thus, it is easy to see that the mortgage payments could not be made. As Thomas Kennedy had died on the first of August 1821, he was not alive to foreclose. However, in his will,²¹ he stated that his son, Joseph Kennedy, had had the benefit of his farm and ferry a number of years and owed him a considerable sum, which he discharged him from paying. After bequests to various people, he left the balance of his estate to William Porter's children by his wife Hannah (a daughter of Thomas and Dinah Kennedy), who were to have one moiety, and the other half was to be equally divided between his sons Joseph and Samuel. Therefore, in the settle-

¹⁸ *Enquirer* (Cincinnati), *op. cit.*

¹⁹ John Pollard, *Early History of Covington, Kentucky.*

²⁰ Will Book A, Newport, Campbell County, Ky., 338.

²¹ *Ibid.*, 352.

ment,²² Samuel Kennedy received the stone house formerly occupied by Thomas Kennedy and a frame tenement called the ferry house with the lots of land on which they were erected; also five lots attached thereto, with all privileges of ferries and ferry rights and abutments of the bridge. William Porter, for his children by Hannah, received lots 78, 79, 80 and 81; 50 acres of land purchased by John S. Gano of William Martin and 50 acres on which there was an improvement and which lay west of the lots laid off in the town tract which had not included the graveyard; a corner lot in Cincinnati located at Sixth and Main streets on which was erected a brick tenement formerly occupied as a clerk's office by John S. Gano; a lot of ground supposed to contain about two acres on which a frame tenement was erected, being the same property which was conveyed by James Riddle to John C. Buckner and by him to John S. Gano; also three lots of land in the town of Covington known as lots 1, 2 and 3 upon which lots were erected a tobacco warehouse. The total value of the above property turned over by the heirs and successors of the Gano brothers for the debt due was \$36,300.

Covington Company Dissolved

It was decided that the "Covington Company" be dissolved. As Bakewell, Page & Bakewell were not given a deed of conveyance for Richard M. Gano's half interest in the town of Covington prior to his death and as some of his heirs were under age, it was necessary to make application to the General Assembly of the state of Kentucky. Therefore, it was by a law of the legislature passed at the session in November of 1822, power and authority were granted to convey a sufficient title, which was completed the thirteenth of January 1823;²³ a further consideration of \$10,300 was paid to the heirs. On the second of June 1824, a complete settlement²⁴ was made between Benjamin Bakewell, Benjamin Page and Thomas

²² Settlements Drawer, 1822; dated 4 April 1822; also, Deed Book F, 374; Alexandria, Campbell County, Ky.

²³ Deed Book F, Alexandria, Campbell County, Ky., 201.

²⁴ *Ibid.*, 350.

Bakewell and Daniel Gano, Aaron G. Gano and John A. Gano. At this time, 181 lots remained unsold and were divided between the two parties; other pieces of land which were a part of the Covington tract purchased of Thomas Kennedy were split between them. The debts owed to the Company were divided. Listed as property of the Company were tobacco scales and screws; an account against John Grant for stone taken from the bares (sic) at one dollar per perch, amount unliquidated; stone in walls and wharf built by Robert Perry for the Company on the Ohio River below the bank (at a later date, Samuel Kennedy gave Daniel and John A. Gano all the right they possessed to remove the stone in the wall in front of Garrard street);²⁵ tavern sign and post; amount of claim and account against Thomas D. Carneal for stone taken from the Company quarry for the foundation of a house built by Robert Perry for him (he being a partner therein at the time, the same were taken to the amount of 1/3 thereof and by bargain and sale the said Daniel Gano, Aaron G. Gano and John A. Gano, having the right to the same and having settled, accounted and paid for the same the sum of \$200 to the Covington Company). At a later date, Samuel Kennedy gave Daniel and John A. Gano and Thomas D. Carneal full right and liberty, without cost or charge, to take from the quarry what stone they wanted for their own use, but not for sale or barter.²⁶

Thus, the "Covington Company" was dissolved.

²⁵ Deed Book H, Alexandria, Campbell County, Ky., June 1827, 170.