

overseas trade, all of which provided an important foundation for his future endeavors. Jacob Henry left London for America, arrived in Philadelphia in 1751, and worked there with Nathan Levy and Levy's nephew David Franks (1720-1794), merchants in partnership since the mid-1740s.

In December 1753, Nathan Levy died, and soon after, Jacob Henry decided to return to Europe. Barnard Gratz seized the opportunity to move to Philadelphia to take Henry's place, and Michael Gratz, who had gone to Berlin in 1750 and to Amsterdam two years later, moved to London to assume his brother's position. In February 1754, Barnard Gratz joined David Franks in business in Philadelphia. Michael Gratz spent nearly five years in London with Solomon Henry and on his own as a merchant trader in the East Indies before arriving in Philadelphia in 1759. The same year, Barnard Gratz decided to open his own shop on Water Street, across the street from David Franks, a move which also provided Michael Gratz an address for his own trading business. The brothers became partners as B. & M. Gratz in 1768. They remained close associates with Franks and with their cousins Solomon Henry in London and Jacob Henry, who had eventually returned to Philadelphia. The brothers also acted as purchasing and sales agents for Joseph Simon (ca. 1712-1804) in Lancaster, PA, and entered in partnerships with Simon, George Croghan (d. 1782), and William Trent (1715-1787) in land speculation and fur and Indian trading in central Pennsylvania. Both Gratz brothers signed the Philadelphia Non-importation Resolutions adopted on Oct. 2, 1765, and took the oath of allegiance to the Commonwealth of Pennsylvania, and to the United States as a free nation, on November 5, 1777.

A successful merchant, Barnard Gratz married Richea Myers-Cohen, a cousin to Joseph Simon's wife Rosa, in 1760; within a few years, both she and their first child died, leaving Gratz to raise their surviving daughter Rachel (1764-1831). He never remarried. Michael Gratz married Miriam Simon (1749-1808), a daughter of Joseph Simon, and they became surrogate parents to Rachel. The couple also had twelve children of their own, nine of whom lived to adulthood. They included **Simon (1773-1839)**, **Hyman (1776-1857)**, and Rebecca (1781-1869) Gratz, none of whom ever married. Simon and Hyman Gratz inherited their father's business, and Hyman later became involved in the insurance industry. The three siblings were noted philanthropists, founding and/or supporting many of Philadelphia's cultural, charitable, and educational institutions, and, like their father and uncle, were active members of Congregation Mikveh Israel, where Barnard Gratz had been the first recorded parnas (president). Another of Michael Gratz's daughters, Frances (1771-1852), married Reuben Etting (1762-1848), after her cousin Rachel married his brother Solomon (1764-1847). Rachel and Solomon Etting lived in Baltimore, and Barnard Gratz died there while visiting their home.

**David Franks (1720-1794)** was an American merchant and a Loyalist during the American Revolution. The son of Jacob Franks (1687-1769), he was born in New York, and he spent much of his career in Philadelphia where he was also a member of the Congregation Mikveh Israel. Franks served in the provincial assembly and, with his wife Margaret Evans (1720-1780), was