



# Stephen Girard - Husband

– by Dr. Marilyn Lambert –

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We have considerable evidence of Stephen Girard's success as a mariner, merchant, banker, patriot, and humanitarian. Less is known about Stephen Girard, the husband. What we do know is that there is an abundance of misinformation about the Girards' life together and a willingness to accept and perpetuate inaccuracies and myths about them. Some maintain that Mary Lum Girard was insignificant in Stephen Girard's life. However, we will see by carefully examining the relevant records that:

1. There was a positive relationship between Mary and Stephen during the early years of their marriage.
2. Girard's devotion to Mary is evidenced by the fact that his first, solely owned, schooner was named *Mary* in honor of his wife.
3. As her mental health deteriorated, Girard explored every available avenue of treatment before finally committing her to Pennsylvania Hospital.
4. When commitment became the only remaining option, Girard chose the best possible care in the institution that led the country in the treatment of the mentally ill.
5. In descriptions provided by those in attendance at the burial of Mary Girard we learn more about Stephen Girard, the husband.

They married in June of 1777, Mary died in September of 1815. As we follow their marriage from beginning to end, we will learn about the compassion and character of Stephen Girard and dispel many inaccuracies and myths about their relationship.

## The Good Years (1777-1785)

**Stephen Girard and Mary Lum meet, marry, and begin life together.**

In May of 1776, to escape the British blockade, Stephen

Girard brought his vessel and cargo into Philadelphia for what was probably the first time. He promptly sold his interest in the vessel and opened a store on Water Street. It was there that he met Mary Lum who resided with the family of Col. Walter Shay in the capacity of a servant girl. Henry Atlee Ingram in his book *"The Life and Character of Stephen Girard,"* stated that "Mary, a beautiful brunette of sixteen was endowed with charms that easily accounted for the admiration that he at once displayed for her. Her hair was abundant, of a rich and glossy black, and to a fair complexion and fine figure she joined modesty as noticeable as her personal beauty was widely celebrated. She was unquestionably far below her admirer in social status, but all contemporaries agree in admitting that, notwithstanding her great personal beauty and comparatively modest position, her character was quite free from frivolity or undue levity, and she was, further, of a disposition that though quite reserved was yet exceedingly amiable."<sup>1</sup>

Their courtship was brief. Stephen and Mary were married on June 6, 1777 in St. Paul's Protestant Episcopal Church in Philadelphia and set up housekeeping on Water Street near his business.

Then, in September of 1777, to avoid the impending attack by the British on the city of Philadelphia, Girard purchased a home on Mill Street, in Mt. Holly, New Jersey and opened a store on the first floor. Remember, that he was not a citizen of the colonies, but a French merchant seaman and he knew his neutrality would not be respected by either the Americans or British. Girard was frequently absent from the store, as he returned to Philadelphia regularly to replenish supplies and to check his properties. In his absence Mary helped out in the store. While descriptions vary depending upon the impression the source wishes us to take away, all agree that she was beautiful, irresistible, and irrepressible. In summary, she was a popular attraction and good for business. In June, 1778, the British left Philadelphia

and the Girard's returned, keeping the house in Mt. Holly as a vacation home. Stephen reopened his counting house and business on Water Street.

Shortly after their return to Philadelphia, Stephen notified his family of his marriage. In a letter to his father, he writes, "I have taken a wife, without fortune it is true, but whom I love and with whom I live happily."<sup>2</sup> Additional correspondence with his brother, Jean, indicates that in spite of differences in social status, religious background, and lack of the addition of children to the Girard family, their early years together were amiable and successful. Jean writes: "And now my dear brother, tell me the news with you. They say you are married...<sup>3</sup> In their correspondence over the next two years Girard and his brother Jean speak only of business and not of Mary. However, this silence is broken in 1780 by the following request from Jean: "Greet your wife for me, a thing I shall be able to do myself before the end of the year."<sup>4</sup> In a postscript to a letter to his brother in 1781, somewhat awkwardly translated into English, Jean says "Be so kind as to assure my dear sister-in-law of my true affection. I long for embracing her and the family. If God grants my wishes I shall one day live with you both, and there, wishing for your mutual happiness, enjoy the pleasures of life."<sup>5</sup>

Subsequent letters sent messages of regard and affection, when Jean writes, in English, to Mary herself. "Dear sister, the sole letter I received from you is fallen in my hands very often since my arrival from France. You cannot imagine what a satisfaction and pleasure I feel reading it, and how much I desire to receive some others, till the happy moment of embracing and express you my affection with the candor of a real friend and brother."<sup>6</sup>

In August of 1783, Jean Girard delivered cargo from St. Dominique to Philadelphia and stayed in the Girard household for several months. From 1783 to 1785, Jean continued to write remembrances and send gifts of tropical fruits, plants, etc. The following letter is of particular interest. "I send by Derussy the jar which your lovely wife filled for me with gherkins, full of an excellent guava jelly for you people, besides two orange trees. He has promised me to take care of them. I hope he will, and embrace, as

well you, my dear Mary. I send for my sister the trunk full of coffee and two ankers of brandy as the proceeds of her venture."<sup>7</sup>

As for Stephen, he was conducting a profitable maritime trade. Initially, he moved cargo on vessels owned by others, so he could accumulate capital. But, by 1779 he began to increase profits by moving cargo on ships which he owned or in which he had partial interest. In May of 1783, he became sole owner of a schooner and named it Mary in honor of his wife. This strongly suggests that all was well in their relationship.

There are two predominant versions of the next stage of the Girards' marriage: the theatrical description that still exists today, and the reality as described by Girard himself in his correspondence and in the records from Pennsylvania Hospital.

### **Distortions and Facts**

In his 1976 play, "*The Insanity of Mary Girard*," Lani Robertson states that, "Having become pregnant by another man, her husband has her declared insane." The play is frequently performed by high school drama clubs and local theater groups and claims to be "based in fact." A playbill of such a performance at the William Penn Charter School asks the questions: "Is Mary Girard really insane?" and "How can a man do this to his wife?" Robertson takes the position that Mary was not insane but a victim of Stephen Girard's inhumanity and a social system that considered a woman nothing more than a piece of property that her husband could dispose of as he wished. The play also suggests that Girard's \$30,000 donation to Pennsylvania Hospital was a bribe to insure that Mary was never released.

### **Facts**

- Mary's pregnancy was not discovered until after she was committed to Pennsylvania Hospital.
- The \$30,000 donation to the hospital was stipulated in Stephen Girard's will and therefore not known or received until after his death.

### Distortion

- Douglas Keating states in the Philadelphia Inquirer (3/26/99 that

“Although there is no evidence, in either hospital records or in Girard’s correspondence that Mary was indeed, insane, she remained confined in Pennsylvania Hospital until her death 25 years later.”

### Fact

- The diagnosis of “incurable lunatic” was made, after careful study, by John Foulke and John Jones, two of the hospitals experts in the field of mental illness.

### Distortion

Sandie Geib, a writer for the HERALD, in Girardville, Pennsylvania, included the following in her article (9/13/02) about a local production of “The Insanity of Mary Girard.” *“Mary has been placed in a mental institution by her abusive and unloving husband.”*

### Fact

- There is no evidence that Stephen Girard was abusive and considerable evidence that he was a caring and compassionate husband. This is supported by the fact that Mary’s mother and sister were her primary caregivers, prior to her commitment, and it is unlikely that they would have been unaware of or tolerated any abuse.

What follows will help us understand the *real story* of the decline of Mary’s mental health and her husband’s efforts to conduct business and provide care for his wife and family.

## The Deterioration of Mary’s Mental Health (1785-1790)

Twenty six years old and married less than eight years, Mary Lum Girard began to exhibit signs of mental illness. At that time little was known about the treatment and possible cures for the insane. An examination of the papers of Stephen Girard found in the archives at Girard College and the Library Company in Philadelphia show

the progression of the disease, the chaos it caused and the compassion shown by the Girard family from onset to Mary’s death. Pennsylvania Hospital, which opened in 1752, for the “reception and relief of lunatics,” had made unmatched progress in knowledge about and treatment of the mentally ill. Fortunately for the Girards, Mary would not be admitted to the hospital until 1790, when it was considered the best facility in the country.

In 1785, Mary began to exhibit patterns of mood swings, tantrums, and “unruly” behavior. Correspondence to his brother indicates both Girard’s distress and his compassion. “I fear that I have lost forever the peace which a certain success should procure for life in this world.”<sup>8</sup> Several months later, he states “Madame continues in the same state...but fortunately for me I can accept this uncomfortable life and flatter myself that I shall be philosophical enough to overcome all these difficulties which have made me fear that something more sad might follow.”<sup>9</sup>

Letters in July and August between Girard and his brother Jean state: “Madame continues to recover...” My wife is better but nevertheless she gives me a great deal of trouble.”<sup>10</sup> A reply from Jean states, “I do truly pity the frightful state I imagine you to be in, above all knowing the regard and love you bear your wife...”<sup>11</sup>

To a business associate he writes, “Some time ago I flattered myself that my wife was getting better, but unfortunately for our mutual peace, the illness of this virtuous woman has so unsettled my life it begins to interfere with my business.”<sup>12</sup>

This correspondence shows the unpredictability of the disease and the impact of Mary’s illness on an ever widening circle around the Girard’s life.

In the fall of 1785, Mary Girard was admitted to Pennsylvania Hospital for diagnosis. It was hospital policy that derangement in and of itself did not warrant institutionalization. The family and community apparently tolerated, or rather had to endure, bizarre behavior as long as the person remained peaceful. In order to be considered fit candidates for commitment, lunatics had to disrupt the familial or communal order in some very serious fashion. After a brief stay, Stephen removed Mary from the hospital. Between 1785 and 1790 we see consistent and sustained

efforts to find a treatment or setting that would eliminate or minimize Mary's symptoms and disruptive behavior.

Following release from the hospital, Mary was sent to the house in Mt. Holly hoping that the change of scenery and peaceful setting would have a calming effect on her. Mary's mother and sister accompanied her to provide care. On her infrequent visits home, she was treated with opium, prescribed by Dr. Say, a neighbor. A stay in an 18th century German Cloister in Ephrata, Pennsylvania and several returns to Mt. Holly failed to produce any significant or lasting improvement in her behavior. A treatment would be tried, symptoms would subside, Mary would be brought home. Eventually, symptoms would surface, another treatment or setting would be tried and the cycle would begin again.

### **Commitment (1790-1815)**

Commitment papers were signed on August 31, 1790 by Samuel Coates, manager of Pennsylvania Hospital, John Foulke, and John Jones, two of the most prominent physicians in Philadelphia. Finally, according to hospital records, on December 31, 1790, Mary Lum Girard was admitted into Pennsylvania Hospital as an incurable lunatic and a "paying patient."<sup>13</sup> This was the first hospital in the country to provide for the "reception and relief of lunatics."

Girard did have alternatives. The Philadelphia City Almshouse had been sheltering "unruly lunatics" since the 1730's. Although the almshouse and hospital both reflected a general concern with the confinement of lunatics and the disorderly, they had quite different social profiles: one defined by the provisions of relief for families and neighbors affected by the mentally ill, the other by the practice of medicine. Within the hospital setting there were also choices: the ward or a separate sitting room with access to the grounds. Again, Girard continued to provide the best available care for his wife – a private sitting room, with access to beautiful grounds, in a hospital setting.

One might expect that with Mary in a setting where she was safe and cared for, that Girard could focus on his business and the household could again be peaceful. However, in January of 1791, the sitting managers of Pennsylvania Hospital notified Girard that Mary was "enceinte" (with child) and requested that she be removed to their home. Girard refused and on March 28, 1791 a female child, named Mary, was delivered;

put out to nurse; died August 28, 1791. Hospital records indicate the baby was "Stephen Girard's only child."<sup>14</sup> It seems unlikely that he was the father, as there were no other offspring from the Girard marriage or from either of his long term relationships with mistresses, Sally Bickham or Polly Kenton. However, Girard paid all expenses incurred in the birth, delivery, and burial of the child. Mary Girard remained a patient at Pennsylvania Hospital for twenty-five years, until her death, on September 13, 1815. At the request of her husband, she was buried on the grounds of the hospital.

Stephen Simpson, in his *Biography of Stephen Girard*, (1832), provides the following description of the burial service: "As soon as Girard was informed of the death of his wife, he proceeded to the hospital, and gave directions to have the body interred, where it now reposes; requesting to be sent for, when every preparation for the burial had been completed. Towards the close of the day, after the sun had withdrawn his beams from the tallest sycamore that shades the garden, Mr. Girard was sent for; and when he arrived, the plain coffin of Mary Girard was carried forward in silence to her humble resting place, in profound silence."

The burial was conducted after the manner of the Friends, who have the management of the institution. After a silence of a few minutes, the coffin was lowered into the grave, when another silent pause ensued. Girard then bent over the coffin and bestowed a last look upon his deceased wife, for a minute; then leaving the grave, observed to Samuel Coates, "It is very well," and immediately returned home."<sup>15</sup>

William Wagner, a trusted employee and friend, had a different recollection of Girard at the grave site: "I shall never forget the last and closing scene. We all stood about the coffin when Mr. Girard, filled with emotion, stepped forward, kissed his wife's corpse, and his tears moistened her cheek."<sup>16</sup>

The disparity in describing this important event in Girard's life is, yet again, an example of how the eye of the beholder and interpretation of events can alter our perception of the person.

### **"MY DEEDS MUST BE MY LIFE..."**

...when I am dead my actions must speak for me." Stephen Girard. Few know the extent of Girard's accomplishments. Still fewer know the story of his marriage to Mary Lum, the

early years of their life together, the slow decline of Mary's mental health, and the final difficult decision that necessitated her commitment to Pennsylvania Hospital.

We have learned the facts about the Girards' early life together primarily through the correspondence between Stephen and his family. It began with a letter to his father stating, "I have taken a wife and with whom I live happily."<sup>1</sup> The naming of his first, solely owned, schooner Mary was the highest tribute the merchant/mariner could pay his wife. Over the years, those early, happy, and productive days, have been forgotten, minimized, speculated about, and/or distorted. Those who failed to investigate evidence provided by Girard himself, led to and perpetuated misconceptions about the man and his marriage.

Even as Mary's mental health deteriorated, one thing remained consistent – Girard's effort to seek out and obtain the best treatment known at that time. That this gradual process took place over a period of five years is a testimony of his desire to restore Mary's mental health and return to the happy days of their earlier life together. It also demonstrates the character and compassion of the man as he struggled with the complexities that accompanied the impact of mental illness on his life. Yet, in his own words, he is able to show us his very human response to a situation that no one could have anticipated and few are prepared to address: "the illness of this virtuous woman has so unsettled my life..."<sup>12</sup>

Unsettled, yes, but up to the day of her burial he never wavered from providing for her care. His actions, did indeed, speak for him.

## CITATIONS

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4. Jean Girard to Stephen, 1780, G.P.
5. Jean Girard to Stephen, 1781, G.P.
6. Jean Girard to Mary, no date, G.P.
7. Jean Girard to Stephen, no date, G.P.
8. Stephen Girard to Jean, 1785, G.P.
9. Ibid.
10. Stephen Girard to Jean, G.P.
11. Jean Girard to Stephen, 1785, G.P.
12. Stephen Girard to business associate, 1785, G.P.
13. Thomas Morton, *The History of Pennsylvania Hospital - 1751- 1895*, 138.
14. Ibid.
15. Stephen Simpson, *Biography of Stephen Girard*, Thomas Bonsal, 1832, 32.
16. Henry Atlee Ingram, *The Life and Character of Stephen Girard*, (E. Stanley Hart, 1885), 85.

References from the Girard Papers, were found in the collection held in Founder's Hall at Girard College or at the Library of the American Philosophical Society, which has copies of the papers on microfilm.

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**About the author:** Dr. Marilyn Lambert holds B.S. and M.A. degrees from Syracuse University, an Ed.D. in Psychoeducational Processes from Temple University, and family therapy training from Philadelphia Child Guidance. Prior to her retirement she spent twenty-eight years at LaSalle University as a professor and administrator. Primary duties included teaching both undergraduate and graduate courses in Developmental Psychology; ongoing program development, including major responsibility for formation and development of the Special Education certification program. Administrative responsibilities included two terms as Director of the Elementary/Special Education Programs and eight years as Chair of the Education Department.

Since her retirement Lambert has continued to work as a consultant. Currently, she is the vice president for Community Affairs for West Mt. Airy (Philadelphia, PA) Neighbors, and is actively involved in the leadership of Mt. Airy Schools Coalition, which was established to support local, public schools.

Lambert's interest in Mary Lum Girard came about as the result of asking her husband, Bob Lambert, and his classmates (Girard College class of '55): "Was Stephen Girard ever married?" The answers she received led her on "a fascinating search to uncover the story of Mary Lum and her marriage to Stephen Girard."