



# Girard, A Man to Remember

– by Thomas J. DiFilippo –

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Stephen Girard was 81 years old when he died, ending a life of sadness, excitement, adventure, good deeds, and controversy. He was seriously injured while crossing the street near Second and Market, on December 22, 1830. The December 22, 1830, issue of *The United States Gazette* reported that he was knocked down by a wagon whose wheel hit his head and lacerated his ear. He returned to his banking business after remaining secluded for two months. Although he continued to purchase property, including the Peel Hall farm that became Girard College, he never fully recovered and on December 26, 1831, he died. Coincidentally, he died on the Feast of St. Etienne, the first Christian martyr--St. Stephen's Day.

In his life, Girard was “Junior officer of eleven ships, master of four, owner of twenty-four; director, in person, of world wide trading operations for more than a half a century; first and foremost private banker in Pennsylvania; wartime financier to the United States Government; farmer in Philadelphia, landowner in eastern Pennsylvania and in Louisiana; richest citizen of the United States; philanthropist, founder of Girard College.”<sup>1</sup> Parton, in his book *Famous Americans of Recent Times*, described Girard as “a keen Frenchman, who, more than any other man, built up the city's commerce, who was the bravest in pestilence, the quickest to save the country from financial ruin, who made a fortune for himself and gave aid to the helpless.” Struthers Burt, in his book *Philadelphia, Holy Experiment*, defined Girard as “America's first multimillionaire, and Philadelphia's greatest ship owner and banker.” The newspaper, on announcing Girard's death added the following, “The late Stephen Girard, Esq., having by his will left handsome bequests to the City of Philadelphia, as well as during his lifetime very extensively contributed to its beauty and improvement, it is respectfully suggested to all citizens who are not conscientiously scrupulous, to close their windows at least from the hours of ten to twelve o'clock as a testimony of gratitude and respect to the memory of their liberal benefactor.”

At death, he was the wealthiest person in the United States. His vast wealth included shares in four insurance

companies, four turnpikes, a bridge, the Franklin Institute, Schuylkill Navigation Company, Chesapeake and Delaware Canal, Danville Railroad, stock in the United States, the State of Pennsylvania, and the City of Philadelphia, and huge parcels of land in Philadelphia, up-state Pennsylvania, Kentucky and Louisiana. So huge was his estate, that it took three reconciliations to settle it. The final reconciliation revealed that the Estate was worth \$6,699,233.09, including \$4,957,398.63 in stock, bonds, money and land. *Hazzard's Register* of January 9, 1832, reported that his real estate was worth \$1,741,834.46, an



amount subsequently verified by an inventory. A recent article by Paul Tharp, published in *The Wall Street Journal*, indicated that the amount Girard left would be equivalent to approximately \$50 billion in today's money. He left his wealth for charitable and public causes. His wealth was so extensive that shortly after his death, the merchants met to express their concern that removal of Girard's funds from circulation would devastate the financial world, and cause hardship to the debtors. Girard lived a simple, frugal life. He did not covet honors or fame and was free from every display of ostentation. Speaking of Girard, Arey said, "The people whom he liked best were the Quakers. He had sympathy with their disdain of forms, their shrewd business habits and their integrity."

Although Girard had success in everything he attempted, his personal life was sad. He was unhappy in his youth because of his defective eye, the early death of his mother, and his inability to accept his stepmother. He left home at an early age and, therefore, did not benefit from the companionship of his family. In 1777 he married Mary Lum, a beautiful girl who was nine years younger than his 27 years. During the first twelve years of their marriage, she suffered with various degrees of "violent paranoia", and fits of alcoholism for which she was frequently admitted to the Pennsylvania Hospital. Finally, in 1789, she was permanently committed until her death in 1815. Early in her commitment, she bore a child. Girard disclaimed that the child was his, stating that he had neither seen or been with Mary prior to her permanent commitment. Within a few months the baby died. Girard never remarried and had no children. On Oct. 27, 1903 the Pennsylvania Hospital unveiled a memorial plaque to Girard that read, "A liberal contributor to the Pennsylvania Hospital and his wife Mary Girard who was buried near this spot in 1815, are hereby commemorated".<sup>2</sup>

Although he was born a Catholic, he did not attend church. The fact that he gave significant funds toward the construction and upkeep of churches of several denominations, belies any belief that he was an atheist or an agnostic. He was buried in the vault he built for Baron Henri Lallemand, his nephew, in the Holy Trinity Catholic cemetery at Sixth and Spruce. Bishop Kendrick refused to permit a Catholic burial mass because the Masons would not remove their ceremonial aprons. Twenty years later, his remains were reinterred in the Founder's Hall vestibule at Girard College behind a statue sculptured by N. Gevelot, a French sculptor living in Philadelphia. He was commissioned in 1833 but never finished the statue until 1846. He used borrowed Girard clothing as the model for the statue. The face was copied from a death mask made at the time of Girard's burial.<sup>3</sup>

In spite of all his deeds, Girard was maligned by Stephen Simpson in his book, *Biography of Stephen Girard*, released within three months after Girard's death. Many myths about Girard can be traced to this book written by an ungrateful employee. Simpson's father George had been the head cashier in Girard's bank and while there he obtained employment for his son Stephen. When Stephen Simpson's father died, the son did not, as expected, receive the father's position. Many years passed before people like Professor William Wagner, a close friend and prodigy of Girard's, and the philanthropist who endowed the Wagner Institute at 17th and Montgomery Avenue in Philadelphia, convinced the public of the inaccuracies and distortions contained in Stephen Simpson's book. In one of Wagner's lectures, given before the Pennsylvania Historical Society in 1882, he said, "Anyone who reads Simpson's biography of Stephen Girard will perceive that the whole account is embittered and venomous and that where ever he could find an opportunity to falsify or pervert he improved it to the utmost. He tortured facts to suit his purpose."

Girard lived a simple, frugal life although his vast wealth could have provided him an ostentatious life style. He commented, "My deeds must be my life; when I am dead my actions will speak for me." One hundred sixty years later his actions are still speaking for him. Although he was charitable in life, he was more charitable in death. These are the facts about the man that must be remembered, a man who in life and after death provided for so many people.

#### **Bordeaux, France**

Born May 20, 1750, near Bordeaux France, he was the second of ten children but the first son born to Pierre and Anne Odette Lafarque Girard.<sup>4</sup> He was baptized Etienne at St. Seurin, a Roman Catholic Church in Bordeaux. His father Pierre was a sea captain and merchant who had acquired a substantial fortune trading with the West Indies Islands. Louis XV bestowed on Pierre Girard, the Royal and Military Order of Saint Louis for bravery during the 1744 conflict between France and England.

Stephen had an unhappy childhood. Being blind in one eye since birth, or at least early in life, allegedly caused him to be an introvert. There are several versions that explain how he became blind. Some historians claim he was blinded at age eight when a clam shell, thrown into a fire, exploded sending a splinter into the eye.<sup>5</sup> In later life, Girard reported that he never remembered seeing from that eye. Being the oldest boy in the family was a burden and probably the reason his father did not provide him with any formal education. Apparently his only education was that passed to him by his father and mother. George Wilson in his book on Girard, claims he "had proficiency

in the rudiments of reading, writing and arithmetic” when he went to sea.<sup>6</sup> He was only ten years old when he began working in his father’s counting house. Stephen’s mother, whom he apparently loved dearly, died when he was only 12 years old.

### **The Mariner**

The father and son often argued. In 1764, when only 14 years old, Stephen, following in his father’s footsteps, went to sea. Pierre arranged an appointment on his ship *Pelerin*, bound for Saint-Domingue in the French West Indies. The ship’s roster listed Stephen as an apprentice pilot<sup>7</sup> and in this capacity he began his study of navigation. His first voyage lasted ten months. Thereafter, he made several trips before he arrived home in 1767 to find his father remarried to a woman with four children, all living in the Girard home. Stephen disliked his stepmother and resented her intrusion in the Girard family. He continued going to sea and aided by his father he obtained his captain’s license before the required age of 25. He left home permanently in 1773 on the ship *LaJulie* bound for Port-au-Prince. Although he continued to communicate with his father he never thereafter saw or bothered much with his immediate family, except his brother Jean (John) and several nieces and nephews.

From 1773 to 1776, he sailed mostly between French ports, the West Indies, Charleston, South Carolina, and New Orleans. He arrived in New York in 1774, where Thomas Randall employed him as a first mate. Subsequently, he became the captain and co-owner of the ship, *La Jeune Bebe*. He made several trips to Le Cap, Saint-Domingue, located on the island that Christopher Columbus had called Hispaniola. While returning to New York, in May 1776, a storm badly damaged his ship and caused most of the fresh water to be lost. Believing it impossible to reach New York, and considering the English blockade off the Jersey coast, he decided to dock in Philadelphia. (Another more dramatic version is that his ship was badly damaged in a storm off Cape Hatteras, then became lost in the fog and accidentally entered the Delaware Bay where another ship advised Girard not to leave the Bay since it was blockaded by the British.) When he arrived in Philadelphia, it was the largest city in the new world and a city about to erupt into a revolution toward independence from England. After a short stay in Philadelphia, “He made two more trips to Le Cap by the end of the year, arriving back in Philadelphia finally in January 1777.”<sup>8</sup> Thereafter Philadelphia became his home, the location of his business, and his home port. Shortly after arriving he met Mary (Polly) Lum, the beautiful daughter of a Kensington shipbuilder. After a short period of courting, they were married on June 6th, 1777, at St. Paul’s Episcopal Church in Philadelphia.

Having been at sea for most of the preceding years, he was apparently indifferent to the American Revolution. It was nearly impossible to get shipping insurance because the British were blockading the American ports. Having accumulated \$6,500, he decided to abandon the sea and become a merchant. Fearing the capture of Philadelphia by General William Howe and his “Redcoats,” which occurred in 1777, Girard and Mary closed their Philadelphia business and moved to Mount Holly, New Jersey, where they remained until the British evacuated Philadelphia in June 1778.<sup>9</sup> On October 27, 1778, he swore allegiance and became a citizen of the Commonwealth of Pennsylvania. He advised his father, in a letter written in January 1779, that he was worth about \$15,000 and was a part owner of two ships, the *Betsy* and *Lucretia*. From 1778 to 1782, Joseph Baldesqui was his partner. They traded mostly with the ports in France, and Le Cap and Port-au-Prince, in Saint-Domingue where his brother Jean lived and was his commission merchant and trader. Stephen, after many attempts, persuaded his brother to come to Philadelphia in 1787 as his partner while he went to sea again. During 1787 and 1788, Stephen captained the *Les Deux Amis* (Freres) and sailed from Philadelphia to Charleston, then to Toulon and Marseille, France. While staying in Charleston from December to February, he joined the Union Blue Lodge, No. 8 Masonic Order on January 28, 1788.<sup>10</sup>

### **The Merchant**

Girard built his first ship in 1789. Historians disagree on its name. Some claim it was the *Water Witch*. Harry E. Wilde claims there is no record of a ship called *Water Witch*. McMaster, who spent several years reviewing the Girard papers, claims that the *Water Witch* was the first ship and since the British captured it in its first year of operation, no records exist in the Girard papers. Henry Arey, in his book *Girard College and Its Founder*, written in 1856, claims that the first ship was named *Two Brothers*. Harry Schad, Girard College Class of 1920, reporting in the December 1963 *Steel & Garnet* states, “In his lifetime he (Girard) owned a total of twenty-four ships, but never more than six at once. Regularly he supplemented his fleet by chartering the vessels of others.” In a survey from one reel of approximately 300 invoices covering 1783 to 1800, Girard shipped 175 items, from 25 locations, on 93 different vessels.<sup>11</sup> These were some ships he built or owned between 1791 and 1810: *China Packet*, *North America*, *Superb*, *Rousseau*, *Montesquieu*, *Voltaire*, and *Good Friends*. After his death, an inventory of his estate revealed that he still owned four ships; namely, *Helvetius*, *North America*, *Rousseau*, and another whose name was not mentioned. Owning and leasing so many ships permitted Girard to expand his business to trade throughout the world. Marvin

W. McFarland, who studied the Girard ledgers, states that by 1781 Girard's fortune was between fifty and sixty thousand dollars. Although the annual volume of his business rose to about \$1.5 million in 1794, he was wealthy but not yet a millionaire. He estimated that in 1795 he was worth about \$250,000, a very considerable fortune for the times.

Girard shipped and imported grain, wine, liquors, oils, tobacco, cloth, cheese, nails, sugar, coffee, cocoa, meats, and other necessary staples, using many agents in different ports to obtain the best local prices. He paid these agents well to protect his interests, but his papers include many letters scolding the agents for not getting what he considered reasonable prices. Girard's profits from shipping soared between 1790 and 1815, but international conflicts frequently interfered with his ventures. The French and the English were intermittently at war with each other and Girard's ships and cargoes were often confiscated. In 1797, the United States nearly went to war with France, because it harassed American ships trading with England. In 1805, England became master of the seas by defeating the French and Spanish fleets at Trafalgar. They blockaded Europe and often confiscated American merchant ships. Quoting from a book *Philadelphia In The War of 1812*, "The second war with England, toward which the country had been gravitating for many years, was brought very closely home to Philadelphia by reason of their important shipping interest. Large sums of money were invested in, and a considerable portion of the population was directly or indirectly sustained by, overseas commerce. The various embargoes of England and France during the Napoleon wars, the general invasion of the rights of neutral powers, and the impressment of their seamen by the belligerents, led to a feeling of great resentment in the United States." The constant interference with shipping caused a scarcity of some items, and Girard's profits were huge when his ships did succeed in getting through the blockades. When England continued to harass American ships, Girard anticipated a conflict. In 1807, he started liquidating his overseas merchandise and collecting his foreign debt. The harassment of ships led to the War of 1812 and to Girard's decision to enter the banking business.

The Stephen Girard Collection contains numerous correspondence relating to his business ventures that sheds a strong light upon the development of his character, under a succession of sad and in some cases disastrous events, mingled with incidents and ventures of surprising success. "The subjects of public interest include his close business relations with France during the Reign of Terror, in which his personal friend and trusted correspondent, Mr. Samatan, of Marseilles, fell a victim to the guillotine; the Negro Insurrection in St. Domingo, in which some of his closest

friends were brutally murdered and others escaped only to die in abject poverty and suffering; the suppression of American trade in the Mediterranean by the Algerians and other pirates, and the depredation on American commerce by British and French cruisers in each of which he had a strong personal interest.

In his business ventures, notwithstanding reverses of the most disastrous nature, great progress and continuous expansion are the dominant features. With heavy losses in vessels captured by the French and British cruisers, and in cargoes sequestered by the governors of the islands in the West Indies, for which payment was received in worthless drafts upon the French Government, we find rapid growth in maritime interests, with additional ships being purchased or built. The destruction of trade in the Mediterranean, followed by its broad expansion with Portugal, with the Atlantic ports, of France and Spain, with Amsterdam and Hamburg, and the ports of the Baltic; while stupendous profits on cargoes of wheat, flour, and other food stuffs far more than compensated for the losses due to the inadequate protection afforded by the American flag, and led to the establishment of standing credit with the leading bankers of the world. Probably the most striking feature of this correspondence is its change in tone, that for 1780-1785 being principally relative to small affairs and with sea-captains and the more humble class of merchants; but in the next decade including such names as De la Foret, Genet, Le Blank, the lawyer Duponceau and the physician Deveze, among the Frenchmen, and Alexander Hamilton, Thomas Jefferson, Jared Ingersoll and other prominent Americans. It also shows not only the public gratitude for his self sacrificing services during the epidemic, but the founding of a confidence in his probity and foresight which extended to both sides of the Atlantic and established the basis for his simple self-given title of 'mariner and merchant.'<sup>12</sup>

Girard's correspondence for the years 1800 to 1808 reveal that "The continuance of the wars in Europe--- while they greatly increased the risks of maritime business-multiplied its profits in a much greater ratio-and the neutral commerce under the American flag, while hampered and grossly harassed by the belligerents, had advantages possessed by that of no other nation. That peculiar combination of caution with boldness in action, which was one of Mr. Girard's most striking characteristics, specially fitted him to take advantage of this condition of affairs, and we find him building ship after ship, dispatching them on voyages, now including the East Indies, China, and South America, as well as the ports of Europe and America, and maintaining agencies under trusted employees in all the great commercial centers, and continually enlarging his trade and increasing his maritime investments, until paralyzed by the Embargo

of 1807.<sup>13</sup> In this period many suits and claims for damage growing out of the seizure of his vessels and cargoes by the British and French were instituted, and pressed with characteristic vigor, some to a successful termination, while others, owing to the complications growing out of the purchase of Louisiana in 1803, are as yet unsettled and the basis of the present apparently interminable "French Spoliation Claims." In the latter part of 1801, the ship "Rousseau," was launched and the "Liberty" was altered from a brig to a ship; in 1804, the "Helvetius," and in 1806 the "Montesquieu," were added to his fleet; the latter two being specially built and equipped for the East India trade. In addition to this fleet of large ships, Mr. Girard chartered a number of smaller vessels, which he employed in carrying fish and other American products to the ports of Europe. But the Embargo of December, 1807, and the consequent Bayonne Decree of 1808, effectually checked the growth of American commerce and led Mr. Girard to materially contract this branch of his business and to convert his property in foreign lands into American securities. It was in this manner that a large holding of stock of the first Bank of the United States came into the possession of Mr. Girard, and this in turn led, upon the termination of its charter, to his purchase of the property and assets of the Bank, and to his entering upon his career as a banker."<sup>14</sup>

During the period 1812 to 1819 his fleet was sailing mostly to Charleston, Amsterdam, Lisbon, Batavia, and Canton. In 1819 a new ship, Superb, was added. His Asian trade was becoming unprofitable so he decided to confine his trade to European ports.<sup>15</sup>

### **The Banker**

Girard was operating his trading business from his home and counting room at 21 and 23 North Water Street, Philadelphia, a building that was demolished in 1845 to make way for warehouses, one of which later became the Girard Meat Packing Company.<sup>16</sup> He was one of the wealthiest merchants. When Girard converted his bookkeeping from pounds to dollars, in 1794, he was worth \$209,553. By 1801, his worth had increased to six hundred thousand, then to two million in 1810, and to four million by 1819. In a letter dated June 28, 1812, he said, "The alarming situation of our maritime commerce has induced me to employ a part of my funds in the banking business. This establishment has already been in operation as the Bank of United States."<sup>17</sup> Although he continued to be a merchant until his death, banking was his main interest after 1812. In 1810, Girard had a million dollars deposited in the Baring, Brothers Co., a bank in London, England. He transferred \$400,000 to buy stock in the Bank of the United States, the bank founded in 1791 by Robert Morris.

George Simpson, the bank's cashier for seventeen years, advised Girard that he could purchase the bank's buildings for \$120,000, less than one third its original cost. When the United States government refused to renew the bank's Charter, Girard was the wealthiest man in the country and the largest holder of stock in the bank. He bought the bank in May 1812, hired Simpson and began his private bank, The Bank Of Stephen Girard or "Stephen Girard's Banking House."<sup>18</sup> Its original assets were \$1,200,000. Girard's purchase of the bank helped to avoid further bankruptcies, eased the money market, and restored public confidence in the banking institution. Girard was sixty-two years old when he entered the banking business and from it he made another fortune.

In 1813, the United States was at war with England and extremely short of money. Lack of funds periled the new nation's ability to conduct the war. The Government unsuccessfully attempted to raise \$10 million. Girard covered half the amount then convinced David Parish,<sup>19</sup> who used money borrowed from Girard, to subscribe to three million dollars of the loan. John Jacob Astor, who made his fortune in furs, covered the remaining two million dollars. Albert Gallatin, Secretary of the Treasury, a fellow Frenchman and friend of Girard, gave them a 6% yearly profit for 12 years and permitted them to purchase the \$100 certificates for \$70. These terms were beneficial to the Government and profitable to Girard, Parish, and Astor. These three foreign-born citizens probably saved the United States from losing the War of 1812.

In 1816, Girard influenced the Government to establish the Second United States Bank. Girard was appointed a board member of the bank and bought nearly a million and a half dollars of its stock. His involvement influenced others to purchase stock. He believed his involvement was necessary for the bank to succeed, but he disliked this appointment because he thought some of the other members were corrupt or incompetent. He accepted the appointment for only two years.

Girard's bank still stands near Third and Chestnut Streets. After his death, it became the Girard National Bank. The Girard National Bank had no association with Girard or his Estate. The businessmen that formed the bank choose the name hoping customers would believe it was Girard's bank and to take advantage of a name recognized world-wide. That bank later became Mellon Bank. The building was constructed between 1795 and 1797, and is said to be the first building in Philadelphia with a portico and pillars. It was built to house the Bank of the United States. Girard purchased it in 1812. The building was renovated in 1902, but the exterior remains

as it was when Girard purchased it. It is no longer used as a bank.

Girard revealed how active he was in 1815, in a letter to Luke Tiernan.<sup>20</sup> “Besides my commercial business, those at my bank where I act as President and Director, I am repairing houses, building a pretty large fireproof store, and repairing two ships at which I direct as master carpenter and Captain. Besides all of this I superintend all my gardens and my extensive farm in the Neck, an agriculture area outside Philadelphia (today South Philadelphia).” Girard’s passion was work. He allegedly said, “If I thought I should die tomorrow, I should plant a tree today.”

### **The Land Speculator**

From 1825 to 1830 most of the money Girard made came from the banking business, and as it accumulated he invested in real estate. His most valuable purchase was seventy-three tracts totaling 29,494 acres in Schuylkill and Columbia Counties, Pennsylvania, purchased accidentally on April 17, 1830, for \$30,100.<sup>21</sup> The land was lost first by Robert Morris, one of the first bankers and speculators, and then by John Nicholson through bankruptcy and judgment to the first United States Bank. The deeds were discovered in the bank vault, eighteen years after Girard purchased the first United States Bank. They were auctioned and Girard was the highest bidder. He hired engineers who reported that the land contained an abundance of valuable coal and timber. In a letter dated April 19, 1932, from Girard’s attorney, William Duane, to Thomas Elder, a landowner near the mines, Duane revealed that Girard purchased this property to sustain his Estate after he died.<sup>22</sup> Although some coal was mined in the 1820s, the first rental leases were granted in 1862. Since then, 150 million tons of coal were mined and Girard’s estate received royalties on each ton. Some mines are still producing.

“An item of interest in Girard’s correspondence of 1807 is the purchase from John Dunlap of the block of ground between Market and Chestnut Streets, Eleventh and Twelfth Streets. It was on this tract that Mr. Girard originally intended to locate the Girard College. The cost was one hundred thousand dollars (\$100,000). This block, exclusive of improvements, is now worth more than six million dollars (\$6,000,000), and earned in the year 1909, in addition to interest on the cost of the improvements, nearly two hundred thousand dollars (\$200,000) net, which is more than enough to support the College as originally planned by Mr. Girard.”<sup>23</sup>

Between 1815 and his death, he purchased an accumulation of nearly 200,000 acres and many buildings. During the last nine months of his life, he purchased two houses on Walnut Street, sixty acres in the Neck, ground on Spruce Street, a house on 6th Street, houses on Coates

and John Streets, houses on 3rd. Street, a house in the Neck fronting on the Schuylkill, stores on the wharves and docks, and ground in Schuylkill County.<sup>24</sup> When he died, he owned the choicest land and buildings throughout old Philadelphia (now Society Hill). Some properties were near 2nd and Spruce Streets, along Chestnut Street, Walnut Street, the block surrounded by 11th and 12th Market and Chestnut Streets, Front and Delaware, 5th Street, Water Street, 2nd and Delancy Streets, 3rd. and Philip Streets, and the area of today’s Penn’s Landing. His properties in the Neck (South Philadelphia), included 583 acres of farmland and several tenements. (See map in the appendix.) Outside Philadelphia, he owned 120,000 acres in Ouachita County, Louisiana, five thousand acres in Hart County, Kentucky,<sup>25</sup> and 5881 acres near Erie, Pennsylvania. The latter he purchased for only \$1,383, at a sheriff sale in 1825. Typical rent from the Society Hill properties ranged between \$1,600 and \$3,000 per year, a large sum when you consider that most people worked for a few dollars per month. A local newspaper reported, “He took most pleasure in adding house to house, lot to lot, until he could count his squares of buildings, and found it impossible to count the number of deeds, parchments and warrants.”

He owned prime property and buildings that generated enough revenue to allow his estate to continue growing long after his death. George Morgan’s book *The City Of Firsts, A Complete History of Philadelphia*, reported that in 1926, Girard’s property in the city, excluding Girard College, was assessed at \$20 million. Included were seven properties at 3rd. and Chestnut Streets including the Girard Bank and the Stock Exchange, address 23, 25, and 27 on South 11th Street, five stores at 119 North 8th Street, nine houses at 2nd and Spruce Streets, the entire block between 11th and 12th and Market to Chestnut Streets, 28 warehouses and piers near Front and Market Streets, eleven dwellings at 25th and Poplar Streets, The Girard Building, The Mariner and Merchants Building, and The Lafayette Building, all in downtown Philadelphia. Additionally, the estate included 404 two-storied and 71 three-storied houses in South Philadelphia, a factory at 23rd and Ritner Streets, 400 acres of undeveloped land in the 26th, 29th, and 48 Wards, and four Power Houses.

### **The Farmer**

Although Girard remained active in banking until his death, as he aged he devoted increasingly more time to his farm. It was located in Passyunk Township, now south Philadelphia, and he called it the Places.<sup>26</sup> He bought this farm and farmhouse in 1797 from George Copper who obtained it through default from Henry Seckel. Seckel used this farm to introduce and grow Seckel pears. It consisted of two lots totaling 75 acres. The east wing of

the farmhouse was built about 1750. Girard added the middle section in 1800 and the west wing in 1825. The final estate inventory shows that the farmhouse included a parlor, northwest chamber over the parlor, garret, common dining room, kitchen, washhouse loft, washhouse, seed room, milk house, combination smoke house, and greenhouse kitchen. The farm house still stands in Girard Park, where some of the College's alumni recently erected a statue of Stephen Girard. Apparently, Girard had more than one farm. Girard ran the farm efficiently and like his other business adventures, for a profit.<sup>27</sup> He hired a caretaker, increased the productivity of the orchard, added crops and cattle and marketed his products. As the years passed, he purchased nearby acres, and when he died he had accumulated 583 acres. He made frequent visits to the farm. He and his attorney, William Duane, spent many hours at the farmhouse composing Girard's famous Will. In 1830, the Horticulture Society of Pennsylvania recognized the farms for being among the best.<sup>28</sup> The report said that twenty acres of the farm were divided into an orchard and a vegetable farm and this acreage was enclosed by board fence. The orchard included Seckel pears, and other pear varieties imported from France and that the collection was "second to none in this country." They reported that Girard was one of the first to use turpentine and bandages to heal tree wounds. The garden included an acre and a half of fine vegetables, including America's first artichokes and a variety of imported grape vines. Fruits, lemons, mandarin oranges, and the only known citrons grown in this country, filled his greenhouse. Finally, the report shows that the farm was profuse with jasminton bushes, and 20 feet high Marseillaise fig trees, and included 13 horses, 18 oxen, and 28 pigs. In this century, the farms became the site of a federal housing project, a Government Depot, League Island (now Roosevelt) Golf Course, Girard Point Terminal, the Food Distribution Center and the Girard Estate homes.

The Girard Estate homes were constructed over ten periods, between 1907 and 1916. In 1911, the Board reported that 281 new houses were completed in the South Philadelphia Girard Estate and that 54 others were being built. The library in the Girard Estate was built the following year. When the entire project was completed, it included 481 buildings. There were seventeen classes of houses that originally rented for \$27 to \$36 a month and many were rented to military assigned to the military facilities in South Philadelphia. The home renters paid a fee for their gas, electric, and water from the Estate's central heating plant, and before the houses were sold it was necessary to install heaters. Between 1949 and 1952, 481 homes sold for between \$9,000 and \$12,000. The heating

plant was leased to the government for \$10,000. Today it is a warehouse for Young Company, riggers. Four other acres near Vare Avenue were sold for \$46,000 to the government for a housing project. In 1923, 62 acres of the farm were sold to the government for \$525,000. The Quartermaster Depot, now the Defense Supply Agency, occupied the land, but the facility is about to be phased-out. Four acres near 27th and 28th Streets and Vare Avenue were sold to the Philadelphia Housing Authority for \$46,000. Although his will prohibited the sale of his properties, the farmhouse and all the South Philadelphia property have been sold except a few garages.

### **The Humanitarian**

Girard was among those few that suffered the Yellow Fever and recovered. Yellow fever epidemics hit Philadelphia in 1793, 1794, and 1797. A quotation from J. H. Powell's book, *Bring Out Your Dead*, describes Girard's involvement. Powell said, "And Stephen Girard, hero of Bush Hill, a man so extraordinarily gifted in courage and charity that Philadelphians never afterwards understood him, but stood in uneasy awe, suspicious that so much goodness should live in a Frenchman and a man of trade." During the 1793 epidemic nearly one third of the city's 25,000 population died of yellow fever. Many left the city hoping to find a haven from the disease. Girard believed, unlike almost everyone, that the fever was not contagious and that people were dying from improper medical care. Most of the deaths occurred at the Bush Hill sanitarium, which if standing today would be near Broad and Callowhill Streets. It was a poorly run hospital that had become a repository for the ill, left to die. He and Peter Helm, without regard for their personal health, volunteered to administer the hospital. Girard cared for the sick and the dying, sometimes helping in their burial, while he brought order to the hospital. He hired his friend, Dr. Jean Deveze, to be the head physician. Together, they attempted to prevent further spreading of the disease and to reduce the death rate. Meanwhile he fought with the medical profession over the cause and care of the disease. Most doctors, including the famous Dr. Benjamin Rush believed that the people could be made well by being bled, an act of intentionally removing blood from the body. Girard said that people were dying "because of the pernicious treatment by our doctors."<sup>29</sup> He believed that the filthy condition of the city and the existence of the surrounding marshlands contributed to the disease. Most of his ideas were proven correct. Were it not for him, fatalities probably would have been significantly greater. The fever reappeared again in 1794 and 1797 and again Girard contributed his care, skill, and charity.

Girard's acts of mercy and personal care were recognized

by a grateful Philadelphia government. A plaque, presented by the City, hangs in the College and reads: "In commemoration of the courage and humanity displayed by STEPHEN GIRARD during the epidemic of yellow fever prevailing in Philadelphia in the year 1793. His heroism in that eventful period of the plague is an example of public spirit and charity most worthy the emulation of his fellow citizens. When there was no one to come to the rescue he volunteered his services in the noble task of nursing the fever-stricken victims in the city hospital. This courageous conduct demands more than a resolution of thanks. Such magnanimity merits admiration and honor from the citizens of Philadelphia forevermore."<sup>30</sup> The plaque was unveiled on Nov. 19th, 1895, in the Chapel, by Mrs. Ellen E. Girard, grand-daughter of Girard's brother Jean Monbrun Girard. She was also the widow of Jean Auguste Girard, the son of Girard's youngest brother Etienne. At that presentation it was announced that a movement was started to place a statue of Stephen Girard at City Hall on May 20, 1897.<sup>31</sup>

### **Girard's Papers & Collection**

The Stephen Girard Collection, housed at the College, is a priceless collection of furniture, plate, china, and other effects mostly accumulated by Girard during the period 1780-1830. Also stored are his preserved original papers representing one of the largest collection of records involving commerce between 1776 and 1831. Historians have frequently consulted the papers for information pertaining to the shipping business for that period, the banking business from 1811 to 1831, and the lifestyle of the colonial people. Among Girard's papers are 36,000 letters received by Girard, 14,000 sent by him, numerous ledgers containing nearly every transaction conducted by Girard, and one of the finest collection's of nautical maps. The collection includes many of the original drawings submitted by the architects that competed to construct the College.

Girard was orderly and efficient and recorded almost everything. He seldom discarded anything. When he died, the papers were in specific order and it has been written that he could find any paper within a few minutes. Unfortunately, during an inventory shortly after his death, that order was forever disturbed. At least three unsuccessful attempts were made to restore the order.

Henry W. Arey was apparently the first person to use the papers. This occurred about 1850, when he was writing his book *Girard College and Its Founder*. He was the Secretary to both the Board and Girard College, and for six months, he was the acting President of the College. It is believed that he lent or gave away some of the papers, perhaps to the Girard descendants.

The first attempt to sort the papers--fifty boxes full--took place in 1902, under the direction of George E.

Kirkpatrick, Superintendent of the Girard Estate. The work continued off and on for 16 years. By the end of 1903, approximately 18,000 letters-received predating 1817 were sorted and listed. Additionally, all letters up to 1811 had been cleaned, repaired and pressed and 2600 pieces of pre-1795 papers were translated. Very few letters predating Girard's 1776 arrival in Philadelphia were found and most of those related to family matters. By 1905 all the documents were ready for briefing, indexing and filing. Also, copies of all outgoing letters were in one unbound and 23 bound volumes, and they numbered more than 25,000. Since Girard often received and wrote letters in French, they had to be translated. Continuing into 1906, "papers other than letters were classified, listed, packed in chests and returned to Girard College." These papers included bills, canceled checks, deposit books, memos relating to law suits, farm accounts, bills of lading, insurance policies, and books and pamphlets belonging to Girard's library.<sup>32</sup>

In March 1913 the Board appropriated \$5,000 and commissioned Dr. John Bach McMaster, a Professor of American History at the University of Pennsylvania, to write a biography of Stephen Girard. In preparation for the biography, 57,000 letters and document were mounted, cleaned and bound and Dr. Max Goepp spent three years translating the papers. Due to the excessive costs, and the fact that Dr. Goepp entered the war service in 1918, the translation and processing of the papers was not completed. McMaster used the papers extensively in writing his two volumes entitled *The Life and Times of Stephen Girard, Mariner and Merchant*, published in 1918.

The papers include a view of Girard's personal matters such as his quarrels with brother John and their complete estrangement for a period of two years. Then they reveal Stephen's patience and his generous response when, broken in health and fortune, John applied for assistance. Also, further family affairs tell of deaths of John, and his wife, Eleanor, as a consequence of which Mr. Girard took into his family the three orphaned daughters, who made their home with him until their several marriages. The papers reveal the distressing illness of Mrs. Stephen Girard (Mary Lum), to whom he was most devotedly attached, which illness, developing into one of the most trying forms of insanity, finally compelled her confinement in an asylum until she died in 1815. There are accounts of the epidemic of yellow fever in which Mr. Girard was among the first to suffer and recover. There are accounts of the marriage of his niece Marie Antoinette Girard to John Hemphill, and the arrival in Philadelphia of two nephews, sons of brother Etienne, who would live with Girard and whom Girard would pay to have educated. In addition to educating two nephews, Girard also accepted responsibility for a distant relative,

Stephen Girard Fennimore. The marriage of his niece Henrietta to Henri Lallemand, a general in Bonaparte's army, who had defected to America is described in 1819 letters. In 1818, then 68 years old, Girard wrote about his beginning to feel his age, and he commented that "my sole amusement" was his farms in Passyunk Township (S. Philadelphia).

Girard's household collection, still intact and on display, is priceless. Some of the furniture was made by Philadelphia's finest manufacturers like Daniel Trotter and Ephraim Haines. Furniture from all the rooms in Girard's house survive along with some pieces that were housed in his farmhouse. Among the collection are imported Armoire's, a musical secretary desk made in Germany, restored in 1988, a set of furniture made from solid ebony, gifts from Joseph Bonaparte, several beds, outstanding etchings, personal belongings, Girard's carriage that was restored in 1986 and again in 1998, silver settings, and China from Canton and Nanking. Bill's of Sale exist for most of the belongings.<sup>33</sup> Included in the collection is a portrait of Stephen Girard completed in 1925 by Bass Otis at a cost of \$1110. The great-granddaughter of Emeline (Polly) Kenton, Mr. Girard's housekeeper, presented the College a watch that had been given by Girard to her that was inscribed "Presented to Emeline Kenton by Stephen Girard, Aug.30, 1828." The great-granddaughter, Edith V. Krabach of California, also gave the College a portrait of Emeline painted in 1836 by John Sartain.

In 1929, discussions were occurring about the need to build a separate library. It was thought that the library should be removed from Founder's Hall and that a fitting memorial to Stephen Girard would be to convert Founder's Hall into a museum to properly display his relics, archives, furniture and College history, but this did not happen until much later.

In 1930, Miss Mildred Pope, the Head Librarian began to examine and classify 35 never opened boxes of Stephen Girard's papers. She continued to examine, fold, calendar, and classify Stephen Girard's papers. "They were then stored in ship boxes of uniform size, with labels as to their year or contents." When Miss Pope began her sorting she found 36 boxes that were never opened. In 1932, Miss Pope wrote, "when the papers are finally opened, arranged and properly calendered they will become a remarkable memorabilia, not only of Stephen Girard, but of the business and shipping era of which he was so important a figure."

Stephen Girard's papers were used in 1939 by the Pennsylvania Historical Society to compile a history of twelve of Stephen Girard's ships and another researcher used the papers to obtain information about Bush Hill Manor, used as a hospital in the yellow fever epidemic.

Founder's Hall windows were sandbagged in 1941 to prevent possible damage to Girard's relics should an air raid occur. In the process of moving the rare articles from the third to first floor of Founder's Hall, many books belonging to Stephen Girard's personal library were discovered, along with other papers and volumes. There are approximately 600 books still remaining from Girard's personal library. Many have been rebound. After years of research, Dr. William F. Zeil, in 1981 compiled and published a Catalogue of Girard's personal library.

In 1950, historians began to realize the importance of the Girard papers, especially when studying the economics of colonial America. The papers were examined by state historians and a Harvard professor. Ten more large footlockers full of ships' records, that had never been opened, were discovered. The following year an air conditioned vault was constructed in the basement of Founder's Hall and in 1954 safes containing Girard's papers were moved into it. A court decree in 1953 placed the original Girard Will under the care of the College. It was delivered to the College on May 20, 1954 by the Philadelphia Register of Wills and placed in the basement vault.

In 1962, data on the papers was submitted for inclusion in the Library of Congress Manuscript Catalog. Between 1950 and 1963, the Board often discussed microfilming the papers. Nothing happened until 1964. Harry C. Schad, a 1920 graduate, Vice President at the Atlantic Refinery Company, and a member of the Board believed that false impressions of Stephen Girard could be eliminated by making the papers public. Schad discussed the papers with the American Philosophical Society, and they became interested in obtaining the papers so that students and scholars could examine them at their library. At a considerable expense to their Society, they arranged the estimated million papers and generated 650 microfilm reels. During the process they found thirty-seven chests of unopened papers and approximately two thousand bound volumes that had never been examined. Filming was concluded in 1967. Two copies of every reel were made, one filed at the College, the other at the Society.

Marvin McFarland, a graduate of the College and at one time the curator of the papers, wrote, "It seems that the vast bulk of the Girard papers lay gathering dust for many years, safely preserved but unused. Girard papers are endless; so could talk about them be. A few things should be stressed: the papers exist; they are voluminous; they are complex; they are incomplete; they are a matchless source for the history of the United States and much of the world in the last quarter of the eighteenth and the first quarter of the nineteenth century."

In 1981 Girard's effects were moved to the second floor

of Founder's Hall. Adjacent to the museum, in a room with controlled atmospheric condition, the papers and ledgers were shelved in an orderly manner to be used by future historians.

### The Myth

A myth persists that the foundation of Girard's wealth involved two million dollars he supposedly swindled from Toussaint L'Ouverture during the 1789-1802 slave uprisings in Saint-Domingue. The originator of the myth,<sup>34</sup> perpetuated by people claiming Girard to be a racist, claims that Toussaint gave Girard the money to purchase arms and ammunition that Girard never delivered and this money became the foundation of Girard's wealth. Although Le Cap, the major port in Saint-Domingue was among Girard's frequent trading ports, the swindle story is totally without fact and logically impossible.

Saint-Domingue was a French colony, controlled by a white minority government and plantation owners. Saint-Domingue was part of a 30,000 square mile island in the West Indies. Today, the island is occupied in the west by the Republic of Haiti and in the east by the Dominican Republic. Haiti was the French colony named Saint Domingue, whereas the Dominican Republic was a Spanish colony named Santo Domingo. The island, because of its valuable sugar cane crop, was among the world's most wealthy colonies. Nearly a half million poorly treated, starved, overworked, frequently whipped, and degraded slaves worked the sugar plantations. They lived under atrocious conditions.

Toussaint L'Ouverture was born in Saint Domingue on November 1, 1745 (some historians believe May 20, 1743), and christened Francois Domingue Toussaint. His parents were Pauline and Gaou-Guion, the son of an African Chieftain, and both were slaves on the Breda plantation. Toussaint, although raised as a slave, was more fortunate than most slaves. The master of the Breda plantation did not abuse his slaves, and allowed some to learn to read and write. Toussaint was a strong, proud, highly intelligent person, Toussaint was not active in the first uprisings which occurred in 1789. When the massive uprising occurred in 1791, Toussaint was still a somewhat unknown fighting for freedom, but he quickly became one of the leaders in the uprising. From 1791 to 1793, Toussaint trained an army of run-away slaves and free Blacks, whose purpose was to obtain freedom and abolish slavery on the island. For fifteen years, the slave army fought armies from Spain, England, and France. During that time, 300,000 Blacks, 60,000 French, 60,000 English, and 30,000 white inhabitants were killed. Since Girard's last voyage to that island was in 1777, fourteen years before the uprising, Toussaint could not have known Girard.<sup>35</sup> Toussaint's army first fought for the

Spaniards, who owned the other half of the island and were attempting to capture Saint Domingue. When the French Governor promised the slaves freedom, Toussaint's army deserted the Spaniards and fought for the French to defend Saint Domingue from the Spaniards. When the English later attempted to capture this valuable colony, Toussaint's army fought them. In 1795, Toussaint was rewarded by being designated a General in the French Republic Army. In 1798, the French government reluctantly freed the slaves and recognized Toussaint as their leader. His army was adequately supplied first by the Spaniards and then by the French, so Toussaint had no need to contract Girard to deliver arms.

Toussaint ruled the island between 1798 and 1801. Dr. Edward Stevens and other American sympathizers supplied guns and food to Toussaint between 1798 and 1801. *Orders From France*, pages 125-170, a book by Roger Kennedy, indicates that since the French navy was confiscating supplies sent to Saint Domingue, Jefferson directed the United States Navy to protect and assure the delivery of these supplies. In 1801, Napoleon sent an army, led by General Victor Leclerc, his brother-in-law, to reconquer the colony and suppress the slaves. Leclerc's orders were to capture Toussaint and return him to France to be imprisoned. After much slaughtering by both the French and the Blacks, Toussaint was betrayed by his officers. He was captured in 1802, sent to France, and imprisoned until he died on April 7, 1803. The timing of Toussaint's activities and documented evidence logically discredit any association between Girard and Toussaint.

Page 323 of *The Life and Times of Stephen Girard*, John B. McMaster, J. B. Lippincott Co., 1918, reveals that in 1797, Girard instructed Bentalou, one of his captains, to obtain letters of introduction to Toussaint. Bentalou was leaving France, destined for Saint-Domingue with a valuable cargo and Girard wanted to avoid any problems when the ship arrived. Had Girard known Toussaint, a letter of introduction would not have been necessary.

Another part of this myth claims that during the 1793 riots, many plantation owners and merchants, fearing the blacks, put their valuables on a Girard ship and then never returned to claim them. Some historians claim that Girard sold the valuables and profited \$50,000. Professor Wagner, a Girard apprentice who, in his late life, lectured on Girard, stated, "The property was later claimed by their legitimate owners and delivered honorably."

A study of Girard's records provides significant evidence that Girard encountered substantial losses from the uprisings. When the rioters destroyed Girard's warehouse in Le Cap, his losses were significant. Girard also lost considerable money because the merchants on the

island couldn't pay their debts.

In summary, Girard could not have known Toussaint. Toussaint was adequately supplied and did not need Girard. Girard encountered financial losses during the uprisings.

Girard has often been maligned by stories like the above and by people who sought publicity at his expense. A careful review of his life, his papers, and books by his contemporaries, reveal that he was a wise investor, a clever merchant and businessman, and an unequaled land speculator. His life was working and he enjoyed it and he helped many who did likewise. He took chances yes, but little of his success was luck. His humanitarian deeds are legend and well documented. Unlike many later millionaires, he did not exploit people. His Will exemplifies his generosity. Girard took his civic and charitable responsibilities seriously and his actions became legendary. He used his talents to help the city government. He was elected to the Common Council from 1802 to 1819 and to the higher Select Council, in 1819. He fought for the improvement of the city's port and the construction of what is now Delaware Avenue. Also, he was the Warden of the Port for twenty years. What he could not do in life, he did after his death by the endowments he left to the city for the design, improvements and maintenance of Delaware Avenue. It remains a monument to his ambition to improve the city. His deeds have spoken for him; unfortunately many administrators of his estate have performed so badly as to jeopardize his legacy.

- <sup>1</sup> Henry Atlee Ingram, *The Life and Character of Stephen Girard*, E. Stanley Hart, Philadelphia 1885 <sup>2</sup>A picture of this plaque is attached to the 1903 Board report.
- <sup>3</sup> Massey Rhind was the sculptor of the statue that formerly stood beside Philadelphia's City Hall and now is located on the north side of the Art Museum.
- <sup>4</sup> Mrs. Florence I. Poole, a great-grandniece of Stephen Girard, presented Girard's birth and baptism papers to the Alumni Association in 1957 who in turn gave them to the College.
- <sup>5</sup> Henry Atlee Ingram, , E. Stanley Hart, Philadelphia 1885
- <sup>6</sup> George Wilson, *Stephen Girard, The Life and Times of America's First Tycoon*, Combined Books, Inc., Conshohocken, Pa. 1995
- <sup>7</sup> Some historians claim, erroneously, that he began as a cabin boy.
- <sup>8</sup> From manuscript MS-12 of the Girard papers, referenced in *A Catalogue of the Personal Library of Stephen Girard*, By William F. Zeil.
- <sup>9</sup> The house still stands, restored as 211 Mill Street. Although he had little interest in the Revolution, it is possible that he signed as a volunteer militia. The name Girard appears on the muster of Captain Austin's Company of the 5th Battalion of the Pennsylvania militia. *Lonely Midas*, by Wildes, claims this is not true and that there was another Stephen Girard, a revolutionary army captain. The record reveals a Captain Girard with no first name mentioned.
- <sup>10</sup> Although he donated to the Pennsylvania Masons, he was never affiliated with any local lodge. The belief that he was a member of Lodge No. 3 in Philadelphia came from confusion regarding the acceptance of a Captain Girard on September 3, 1778. According to a book entitled, *History of Brother Stephen Girard's Fraternal Connection with the R. W. Grand Lodge F&AM of Pennsylvania*, Barratt and Sachse, New Era Printing Co. Lancaster Pa., that Captain Girard was an officer in the revolutionary army and not Stephen Girard.
- <sup>11</sup> *The Stephen Girard Papers*, by Murphy D. Smith, American Philosophical Society, 1977
- <sup>12</sup> This quotation is from pages 61-63 of the 1907 Board Report.
- <sup>13</sup> The April 1919 *Steel & Garnet* reported, "the latest memorial to Stephen Girard is at Valley Forge." One of the stained glass windows in the chapel depicts Girard consulting with one of masters of his ships. It is in the section devoted to development.
- <sup>14</sup> Quoted from pages 59-61 of the 1909 Board Report
- <sup>15</sup> Board Report for 1912.
- <sup>16</sup> The warehouses were demolished and the location of Girard's house became a part of highway I-95.
- <sup>17</sup> From microfilm reel 2-124.
- <sup>18</sup> The latter name is listed in the 1813 Philadelphia Directory
- <sup>19</sup> David Parish made a fortune speculating in silver and land in upstate New York. Although some authors credit Parish with the Government bailout, in 1813 he owned lots of land but was nearly bankrupt.
- <sup>20</sup> Microfilm 3-127
- <sup>21</sup> Microfilm 2-477
- <sup>22</sup> Duane's letters are filed at the Pennsylvania Historical Society.
- <sup>23</sup> From the Board Report for 1909. The estimate of value was as of 1909.
- <sup>24</sup> Microfilm 2-477
- <sup>25</sup> After his death, the deed was determined to be defective and a large part of this land may not have existed.
- <sup>26</sup> Microfilm roll 2-184 reveals that Girard called the farm THE PLACES, not the Neck, and throughout his papers there is no reference to Gentilhommiere, the name now given to his home. I believe that this name was coined by some dramatic historian. The records reveal that this was not a small "truck" farm but instead it was a large operation. He shipped large quantities of corn and grain. He employed a full-time manager of the farm.
- <sup>27</sup> Apparently Girard had more than one farmhouse. A 1907 Philadelphia newspaper article reported that Girard's old farmhouse on Stone House Lane was being demolished after fire destroyed most of it. Neighbors claimed that this house was used by Girard, then later used as a factory, a blacksmith shop, and a prison for Confederate soldiers. Stone House Lane was in the vicinity of Oregon Avenue and Third Street, a property we know belonged to the Girard Estate.
- <sup>28</sup> Microfilm 2-184 contains records of farm transactions.
- <sup>29</sup> Microfilm 2-122
- <sup>30</sup> An example of Girard's bravery is found in the pathetic tale of Peter Seguin, a lad bound from Bordeaux to Baltimore, but held in quarantine in Philadelphia, and received into the home of Mr. Girard, where he died of the fever in spite of every possible care is found in a Diary of Peter Seguin.
- <sup>31</sup> The statue was later moved and now stands behind the Philadelphia Art Museum, overlooking the river. In 1896 private and alumni contribution towards erecting the City Hall, Stephen Girard statue were accumulating. Twenty-seven sculptors submitted models but J. Massey Rhind's was selected. The statue of Girard and the pedestal were each to be nine feet. The statue was to commemorate the 50th anniversary of the opening of Girard College and the 147 anniversary of Girard's birth.
- <sup>32</sup> Board Report for 1906
- <sup>33</sup> Most of the collection is described and illustrated in a booklet, *The Stephen Girard Collection*, by Robert D. Schwarz, available at the Museum.
- <sup>34</sup> The story first appeared in a Pittsburgh, Pa. newspaper
- <sup>35</sup> McFarland paper, *Mr. Girard Looks at the Color Problem*, on file at the Girard College archives.

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**About the Author.** Thomas J. (Tom) DiFilippo is a 1944 graduate of Girard College and one of its most respected alumni. He is widely accepted in the Girard Community as an expert on the school and on the life of Stephen Girard. He is a graduate of West Chester University and made his career with the U.S. Defense Department as a physicist and as the director of the Philadelphia Clothing and Textile Defense Supply Agency.

DiFilippo has spent over 32 year as an archivist and local historian, with most of that effort devoted to helping to organize the Stephen Girard Collection at Girard College and documenting the history of the school and its founder. He has written three books on Stephen Girard and Girard College and was a long-time columnist for *Steel & Garnet*, the magazine of the Girard College Alumni Association. We are pleased and honored to present on this *ForgottenPatriot.com* website the first chapter of DiFilippo's book, *Stephen Girard — The Man, His College and Estate*.