



## Stephen Girard, A Very Human Being.

– by Marvin W. McFarland –

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Stephen Girard had no family of his own, yet he was definitely a family man. Not to understand that is to miss the point of his existence, to escape the reason for his amassing a great fortune, and to fail to explain the founding of Girard College.

Girard was born May 20, 1750, in a smallish house in the rue Ramonet, in the Chartrons district, just outside the city of Bordeaux in southwestern France. The Chartrons, at the north end of the west bank of the – at that point – northerly flowing river Garonne, is a wine and brandy storing and shipping region, noted for its *chais* or wine storage rooms at the ground level on the Quai des Chartrons along the river. The Gironde, which forms a large part of the modern version of the old province of Aquitaine, is wrapped around an arm of the sea with the same name, running from the Atlantic towards the southeast but bearing the mingled waters of the rivers Garonne and Dordogne, the latter making its way west from Sancy in the Auvergne. In other words, the Gironde is just below, or north, of the Chartrons where Girard was born and which, by the way, was named from the great religious house of the Chartreuse of Bordeaux nearby.

The Girard clan had followed the sea for several generations, possibly as an avenue to wealth or at least to well being, but they were essentially landlubbers, farmers who came from the country around the city of Périgueux, in the ancient landlocked province of the Dordogne. There, like the natives of the region today, they had cultivated grain, fruits, wine, and tobacco – in all of which Girard considered himself an expert, born. Not far away in the Dordogne, then as now, was the town of Bergerac, famed for its truffles and its wines. All his life Girard preferred, not those “high wines” of Bordeaux, such as Margaux and Lafite, but Montferrand, a native vintage, which he cut in half with water.

Stephen’s father was Pierre Girard, naval captain who was knighted in 1774 by Louis XV in the military order of St. Louis, with its gold medal and red ribbon, for heroism in fighting a British fireship off Brest. He was also created bourgeois or burgher of Bordeaux, where he was well known



and from which all his adult life he carried on trade with the French islands of the Caribbean – Martinique, Guadeloupe, St.-Domingue, and so forth. He died at Bordeaux in 1788 in his 72nd year – unknown to Stephen who was at that moment making his last voyage to France, at Marseille and Cette, scarcely a year before the French Revolution burst upon the world.

Stephen’s mother was Anne-Odette Lafargue. She had a half-sister, Anne-Marie Lafargue, six years younger, who stood on May 21, 1750, as godmother to Stephen when he was baptized at the fifteenth century church of St.-Seurin in Bordeaux. Stephen’s godfather, by the way, was Etienne Fousse, friend of Pierre Girard, for whom the baby boy was named—although, ultimately, of course, he was baptized in honor of St.-Etienne, the first Christian martyr, on whose name day, December 26, Stephen was to die eighty-one years seven months and five days later.

Anne-Odette Girard died in 1762 when her first-born son was twelve years old, having produced ten children in thirteen years. The father Pierre married again almost immediately Marie-Jeanne Guendré Géraud, widow of a Caribbean trader, who already had children by the first husband and who was to have four more by Pierre. The death of his mother, who was evidently a docile soul, and his father's early remarriage to a widow with children who might share in Pierre's fortune, greatly affected Stephen, for in 1764, two years later, he left home as a pilotin or apprentice pilot aboard a vessel whose captain was to teach him navigation and to make of him "a complete seaman." This was probably not in accordance with his father's wishes who, it seems, had destined him for the Church like his eldest sister Madeleine-Pélagie, as she was known throughout her short life as a nun in the Convent of the Visitation in Bordeaux. Some authorities say that Pierre had intended Stephen for the bar, but this is doubtful; no other of Pierre's sons became a lawyer, though they were in the way of it, as Stephen says that all but him were sent to the *collège*. Finally, a son of the second bed, Louis Alexandre, became a priest, but he was taunted by his brothers as *le moine*, "the monk." We shall hear more of him later.

It may have been at this time of belligerence against Pierre and his stepmother Marie-Jeanne and her children that Stephen turned for solace towards Tante Anne-Marie Lafargue. We do not know how she lived over the years, but it appears that throughout his life she was a ward or pensioner of Pierre's and that as such had sided with him in the early household disputes. At least, in later years, when he was preparing to pay her a pension and to allow her the income from and to live in, with his invalid epileptic sister Victoire, the house in the rue Ramonet, Stephen wrote that he was disposed to forget past cruelties, and that Anne-Marie's capacity as *marraine* (godmother), *tante* (aunt), and *nourrice* (nurse) counted for something – "déjà quelquechose." When she was ninety, a letter from him to her showed the mixture of kindness and firmness typical of him: she was welcome to the income of the house in Bordeaux which he would supplement as necessity, "but I do not like to hear you whine." When Victoire at last found release in death, he was stoical, as he always was when confronted by the "grim reaper": "It is a voyage which we must all make; it is only a question of a little sooner or a little later." When Tante Lafargue at length gave up the ghost, Girard was largely indifferent: "I should like to keep possession of the house in the rue Ramonet, as I believe it is the house in which I was born. As to the land of my birth, I am completely indifferent to it."

It was probably before the death of his mother Anne-Odette that Girard lost the sight of his right eye, which

turned out to be a wall eye, devoid of color but open, and menacing to so many of his beholders in his early and middle years, before age and accident had mercifully caused the lid to droop partially over it. That he was always conscious and concerned about his blindness we know from a letter he wrote in the closing years of his life to a Parisian quack oculist, Dr. Williams, who had sent him some drops to put in it, hoping at the age of past eighty to restore the sight: "I do not remember when I lost the sight to that eye, indeed if it is since I am born." The drops naturally did little good, but Girard persisted in administering them for several months, showing his solicitude even at that late date for his appearance. The blindness of his right eye and the adverse reaction of others to it had caused him much anguish over the years.

Young Girard plied his trade as sailor and gradually as merchant for ten or eleven years. He rose in rank from *pilotin* to second, then first *maté*. He quietly studied navigation – his exercise books under several captains still survive at Girard College. He also apparently went to school briefly under the brothers Lecasse, taking lessons which he paid for with the slender means he gained from *ma nourrice, la mer* – "my nurse, the sea." He apparently also profited from his leisure hours at sea by reading widely and deeply. He was a self educated man, but he was educated. Certainly, by the time he arrived in North America in 1776 he was known as a "Man of the Enlightenment." As such in the Caribbean islands and in Bordeaux he was widely known, as his father was for different reasons, and respected.

By 1774, with his father's assistance no doubt, he borrowed about \$3,000 to buy part of the cargo of *L'Aimable Louise*, Captain Malaharde, and when he failed in the islands to sell all his merchandise, he decided that he had been swindled and determined not to return to face his creditors in Bordeaux but to get himself mustered out of the French merchant marine. Also, again probably through his father's good offices, he had become a full-fledged sea captain at the age of twenty-three, two years before the statutory time and without his having served his full term in the French navy in an inferior capacity. He was now ready to set out on his own in the New World.

Somehow – and we do not know precisely how – he made a voyage to the Mississippi and New Orleans, and from thence to the city of New York where he formed a partnership with Captain Thomas Randall. In New Orleans, he had boarded with a certain Monsieur Braquier, like himself an "Enlightened" man, whom he had not forgotten thirty years later. There, he had also made the acquaintance of Monsieur Francois Duplessis, a young merchant, with whose sister, Mademoiselle as she was known, he fell mildly in love. He was never to see her again

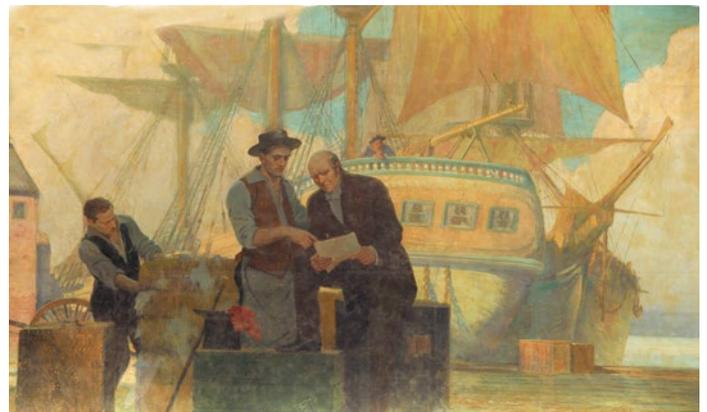
but he named his ship *La Jeune Bébe*. This was the vessel he owned in partnership with Tom Randall, and in which he sailed in May 1776 from Cap Français in St. Domingue for those northern isles, St.-Pierre-Miquelon, probably for salt cod, hoping to get to New York eventually again.

Much has been made by his biographers of Girard's surviving logbook for this voyage. They state that he deliberately falsified the record by entering, perhaps at a later date, that he had sailed from, and not to, St.-Pierre-Miquelon. There seems to be little evidence of such falsification, merely failure on the part of the biographers to translate *ma traversée* as "my voyage," which can be inbound or outbound. Since every entry shows Girard progressing northward from St.-Domingue, we can only assume that he started from there and that he was never to get to St.-Pierre-Miquelon because he was forced into the Delaware River late in May 1776 and arrived at Philadelphia on June 6 of that famous year.

Decades afterwards, Captain James King was to tell a tale of having overhauled Girard in May 1776 in the mouth of the Delaware, who in the haze was firing his guns for water and a pilot, and of having lent him five dollars to proceed up the river to Philadelphia and safety from the nearby marauding British blockade fleet patrolling in the Delaware Bay area. We have no reason to doubt this story. It is perfectly reasonable. We have the log, which unfortunately ends before the King episode. Girard himself apparently boasted many times in his later years how he had arrived virtually penniless in the capital of Pennsylvania at a time when "that country had revolted against its prince."

That there was a good deal of hyperbole in this statement we may be sure. Never in his life was Girard a really poor man. He may have had little money on his person; he may not have had any English money. Still, he owned his half interest in *La Jeune Bébé*, the schooner in which he was sailing. There also belonged to him a half interest in her cargo, which was apparently quickly disposed of at Philadelphia, since no more is heard of it, although we have no idea of what it consisted or of what actually happened to it. We know that before February 1777, when the partnership with Randall was finally terminated, Girard was also part owner of the sloop *Betsy* and of the brig *Lucretia* (taken in "the public service" during the Revolution), and that his share in the outward and inward cargoes of these vessels was at one time 1/3, at another 2/3, and at still another 1/2. Moreover, he was owed money in the islands. Finally, Randall owed him his salary. Altogether, it amounted to a tidy sum, in spite of what he owed – between five and eight thousand dollars – no mean fortune to have been amassed in those days by a young man just turned twenty-six.

Where Girard spent his first night in Philadelphia is a significant question. We do not know the answer for sure. I personally believe it was at the house of Isaac Hazlehurst, whether that was in Elfret's Alley or the next street Drinker's Alley, in the relatively unfashionable northern district of Philadelphia. I simply do not credit that Girard set out from St.-Domingue, headed ultimately for New York, without some Philadelphia names in his pocket or his head. Within two months of Girard's arrival there, Randall himself had come to the capital of Pennsylvania, the British having occupied New York City in July 1776. By fall, Girard was working jointly for Randall and Hazlehurst. That he made several more voyages to the Caribbean islands is certain. We do not know precisely when he gave up the sea and settled ashore, but it seems likely to have been in the early months of 1777, after February when his partnership with Randall was broken up, when he took a small wholesale and retail store in the Water Street vicinity, and before April when he began to court Mary Lum. Mary is reputed to have been an indentured servant at the home of Walter Shee, an insurance broker – though because of the war no insurance could be written at Philadelphia – who lived and had his business in that dingy street near the Delaware River.



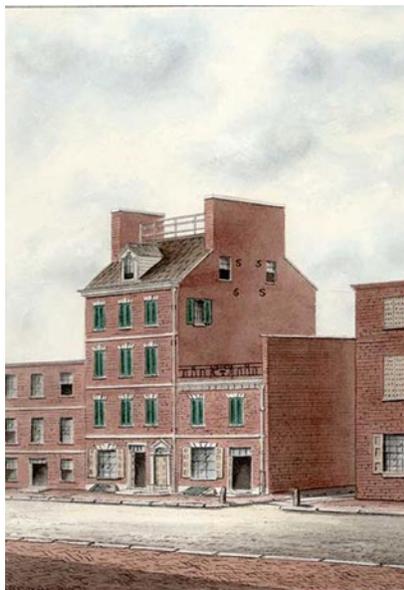
Girard's marriage with Mary Lum took place on June 6, 1777 the anniversary of his first arrival at Philadelphia – in Old St. Paul's Episcopal Church, in South Third below Walnut Street, the Reverend Mr. Stringer officiating. There is every evidence that it was a love match. Mary was nineteen, intelligent, raven-haired, white-skinned – an Irish beauty. Whether or not, as Biographer Harry Emerson Wildes claims, her father John Lum – a shipbuilder, or at least a shipcaulker, with whom, it seems, Girard had had some business dealings – died twelve weeks before the wedding is a matter of no importance. There was nothing unusual about the marriage, and that they lived together in mutual happiness, if childless, is attested by Stephen in 1779 in a letter to his father Pierre and in many letters from Stephen's next younger brother Jean between 1783, when

he first saw her, and May 1785, when she began to lose her mind.

Since we are embarked on this sad story we may as well finish it. It has been the uncomplimentary subject of a recent Philadelphia play and more recent TV show, and if for no other reason the record ought to be set straight. That Stephen Girard, despite his having fallen in love, ought not, in that day, have married his social inferior Mary Lum, there can be little doubt. That Girard in his middle years had come to despise her, after she had shattered the peace of his home and after her illness had settled permanently over her, there is also no doubt. That, at her husband's instigation, she spent from 1790 until 1815 – the last twenty-five years of her unhappy life – as a patient in “Mad Row” on the ground floor at the Pennsylvania Hospital, there is no doubt at all. Had there been no more to the matter, it would doubtless have been passed over as a tragic but not too unusual event. Unfortunately, Mary Lum Girard had a child.

After some dickering by correspondence, Girard, on July 22, 1777, bought from Isaac Hazlehurst a story and a half frame house and a few acres of farmland at Mount Holly, New Jersey, paying for it L528.19s Pennsylvania currency, or 1407 dollars. It was in this house that Stephen and Mary took refuge when the British occupied Philadelphia in September 1777, and there – though Stephen returned frequently and early – Mary remained, probably until the spring of 1779, long after the British had evacuated the city. At least we have in our possession the draft, both in French and in English, of a letter that Stephen presumably wrote to Mary, saying that he would be glad to see her “settle in this town,” and urging her to begin making her soap and sending her a length of cloth for a tablecloth, with enough left over to cover her tea table. That Mary ultimately returned to Philadelphia and the couple resumed housekeeping in the upper floors of a house and store in Water Street, which Girard rented from the cooper Thomas Hough, is not to be doubted.

All went well until May 1785 when Mary showed the signs of incipient madness about which



House and Store on Water Street

Stephen wrote his brother Jean, then in partnership in the island of St.-Domingue. Girard tried various remedies. He rushed to the local doctors who responded with head-stroking, “Thebaic tinctures,” and such nostrums. He proposed to Jean a sea voyage and a sojourn with Jean at Cap Francais, which Jean coyly but politely refused. Stephen finally sent his ailing wife to Mount Holly under the care of his friend and neighbor, cooper Henry Howell, and later her sister Hannah and her mother, the Widow Lum. Mary showed signs of improvement and was brought home to Philadelphia where, after a period of quiet normality, she suddenly started screaming and breaking up the furniture and had to be sent again to Mount Holly.

Girard decided that the case with Mary was hopeless and took measures accordingly. First, after months of pressuring, he yielded to his brother's proposal to establish a partnership with the main house at Philadelphia and another at Le Cap, and urged Jean to come north quickly to learn the business and to replace him while he went off to the Mediterranean for reasons of trade and health. Second, he established himself in the Water Street house bed and chamber apart from Mary. Third, he took a mistress.

The mistress was Sarah, better known as Sally Bickham. She was a Quakeress, about eighteen years old, a tailoress, and a member of almost as large a brood as Mary. Her parents knew all about the arrangement. She was as pretty as she was young. At first Girard was somewhat callous about her. He wrote of her to Jean that he amused himself with her *à peu de frais et quand j'en ai le loisir* – “at small expense and when I have the leisure for it.” It was not long before Jean was referring to her as *ton trésor* – “your treasure.”

Some writers have depicted Girard as heartless, selfcentered, loving no one but himself. Were phrases like that just quoted from Stephen the only evidence, one might conclude that they were right. But the testimony to the contrary is overwhelming. Girard had loved Mary. He had fallen in love and married her, and had lived and cohabited with her for eight years, as long as she would have him without making a fool of him. He loved Sally even longer, ten full years, and he could not understand why she left him at last for another man and marriage. He could not see that he was ten years older than he had been – forty-six – and yet could not offer her what she craved at age twenty-eight because he was still tied to Mary.

Until extreme old age, however, he could not live without a woman in his life, and before the year that Sally left him – 1796 – was out he took a second and last mistress. She was at the outset a robust farm girl from Whitemarsh – Mary, or Polly, Kenton – and with her he lived in comparative tranquillity for more than thirty years until 1828 when he was seventy-eight – little more than three

years away from death.

While Stephen was away from Philadelphia from December 1787 to July 1788, Jean and his paramour, Eleanor McMullin – whom, by the way, he married at Old St. Joseph's Church while his brother was absent – lived at No. 33 North Water Street. Sally lived, or at least received her monthly twenty dollar check, at Cooper's Ferry on the Delaware. Mary lived in the house at Mount Holly and there received her check. When Stephen returned in the summer, Jean with Eleanor moved to a house about half a mile away in Arch Street which Stephen had long since rented for him. Mary returned to Philadelphia and boarded around, but she did not come back to the Water Street house. Stephen paid the bills, even when at one point she broke her arm and spent L13, a small fortune, before it was finally set. In Water Street, Stephen and Sally – with Sally's eight or nine year old brother, Martin Bickham, who had written Girard in Europe asking to live with him on his return to America – reigned supreme.

The brothers could not agree for long. The partnership was broken up prematurely, and Jean, Eleanor, their infant son Stephen - - born in his uncle's absence and named for him - and eventually Rosette – Jean's seventeen-year-old daughter by the slave woman Hannah, the girl Stephen tried to have manumitted and in whom, "white enough to pass for white," Mary saw a family resemblance to her husband and fancied she was his – all returned to St.-Domingue. Mary went from pillar to post, spending much time drunk (so the neighbors said), passing some in jail, but Stephen hardened his heart. At last, when he could stand it no longer, Girard in 1790 approached his friends Samuel Coates, president, and Joseph Henzey, steward – and incidentally one of the chairmakers he patronized – to admit her as an "incurable lunatic" to the Pennsylvania Hospital. They took her in on the certificate of Dr. John Jones and Dr. John Foulkes. This was in August. Five months later, Mary turned up pregnant, and Stephen was not the father. She was free to wander about the Hospital grounds, and strangers were not debarred from entering at any time. Somehow, in her senseless wanderings, she had become with child.

When they discovered her condition, the caretakers of the Pennsylvania Hospital tried to return Mary to the care of Stephen, who was at least the putative father. They claimed he had had opportunity to sire the child. Stephen protested that he had not, that he had lived bed and chamber apart from Mary at least since 1787. It was an ugly situation. Finally, Stephen prevailed and the caretakers kept Mary in the Hospital, especially since he paid them L45 and promised to meet all extraordinary expenses. There, a female child was born in March 1791. It was put out to wet

nurse almost at once. For better or for worse, depending on how you looked at it, gossips said the child was black. In the summer it sickened and, in August, died. It was buried with gown and bell in the grounds of the Hospital where Mary was to lie twenty-four years later. Stephen naturally paid all expenses, though, God knows, they were not much.

As has been said, Mary remained in the Pennsylvania Hospital until she died at the age of fifty-seven minus two months. She was there a quarter of a century. Girard seldom went to see her. The entries for her board and keep are plain enough, however, in the receipt books at Girard College, intermingled willy-nilly with all the other receipts. Tradition has it that her check was delivered to the Hospital officials by the house-keeper Polly Kenton who also saw the patient and that sometimes, after Jean's death, Jean's daughters accompanied her after 1805 when they had come to live with Uncle Girard, as Stephen was known. In one of his lectures, Professor William Wagner, once a Girard apprentice, tells us – perhaps apochryphally – of the "final scene," with Girard bending over the coffin of his dead wife of thirty-eight years and murmuring, "It is well." What really happened we simply do not know.

The life of Mary Girard affronted the will and testament of Stephen Girard. Before 1811, we know only that when he went abroad in 1787-1788 Girard by letter, which had the effect of a will, left his friend Daniel Tyson his heir and executor. Rather promptly after Girard's return, and in spite of the expert nursing he received at Girard's hands, Tyson died of the yellow fever. In 1811, Stephen himself became seriously ill – probably of the yellow fever, with complications – and he bethought himself of what would happen if he should die and Mary and her family were entitled to his property as her widow's portion. In order to avoid this disaster as far as possible, he made a will, which has not survived. It probably followed closely the earlier letter-will which had provided amply for Mary for life but which cut her off from all entitlement to his property as such, which was now valued at over \$2 million. We do not know that any provision was made for a school; probably not, as all the wills, right up to that of 1830 - 1831 which in effect today, were miniatures. They would probably not have stood if Mary had been alive when they came into effect, any more than the long will of 1830, with the codicils of 1831, would most likely have stood in the same circumstances. Girard twice in 1811 and 1812 petitioned the Legislature of Pennsylvania for divorce, not merely or even principally so that he could be rid of his insane wife, but so that he could leave his property as he saw fit and not to a mad woman and her relations. He was twice denied because presumably under the law of Pennsylvania only a woman taken *in flagrante dilectu* could be divorced. Girard

dropped the matter because he would not buy his way and because he was told that Mary could not last much longer.

Girard may or may not have been a bad man, but he was a very human human being. Let us reflect that we would probably have done the same thing in the same circumstances. When he married Mary, Stephen did not expect to become a multimillionaire. He also did not expect her to go mad. Once she had lost her mind and been placed in the Hospital for life, it is clear that he did not expect her to survive until he was past sixty-five. Though she died in 1815, we do not know that he made a will, let alone plans for a school like Girard College, until 1826.

In 1826, five years before his death, Stephen was very ill of erysipelas, and Horace Binney drew up a will, undoubtedly establishing a Girard College, which he rewrote in 1829. It was this will that William J. Duane wrote at greater length in 1830 and to which at Girard's behest he added the codicils in 1831. It is not clear why Duane was chosen and why Binney was put aside. This is all the more peculiar since, a few weeks before Girard's death in 1831, Binney asked to see the will again with a view to revising it. Girard replied in good temper and said that he agreed that many clauses in his will needed changing and that he was only prevented by the pressure of other business from obliging Binney and turning his attention to the will. We do not know what might have happened. All we can say is that the will in effect today is that written by William J. Duane and that Girard died none too happy with it. To the end he remained a very human human being.

We cannot talk about every aspect of Stephen Girard and his life tonight; we simply have not got time. But because of the occasion this evening and the dinner for the Copernicus Society, we must speak about Girard and his early association with the Poles and with Pulaski's Cavalry Legion in particular. Nothing shows Girard so well as a human being, nothing reveals him so clearly in his true character as a man of business and a man of independent mind.

Count Casimir Pulaski was a soldier, a cavalryman *par excellence*. It is not our place here to trace his career in Europe before he came to America. Suffice it to say he had been against Russia and for the independence of Poland. We might point out, however, that he was two years older than Girard, having been born in 1748. He spoke French well; he spoke and wrote English abominably, much worse than Girard because he had so much less time to perfect it. He came to America, like Girard, during the Revolution, but about a year later on July 23, 1777, landing at Marblehead, Massachusetts. He came, unlike Girard, to offer his military services and those of his friends to the Commander-in-Chief, General George Washington, and to the American

patriots who were fighting for their freedom. This offer was sincere though somewhat odd, for Pulaski had not always believed in the Rights of Man. In the end, he gave his life, at the age of thirty-two, for the land he had come to love and which was not his birthplace.

Girard, by contrast, was a pacifist. As his biographer McMaster says, he had neither part nor lot in the American Revolution as a war. He came to these shores by accident and stayed fifty-five years because the land turned out to be a place where one could be free to follow one's own pursuit, to make money or otherwise. Yet when he arrived here, Girard was already a Man of the Enlightenment. He believed in the Rights of Man. He rejoiced to see the old regime in his native land of France toppled by the Revolution that so speedily followed the American winning of freedom. All his political life, he sided with the Democracy in America and was an ardent follower of Thomas Jefferson and Republicanism in this country and of all that smacked of the new regime in France, even to Napoleon and the Napoleonic refugees.

Unlike Pulaski, Girard lived to old age. He lived to see the world change. Andrew Jackson was President of the United States; Louis Philippe, who had once lived in Philadelphia, had become King of the French in the July Revolution of 1830. Indifferent as he had been at the time, Girard had been a patriot from the American Revolution onwards. Indifferent though he was to France, the land of his birth, as a place to live, as a country, he was far from indifferent to the principles for which the French Revolution was fought and for which France came eventually to stand – Democracy and Republicanism.

Girard was not a Frenchman, he was an American. He proved it in the successive yellow fever epidemics, in the protest against Jay's Treaty, in the fight for the rechartering of the old Bank of the United States, in establishing when it failed the Bank of Stephen Girard, in the struggle for the Second Bank of the United States and against its debasement as an instrument of speculation. Notably, he proved it in his College, when in his will he enjoined that the students should be Americans and taught Americanism: "Especially, I desire that by every proper means a pure attachment to our republican institutions, and to the sacred rights of conscience, as guaranteed by our happy constitutions, shall be formed and fostered in the minds of the scholars."

We do not know for sure that Girard and Pulaski ever met, but it seems highly likely that they did. One of the attributes that served Girard probably better than worse all his life, that exasperated his neighbors but pleased his foreign friends and visitors, was his ability to speak French. Pulaski was horrified that Americans did not know Polish or, even the educated ones, French. Girard's English, poor

though it may have been, and his much better French, probably drew Pulaski to him.

Biographer Harry Emerson Wildes tells us that “Count Casimir Pulaski’s Cavalry Legion rode into Philadelphia under their crimson banner with its gleaming golden eye and its thirteen gold stars . . . Green-coated legionnaires, in red vests, white buckskin breeches and tall bearskin busbies, became familiar figures in Water Street.” The banner, of course, was no bigger than a guidon. That it was made for Pulaski by the Moravian nuns of Bethlehem and that it was famous, we need not doubt. In order to appreciate the incident and its sequel, we must remember that both Pulaski and Girard were by birth Roman Catholics and that the Moravians were Protestants. Whether or not the sisters presented the pennant to him we do not know, but we do know that Henry Wadsworth Longfellow wrote forty-four beautiful lines, entitled “Hymn of the Moravian Nuns of Bethlehem at the Consecration of Pulaski’s Banner,” which after the Count’s death was preserved at Baltimore by his friend and associate Captain Paul Bentalou. It is curious that twenty-five years after Pulaski had visited there, Girard should send his three Catholic nieces, the daughters of his dead brother Jean, to the Reverend Andrew Benade’s Protestant Moravian Seminary in Bethlehem.

Bentalou was Pulaski’s closest friend in America; he was also Girard’s and, surviving until 1828, his oldest. Bentalou came to America in 1776 about six months after Girard and was a Frenchman, like him. He had left home hoping to become a cavalry officer but, there being no opening in any of the four American battalions, he took his commission as a lieutenant in a German battalion attached to General Greene’s division. Pulaski fought in most of the well-known American battles, including the Brandywine. Bentalou met him just after that fracas and, having resigned his commission in the American army on December 10, 1777, he remained not only Pulaski’s friend but his aide and, in effect, his adjutant for the rest of the Count’s less than two years of life.

Though he had been at Germantown in October 1777 and at Valley Forge in the winter of the same year, Pulaski – and one should add, Bentalou did not meet Girard until the following summer of 1778, that is, some months after Washington’s famous crossing of the Delaware and the battle of Trenton. As the Cavalry Legion had not been formed at that time, Pulaski took part in that engagement as general of U.S. Cavalry.

The paths of Girard and Pulaski crossed several times, most notably perhaps at Egg Harbor. Egg Harbor had long been a nest for American privateers, a fact which worried the British. Washington had hurriedly sent Pulaski across Jersey in the hope of forestalling Lord Howe’s attempt to

land troops there and disperse the “pirates.” A year later, after he had fallen in with Baldesqui, Girard himself had gone to Egg Harbor to get control of the peak-sailed 50-ton brig *Minerva* and to privateer, which he, perhaps rightly, regarded as a form of “legalized piracy.”

Congress had approved the Pulaski Cavalry Legion as a separate force reporting directly to the Commander-in-Chief in April 1778. From then on it saw action not only at Egg Harbor, but on the Frontier, at Charleston, and at Savannah. Pulaski at the end was on patrol in Georgia and might never have fought and died at Savannah had not a messenger of his old friend Admiral d’Estaing run across him and told him that the French Fleet was off shore and looking for a place to land. The admiral and the general met, and the admiral formulated his plan. D’Estaing bombarded the city and demanded surrender. Instead, the British dug in and also had the good fortune to acquire a copy of d’Estaing’s plan and Pulaski’s part in it, which was to follow the left column of French troops and to precede the American light infantry with his horse. The French general who was to confuse the British with a diversion lost his way in the dark. Chaos broke out. D’Estaing fell slightly wounded. Pulaski turned over his command to a subordinate and, accompanied by his inseparable aide Bentalou, tried to cross the lines and reach his friend. He had hardly started when he was struck in the groin by a swivel shot and fell from his horse. Clarence A. Manning tells us in his *Soldier of Liberty: Casimir Pulaski (1945)*: “It was the end of the battle: d’Estaing wounded, Pulaski mortally hurt, the Americans repulsed at the redoubt. There was nothing to do but to call off the assault and for the Americans and French to return to their original positions.” Dr. Joseph Lynch and a negro boy Guy carried Pulaski off the field and did what little they could for him. The bullet they could not extract. It was decided to place him in the American ship *Wasp* and seek help in Charleston. Just as the ship cleared the river and entered the ocean, Pulaski breathed his last, early on October 11, 1799. So rapid was the putrefaction that the dead general was buried at sea. Tradition says that he died in the arms of Bentalou.

Men of the Enlightenment were often somewhat ambivalent about slavery. Jefferson, Girard, and Bentalou all were. When Bentalou and his wife visited France in 1786, Jefferson was American minister. On August 9 Bentalou wrote him from Bayonne and among other things asked Jefferson to intercede with the French to allow Mrs. Bentalou – who had been a Miss Keepports, an American – to keep with her for at least eighteen months and the ocean trip home her small Negro boy, eight or nine years old, whom she had brought with her. Jefferson, who knew – though he inquired about – the law of France under which

a Negro who claimed to be free was free, replied in part to Bentalou from Paris, August 24, 1786: “. . . I have known an instance where a person bringing a slave, and saying nothing about it, has not been disturbed in his possession. I think it will be easier in your case to pursue the same plan, as the boy is so young that it is not probable he will think of claiming freedom.” He concluded that he would prefer not to ask for a dispensation if it were avoidable. The reason, of course, that Jefferson was able to make Bentalou this answer was that he himself had been the person who brought in a young slave and kept him with him in bondage, despite the provision of French law, saying nothing about it.

Joseph Baldesqui – or Baldeski, to give the name its Polish spelling – was another friend of Casimir Pulaski and of Girard. When the Cavalry Legion was formed in 1778, Baldesqui was made Treasurer and Paymaster. He was an entirely different type from Bentalou. He got tangled up almost immediately in the Legion’s – and Pulaski’s – complicated finances. He was galant – it is pity that we do not know what he looked like – and was forever seeking a rich American wife – or two – it did not matter to him. He was constantly, but without success using Girard as a go-between. When Pulaski went south, Baldesqui stayed behind in Philadelphia, trying to explain to Congress where the money it had advanced to Pulaski went. Somewhere along the line, the paymaster got out of the army and, for reasons undisclosed, he and Girard formed a partnership beginning on September 1, 1778, although the formal signing of the agreement did not take place until February 1780.

Baldesqui – perhaps fortunately – spent most of the time out of America. He passed almost a year in the Caribbean islands which he found heat-ridden, expensive, and full of despair. He went on to Boston where he broke his leg and was the butt of many a comic incident. He was never a good businessman and, when the partnership broke up early in 1782, Baldesqui was lucky to make more than L800 over his none-too-well-secured initial investment of L1,000. The excavalryman took his money and at last set up in Germantown where he opened a hair-powder

factory. It says something for both of them, so different in temperament, that he and Girard remained friends over the years, the “mariner and merchant” shipped more than one barrel of hair powder and used quite a few pounds on his rise to riches and fame.

There is no doubt that Girard showed his better side to the French-speaking Poles. He was with them at all times a very human human being. To his friend Bentalou, who though a Frenchman was always associated in Girard’s mind with Pulaski and the cavalry, he wrote in 1793, just as the yellow fever panic in which he had played so heroic a role was subsiding: “I see you are spending your time exercising men and horses. I hope the future will give you no cause for regret. As for myself, neither my age” forty-three! “nor my principles will permit me to take part in a war. I prefer to run greater risks and have the satisfaction of using the rest of my career in attending to my own business affairs and to the preservation of the human race.” Thirty years later he addressed Bentalou with less flamboyance and more humanity: “I have not forgotten the oldest friend I have on this globe... I send you some preserved tongues put up by your old friend. I hope that their flavor will recall to you old times.”

The Enlightenment in America was dying out in the 1800’s. From the beginning it had been a substitute for religion which, for good or evil, by that time held sway in this country. I am told that in faraway Poland there is a town named Girard, or rather its Polish equivalent. The irony is that it was probably not named for Stephen Girard, the philanthropist, but for his eleven-year younger brother, Louis Alexandre, the priest.

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**About the Author.** This article by Marvin W. McFarland is based on a speech given at a diner held in recognition of the valuable service rendered on behalf of Girard College by the Copernicus Society of America through its Americana Jubilee Exhibition in 1977.

Marvin Wilks McFarland was a distinguished graduate of Girard College and was generally acknowledged to know more about the life and character of Stephen Girard than any other alumnus. Following graduation, McFarland attended Franklin and Marshal College and won an A.B. degree, after which he returned to Girard College to spend a year as Assistant to the Librarian working on the Stephen Girard papers.

After six years in the U.S. Air Force, McFarland joined the Library of Congress, where he attained the level of Chief of the Science and Technology Division. He held the Guggenheim Chair of Aeronautics from 1953 to 1963. He was the author of numerous articles in that field and was also the Editor of *The Papers of Wilbur and Orville Wright*.

In September of 1973, McFarland returned to Girard College once again, as Consultant to the President on Girard Papers and Effects.