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THE FREETHINKER WHO SAVED THE UNITED STATES.

by
Carole Gray

An Introduction to this Work.

An abridged version of this Historic article by Carole Gray was published in the 'American Atheist,' magazine in its Spring 1999 issue, p.34. This true story of bravery and generosity by a Freethinker, like so many other such stories, has been lost to our history books because of religious bigotry. By hiding and denying the fact that non-Christian, and non-religious, men and women have been a great factor in creating this Nation, and of caring for its people with love, work and money, the myth that only those who belong to organized religion has ever contributed to the welfare of mankind has been perpetuated -- the facts are quite the contrary.

Carole Gray is one of the greatest Research Historians in America. She has devoted her life to Historic Research in the area of Woman Studies and of Freethought. She has done this Research on her own, out of a love for knowledge and an admiration for the courageous Women of Freethought History. Ms. Gray has compiled a magnificent two volume set of "Nineteenth Century American Women of Freethought," that includes not only the great and known, but many of the obscure women who contributed to the wonderful pageant of Freethought at that time. This History of Woman Freethinkers was offered to a national book publishing company and would have been accepted and published in book form by them if Ms. Grey would consent to shortening the manuscript by removing many unknown and lesser known women. Ms. Gray refused; "If they are removed from my book they will remain unknown, and they deserve their place in history" she said. Instead Ms. Gray has given the manuscript to Bank of Wisdom to include, whole and uncut, on a CD-ROM that will be issued in 2000. Ms. Gray still holds the rights to her Work for all other means of publication.

Bank of Wisdom produces this present article as it came to us, note that Part 1 and Part 2 have separate page numbers, starting again with page 1 for the second part.

Emmett F. Fields
Bank of Wisdom

THE FREETHINKER WHO SAVED THE UNITED STATES
(...and the thanks he got for it)
PART I.

The mind of Girard was too powerful to be swayed by superstition, and his life too active, ever to suffer him to become a victim to chimeras. He had studied philosophy in the nakedness of reason, and the divinity in the sublimity of nature.¹

Today the name of Stephen Girard is virtually unknown in the United States, yet without his acts of patriotism, the British may very well have succeeded in reclaiming their former colony, the United States, in the War of 1812. Although his name should be taught in history classes for this achievement, at the very least, the lessons that could be taught of his personal integrity, heroism in the face of death, and humanity are as noteworthy. As the nation's first multi-millionaire, he should also serve as a model to all men of wealth of every era for the philosophy guiding his economic philanthropy.

His name, however, is lost to generations of schoolchildren. During his lifetime, he was cheered as a hero for his deeds, but, while the public gladly took the millions he gave them in his will, they perverted his last wishes thoroughly. But why was this highly respected citizen's will ignored, after the accolades given him during his lifetime? What could Stephen Girard have done that was so dastardly that would cause the populace to discard his plans for the distribution of his wealth, and denigrate his name so thoroughly that he is virtually unknown today? What did he do that would cause the great Daniel Webster to fight his Last Will and Testament in court to nullify its' directives? And what dreadful deed could this patriot have done that would cause even the Supreme Court to pervert his intentions as stated in his will?

Before we get to the end of Stephen Girard's life, let's look at the beginning and middle, for Stephen Girard was a hero many times over to the adopted country that he loved.

Born in Bordeaux, on the 24th May, 1750, Stephen's family was not wealthy, and little Stephen did without extensive education. In addition to being poor, Stephen's right eye was diseased at a very early age, blinding him, and the other children persecuted him for the deformity. In later life, he never remembered his youth with any enthusiasm, and indeed, as soon as possible, he became a cabin boy and left his home forever.

Stephen proved himself so trustworthy and sound that the captain of the vessel gave him command of a small ship of his own. This Stephen used to embark on *adventures*, as the sailors called them at the time. These trips involved sailing with goods on consignment, and hoping to not only arrive safely, but to be able to sell them at a profit large enough to satisfy the investors, while making a tidy profit for the captain and crew. This success was not mere luck. A captain had to be very aware of the markets in different locations, the weather, currents, and pirate traffic, as well as being a superb salesman once the ship had docked at its destination. Stephen was remarkably knowledgeable about all of these factors, and always brought home a profit.

Stephen was so successful at trading between the West Indies, New York and New Orleans, that before too long, he was able to afford to purchase his own ship, on which he served as captain.

His first visit to the city he would call his home, Philadelphia, was in 1769. There, he set up a small business, and stayed to manage it, while maintaining his ship with another captain.

During the American Revolutionary War, Stephen temporarily moved his small business, but did not quit it. Instead, he broadened it, and began bottling cider and claret, as well as continuing

¹ *Biography of Stephen Girard, with his Will Affixed*, S. Simpson, 1832, UMI Books on Demand, Ann Arbor, MI, p. 206.

with administering his trade through shipping.

Stephen Girard had a very definite philosophy toward work. He saw no work as degrading. He only saw the absence of work as degrading to a person. He would be just as apt to throw off his jacket to help dig a ditch, as to sit pondering over his ledgers, and as inclined to discourse with a tanner as with a mayor. He considered all labor as laudable, and one profession equally honorable with another. In his opinion, nothing was so disgraceful as idleness. It was, indeed, a favorite theme for him, when he grew rich, to relate that he commenced life with *sixpence*; and that a man's best capital was his industry.²

Stephen's personal appearance was reported to be anything but prepossessing. The younger merchants, upon meeting him, treated him with contempt, for he appeared a vulgar, ignorant, and rough man. But these same men later stated that this was a mistaken first impression, for upon knowing him, they learned his true worth, and described their admiration of his sound judgment and extensive views. Stephen, meanwhile, on no occasion allowed the taunts of others to raise his anger or resentment, but rather lived the patient and kind philosophy that would later make his deeds much more notable than his wealth.

In 1779, Stephen returned to Philadelphia. By this time, he was able to afford several stores, which he stocked with shipbuilding materials. His enthusiasm for the new country was unbounded, and he helped raise a Liberty Pole with his neighbors in celebration of the new country. His profits continued to grow between the shipping trade and the storefronts he now owned, and by 1790, he was worth \$30,000, a fortune in those times.

Using money to make money, Stephen had several more vessels built, which were to sail as far as Calcutta and Canton. He bestowed the names of his favorite philosophers onto his ships, and so sailed the *Montesquieu*, *Helvetius*, *Voltaire*, and *Rousseau*.

In 1793, a great tragedy visited Stephen's adopted city of Philadelphia - the dread plague of yellow fever. Few of us today can imagine the real terror this disease caused, with parents fleeing their children and husbands their wives.

One observer, Matthew Carey, Esq., recorded that "Dismay and fright were visible in almost every person's countenance. Most of those who could, by any means, make convenient, fled from the city. Of those who remained, many shut themselves up in their houses, being afraid to walk the streets." The smell of burning tobacco, gunpowder and vinegar filled the air, as it was thought these odors might eliminate the epidemic. "While affairs were in this deplorable state, and people at the lowest ebb of despair, we cannot be astonished at the frightful scenes that were acted, which seemed to indicate a total dissolution of the bonds of society in the nearest and dearest connections. Who, without horror, can reflect on a husband, married, perhaps for twenty years, deserting his wife in the last agony - a wife, unfeelingly, abandoning her husband on his death-bed - parents forsaking their children - children ungratefully flying from their parents, and resigning them to chance, often without an inquiry after their health or safety - masters hurrying off their faithful servants to Bush-hill, even on suspicion of the fever, and that at a time, when, almost like Tartarus, it was open to every visitant, but rarely returned any - servants abandoning tender and humane masters, who only wanted a little care to restore them to health and usefulness - who, I say, can think of these things, without horror? Yet they were often exhibited throughout our city; and such was the force of habit, that the parties who were guilty of this cruelty, felt no remorse themselves - nor met with the censure from

² *Biography of Stephen Girard, with his Will Affixed*, S. Simpson, 1832, UMI Books on Demand, Ann Arbor, MI, p. 20.

their fellow-citizens, which such conduct would have excited at any other period. Indeed, at this awful crisis, so much did *self* appear to engross the whole attention of many, that in some cases not more concern was felt for the loss of a parent, a husband, a wife, or an only child, than, on other occasions, would have been caused by the death of a faithful servant."³

No amount of money could procure treatment for the sick, and kindness was in short supply. One woman, her husband and two children lying dead in the room with her, screamed with the pains of childbirth, but no neighbors would approach her, out of fear. When finally two passersby went into the house, it was only in time to help her bear a child that lived only minutes, while the mother died in the arms of the strangers.

It is important to realize just how horrific this epidemic was for the people of Philadelphia. To gain some understanding of the virulence of this disease, it is recorded that from August 1st to November 9th, 4,031 interments took place in the burial grounds in and about the city, out of a population of not quite 25,000 persons who remained in Philadelphia and the Districts during the Plague.⁴ When Stephen Girard offered to help, it was not with his money, although he also gave freely of that, but in the most odious job of all: that of seeking out and nursing the abandoned citizens of the city. Rather than using his money to escape the disease, Stephen rolled up his sleeves and went into homes that even his companion servant refused to enter.

One man who did not know Stephen Girard reported that, being trapped in the city, he was walking down a street as silent as a tomb, for all businesses were closed, and all citizens had either fled, were dead, or were locked up in their houses. He then heard a carriage approach, and a man exit it and enter one of the houses. Intrigued, he watched, but would not help, as the mysterious rescuer carried a victim from the house. The patient's "yellow cadaverous face rested against the cheek of his conductor; every breath he exhaled poured over the nostrils and mouth of his supporter a volume of putrid effluvium, while his hair, long from neglect, and knotted and matted with filth, added to the disgusting and fearful spectacle." The coach then left, with the sick man being held in his rescuers arms inside. The observer only learned later that the rescuer was Stephen Girard.

Stephen's own outlook on his voluntary accomplishments are seen in a letter he wrote at the time, in which he states that "The deplorable situation to which fright and sickness have reduced the inhabitants of our city, demands succor from those who do not fear death, or who at least do not see any risk in the epidemic which now prevails here. This will occupy me for some time, and if I have the misfortune to succumb, I will have at least the satisfaction to have performed a duty which we all owe to each other."⁵ Upon receiving congratulations for his deeds later, he wrote, "You will receive my thanks for your high opinion respecting my occupation in the calamity which has lately afflicted my fellow-citizens. On that occasion, I only regret that my strength and ability have not fully

³ *Ibid*, p. 50.

⁴ *The Girard College and Its Founder: The Biography of Mr. Girard, The History of the Institution, Its Organization and Plan of Discipline, with the Course of Education, Forms of Admission of Pupils, Description of the Buildings, &c. &c., and The Will of Mr. Girard*, by Henry W. Arey, Secretary of the Girard College, Philadelphia, Sherman & Co., Printers, S.W. Corn. Seventh and Cherry Sts., 1869, p. 14.

⁵ Letter from Stephen Girard to Les Fils de P. Changeraux and Co., Baltimore, September 16th, 1793; *Ibid*, p. 15.

seconded my good will."⁶

At the same time Stephen was helping afflicted individuals, he also took control of the city hospital, securing supplies as well as monitoring the care of the sick, many times personally administering medicines, or washing the wretched bodies. So great were Stephen's deeds during this epidemic that one biographer noted "I trust that the gratitude of [his] fellow-citizens will be as enduring as the memory of [his] beneficent conduct, which I hope will not die with the present generation."

Still, Stephen was sometimes called "hard," for he would not employ friends or relatives. Instead, he insisted on hiring those best suited to the particular job at hand. He never made any rules for his employees by which he himself would not abide, and, when one of the more pious among them refused to work on Sunday, which to Stephen held neither more nor less significance than any other day in the week, he fired him.

By 1810, Stephen had \$1,000,000 in one bank in England alone, with more funds placed elsewhere. While he did not change his lifestyle, remaining in plain clothes, with plain furniture and housing, and working as hard as ever, his wealth, joined to the absence of children on whom to bestow it, caused him to be almost constantly importuned for assistance or relief, from all parts of the country, and from known and unknown sources.⁷

If approached honorably, Stephen was known to give thousands, even tens of thousands of dollars to charity, but if approached in the spirit that it was a rich man's duty to give, the recipient would leave empty-handed.

Stephen respected the Quakers, and was liberal in his donations to their hospital. When the superintendent of the hospital approached Stephen for a donation, Stephen listened to him state his cause, then wrote out a check, which he presented to the man. The Quaker folded the check and put it in his pocket without even looking at it. When Stephen asked him why he had not examined the amount, the man told him he would be happy with anything Mr. Girard might give the hospital. This so pleased Stephen that he requested the \$2,000 check back, and wrote a new one out for \$5,000.

On the other hand, the pastor of the Baptist church received very different treatment. He also called upon Stephen, and presented his case, which was to raise funds for a new church building. Stephen presented him with a check for \$500. "Only five hundred dollars, Mr. Girard!" the pastor lamented, "Surely you will not give us less than a thousand dollars." "Let me see the check, Mr. Staughton," replied Girard, "perhaps I have made one mistake." Stephen then promptly ripped up the check, and the pastor left with nothing.

Stephen did give to churches, but never attended any of them. Nor did he subscribe to any religion. His donations were, in his opinion, to improve the city, not to help any particular sect. On one occasion, after giving \$500 to a Methodist who wished to build in a poor section of the city, which Stephen felt would improve it, he was visited by the more wealthy Episcopal sect. The Episcopal representatives came to the meeting with the idea that if Stephen had given \$500 to the poor Methodists, surely he would give much more to them. When he wrote them a check for \$500, they were appalled. Certainly, they said, you left out a figure and meant this check to be \$5,000. "I don't think I've made a mistake, but if you say so, it must be so. Let me see the check," Stephen replied. When it was delivered into his hands, he tore it up and sent them on their way.

⁶ Letter from Stephen Girard To John Ferris, New York, November 4th, 1793; *Ibid*, p. 15.

⁷ *Ibid*, p. 22.

In 1812, at war with the British, the United States was in so severe a financial situation that Stephen had the opportunity to purchase the Bank of the United States for one third its' value. He purchased the bank, and began business using his personal assets of \$1,300,000.

These were terrible times for the country. The British had invaded Washington, D.C., and the young United States were without their powerful ally of the Revolutionary War, for France was involved in her own affairs. The government was bankrupt, and asked the citizens to subscribe to a loan, similar to buying bonds, of \$5,000,000, to which the government promised to pay 7% interest. But the nation was in such turmoil financially and emotionally, with the threat of the loss of their freedom terrifying the businessmen, that only \$20,000 was raised.

At this point, Stephen Girard stepped in and subscribed to the whole \$5,000,000. This bold step electrified everyone. If this one man, who was known for his good business judgement, dared risk \$5,000,000 on the United States government, then perhaps there was hope after all. Businessmen began applying to Stephen to purchase part of the subscription they had previously refused to buy, and he sold them portions at the original price, without profit, although he could have increased the price 5-10%.

When, in 1816, a bill was passed by Congress, and sanctioned by Mr. Madison, to charter a new Bank of the United States, subscriptions were first sold at Stephen's banking house, he being appointed one of the commissioners. Stephen waited until the last day on which subscriptions were accepted, and then, as the bank was about to close, placed his name opposite the balance of the stock. It was important that all the subscriptions to the bank were sold so that it would be successful, and the fate of the government rode on the banks success.

The balance to which Stephen subscribed was \$3,100,000. Again his actions caused others to gain confidence in the bank, as it had previously done in the \$5,000,000 loan, and businessmen applied to him to buy shares. He sold to them at the price he had paid, keeping less than \$1,500,000 for himself.

When unscrupulous managers were elected to administer the bank, Stephen complained, and the ordinary businessmen questioned why he would protest those actions which made him richer. But Stephen replied that the speculation that was making them all more wealthy was dishonest, and he wanted it to end, and finally the government listened to him.

In 1829, the state of Pennsylvania was so bankrupt that the governor travelled from city to city attempting to raise funds from the citizens to simply maintain the government. Stephen again stepped forward, giving the state \$100,000. The old sailor also donated \$375,850 to improve navigation of the Schuylkill river.

In 1831, the country was undergoing yet another economic disaster, which Stephen quickly ascertained to be attributable to our trade deficit and the loss of metals from the country on which the value of the specie was based. At great loss to himself, he immediately withdrew large sums from his accounts in England and placed them in American banks, to shore up the economy. Once again, he had come to the forefront to save the United States economically.

Stephen worked very hard, but work did not totally consume him. While young, he had fallen in love with a woman who had lost her mind. His only child died while quite young. But he did not like being alone. He had a mistress, and raised his nieces and nephews, filling his home with their youthful laughter. In his study were the busts of his beloved Voltaire and Rousseau, while on the bookshelves of this poorly educated man rested the works of the great French philosophers.

One of his longtime employees, whose father had also worked for Stephen, said of him, "...on the subject of religion, his opinions were *atheistical*. Let not the reader start to find himself in company with one, who utterly disbelieved in all modes of a future existence, and who rejected

with inward contempt every formulary of religion, as idle, vain, and unmeaning. Yet such were the convictions of Girard, held to his dying hour, and perpetuated in his last testament as a legacy to future generations.... He was known to be totally irreligious; and to attempt to conceal what is notorious, would be to suppress one of the most extraordinary features of his character."⁸

However, Simpson continued, "Desirous to experience toleration, he was equalling willing to extend it, with a measure of liberality which might put to the blush those bigoted opponents who denied him the same exemption from moral persecution. But Girard was a philosopher; he knew that the measure of his belief could be the standard for no other man's belief; and that all who judged honestly, judged rightly. He did not, therefore, preach his opinions on the house-top; he did not attempt to stimulate the public mind against religion, which he knew would be as nefarious as it would be intolerant; but he aided its ministers to erect houses for those to worship who felt that worship was a duty necessary to their *moral* perfection, and the fulfillment of a *practical* duty as good citizens. He claimed the same right for himself; and considering INDUSTRY as the great deity of man, he took delight in labouring throughout every day in the year, observing no Sabbath himself, because his opinions did not sanction its observance in idleness."⁹

"Few men," Simpson reported, "not even Voltaire, ever deported themselves through life, with so perfect an exemption from all the weaknesses of superstition, as Girard. He feared no judgment, and no retribution. He trusted to no Providence, and he was never disappointed. He was wont to say, 'I always keep my shoulders to the wheel, but I never pray to Jupiter.' No storms, no tempests, no thunder, no lightning, ever moved him. Amidst all the horrors of the yellow fever of 1793, he never thought of Providence, and never dreamed of prayer. But his actions rose to the highest pitch of moral sublimity; and he, perhaps, was as much indebted to his exemption from superstition, for his safety, as to any other cause."¹⁰

Stephen's industry did not recognize aging. Further wishing to improve his state, Stephen bought \$200,000 worth of stock in the Danville and Pottsville railroad in 1831. He was a Director of the Union Insurance Company from its incorporation up to the day of his death. Yet, his body was defying his attempts to remain industrious. He was becoming quite blind, yet allowed no one to help him as he groped for doorknobs or steps. This very independence almost cost him his life when, one day in 1830, he was crossing the street and a horse and wagon rushed by furiously, knocking him down. He was struck by the wheel, his right cheek broken, his ear half torn off, a deep cut running from mouth to ear, and his damaged eye now permanently closed. Although he recovered, his health was deteriorating rapidly. In December, 1831, at 82, he contracted influenza, and on the 26th of that month, he died.

Once it was known Stephen was dead, the ships at port placed their flags on half-staff, and the city council voted him a public funeral. Indeed, according to those who were present, "...every manifestation of respect was heaped upon him, which it was possible for a grateful people to exhibit towards a public benefactor. This feeling of respect and gratitude, mingled with a sense of sincere admiration for his talents and beneficence, extended to all classes, with the exception of the Clergy; whose good will he could hardly possess, for not having bestowed upon their religious establishments

⁸ *Op. cit.*, S. Simpson, p. 182.

⁹ *Ibid*, p. 182-183.

¹⁰ *Ibid*, p. 204.

any portion of his wealth. He endowed no churches, and left no money to defray the expenses even of a single mass."¹¹ No clergyman attended his funeral, and no religious rites were observed, although he was buried in a Roman Catholic cemetery. This was probably because he had been baptized Roman Catholic as an infant, before his faculties had led him to reason over superstition.

Stephen Girard spent a lifetime working industriously, and, with his sharp economic mind, he became the wealthiest man in the United States. The money he earned was used to help his fellow citizens throughout his life, and without Stephen Girard's financial aid and the influence of his selfless actions on financiers, the United States today might very well be a British colony.

But Stephen Girard's great generosity did not end with his death. His will was even more fantastic, and certainly raised more controversy, than any monetary gifts made during his lifetime. In Part II, we will examine how Stephen divested the funds raised over a lifetime, and how the nation received these great endowments.

¹¹ *Ibid*, p. 214.

THE FREETHINKER WHO SAVED THE UNITED STATES
(...and the thanks he got for it)
PART II.

Stephen Girard, America's first multi-millionaire, possessed so much love for his adopted country that his greatest gifts to the United States occurred after his death, when, as a man who did not believe in a god or an afterlife, he knew he would be insensitive to accolades. But then, Stephen had never sought personal recognition for his generosity, and indeed, maintained a very private home life. Although he did surround himself with nieces, nephews, and a mistress, he did not entertain, or attend the theater, or dine out, as most extremely wealthy men would do. Stephen Girard's life was consumed with working, and his idea of relaxing was to work on his beloved fruit trees and garden, rather than moving among the haunts of the rich. Indeed, he said, "To rest is to rust," and "The love of work is my greatest ambition ... As for my fortune, I do not seek for it."¹

After saving the United States from financial collapse during the War of 1812, risking his own life nursing yellow fever victims, and saving the state of Pennsylvania from fiscal ruin, among many other acts of patriotism, everyone waited anxiously to learn how this French immigrant to the United States would devolve his funds at his death. Apprehensive relatives hoped their rich uncle would divide the richest estate in the country among them, neighbors in his home city of Philadelphia waited to see if their city would be a beneficiary, while independent charities nervously hoped their causes would be addressed.

When Stephen Girard's will was made public, citizens rushed to purchase the newspaper to read of the devolvement of his estate. As is usual in such cases, the will pleased some people, and infuriated others, but in one particular, it not only enraged the populace, but caused them to set aside Stephen's last wishes altogether.

It was learned that Stephen Girard's estate was worth about \$7,670,000. This was at a time when it was not unusually for a person to live comfortably on \$200 - \$350 a year, and when even the wealthy presidents of prominent banks earned around \$2,000 annually.

Stephen bequeathed personal gifts as well as gifts to his community in his will. He freed his African-American servant, giving her an annuity of \$200. To his mistress, who had been by his side for over thirty years, he gave \$300 a year, but he gave the same amount to her two sisters, who had also lived in his home and to her niece. Stephen's housekeeper received \$500 a year, as did the housekeeper on his farm, with an additional \$300 going to his rural housekeeper until her daughter reached the age of twenty-one. In addition, this housekeepers son recieved \$1,000 in a lump son.

To each of the captains of his ships, Stephen bestowed a sum of \$1,500, but only after the ships were brought safely back to port. His servants and apprentices were given funds for clothing and education as well as individual bequests of \$500 in cash. To the widow of a former attorney, Stephen gave \$1,000 a year.

Although his generosity was applauded by many, his relatives were frustrated with their share. Expecting millions, his nieces, all in their thirties and married, received amounts ranging from \$10,000 plus the interest from a \$50,000 trust fund, to a flat \$10,000, to a lifetime income obtained from a trust fund of \$10,000. To his grandniece he left \$20,000. To the many nieces, nephews and a brother left in France, he left \$5,000 each, with his brother and one niece receiving the house in

¹ *Stephen Girard, The Life and Times of America's First Tycoon*, George Wilson, Combined Books, Conshohocken, PA, 1995, p. 371.

which Stephen was born and had later purchased. A half-sister received a lifetime income of \$400 a year.

Altogether, his bequests to individuals equaled about \$150,000, less than 2% of his fortune. The rest, Stephen gave to his community.

Stephen bequeathed \$10,000, for the purchase, out of the annual interest of that sum, of wood, for distribution among poor white women, who were house- or room-keepers. He next donated \$30,000 to the Pennsylvania Hospital. \$20,000 was given out of his estate to the Pennsylvania Institution for the Deaf and Dumb, as well as another \$20,000 to the Grand Lodge of Pennsylvania (Masons) for "the relief of poor and respectable brethren." \$10,000 was bestowed upon both the orphan asylum and to the school system of Lancaster, Pennsylvania. To the Shipmaster's Society, which cared for the widows and orphans of sailors, Stephen presented another \$10,000. He gave \$6,000 to Passyunk Township, where his farm was located, for the purpose of purchasing land and building a school for both boys and girls and a teachers residence.

At his death, Stephen owned 208,000 acres of land in Louisiana. One thousand of these acres were given, for twenty years, to Stephen's Louisiana business manager, after which it was to devolve to the city of New Orleans. The remaining 207,000 acres were divided into two parts of one-third and two-thirds the sum. The smaller section he gave to the city of New Orleans, while the larger section was given to the city of Philadelphia, with instructions that the land, or the money raised from the sale of the land, was to go for "such uses and purposes ... most likely to promote the health and general prosperity of the inhabitants."

\$500,000 was set aside for a trust fund for the city of Philadelphia for various purposes set down by Stephen. First, the city was "to lay out, regulate, curb, light and pave a passage or street, on the east part of the city of Philadelphia, fronting the river..." Secondly, Stephen directed the city to pull down and remove all wooden buildings. Third was to widen, pave and curb Water Street. For the remainder, Stephen directed the officials and citizens of Philadelphia to do "as they think proper, to the further improvement, from time to time, of the eastern or Delaware front of the City." He also left funds to pay for the police force and watchmen, in Philadelphia, and to "improve the City property, and the general appearance of the City itself, and, in effect, to diminish the burden of taxation, now most oppressive, especially on those who are the least able to bear it." Stephen's will then bequeathed \$300,000 to the Commonwealth of Pennsylvania for the improvement of the canal system.

Although all these gifts were huge in themselves, Stephen retained the largest portion of his estate for a very special purpose: the establishment of a "college" for orphan boys. Although he used the word "college," it was really an elementary and secondary school for children as young as six years old.

He went into minute detail about the construction of the buildings comprising the school, on land he had already purchased. He also insisted that "no ecclesiastic, missionary, or minister of any sect whatsoever, shall ever hold or exercise any station or duty whatever in the said College; nor shall any such person ever be admitted for any purpose, or as a visitor, within the premises appropriated to the purposes of the said College."

This particular stipulation was to cause the predominantly christian culture of the United States to overturn the intent of his will, and greedily steal the money from that gift he considered most important of all his gifts, by perversion and underhanded legal trickery. With all Stephen Girard had done both personally and financially for the citizens of the United States, his wish for the exclusion of religion from his College made him a monster in the eyes of a majority of those same people who reaped the rewards of his civic endowments.

Of course such a wish on the part of this patriot must be ignored, it was determined, and first to attempt it were his relatives. They waited until they had first gotten the money he had left them, in case their attempt at overturning the will failed, then proceeded with their arguments. First, they argued that all the wealth Stephen had accumulated after the will was written should not be subject to the terms of the will, but should be turned over to them. Amazingly, the judge agreed, and an extra \$66,418 was given to the relatives to split amongst themselves.

Encouraged, they then went after the college, their argument being that Stephen's exclusion of ecclesiastics, missionaries and ministers from the school, "was fundamentally at odds with freedom of religion as constitutionally guaranteed to the people," and "was derogatory to the Christian religion, contrary to sound morals, and subversive to law." Daniel Webster, arguing for the relatives, said his central objective was "a defense of Christianity against the inroads of paganism and infidelity."²

The lawyer defending the will, Horace Binney, did nothing to protect Stephen's last wishes. He denied that the will was anti-Christian or even that it barred Christianity from the school. After all, said Binney, Stephen required that the students be taught morality, a love of truth, sobriety and industry, and what better source of these lessons can be found than the bible? Besides, he said, there was no law that said Christianity *had* to be taught in public schools.

The Supreme Court upheld Stephen's will. Justice Story, writing the courts opinion, said, "The testator does not say that Christianity shall not be taught in the College, but only that no ecclesiastic of any sect shall hold or exercise any station or duty in the College. ... The objection, itself, assumes the proposition that Christianity is not to be taught, because ecclesiastics are not to be instructors or officers. But this is by no means a necessary or legitimate inference from the premises. Why may not laymen instruct in the general principles of Christianity, as well as ecclesiastics? ... Why may not the Bible, and especially the New Testament, without note or comment, be read and taught as a divine revelation, in the College - its general precepts expounded, its evidences explained, and its glorious principles of morality inculcated? What is there to prevent a work, not sectarian, upon the general evidences of Christianity, from being read and taught in the College by lay teachers? Certainly there is nothing in the Will that proscribes such studies."³ This, of course, opened the floodgates and allowed religious teaching in the school

Anne Royall, the feisty publisher of *Paul Pry* and later, the *Huntress*, was outspoken about how Girard's will was abused because of the religious clause. When editors proclaimed that Stephen was "now in hell," and "opposed to the Christian creed," Anne answered that the editors who wrote such garbage "belonged to the most wicked and dangerous class of men in the U.S.A." "Had Mr. Girard left his estate to the tract and bible societies, his will would not have been such a 'QUEER thing,'" Anne wrote, refuting another editor's estimation of Girard's gift to the city. "Those

² *Stephen Girard, Founder*, Cheeseman A. Herrick, Philadelphia, 1945, p. 152-153; *Stephen Girard, The Life and Times of America's First Tycoon*, George Wilson, Combined Books, Conshohocken, PA, 1995, p. 348.

³ *Arguments of the Defendants' Counsel and Judgment of the Supreme Court U.S. in the case of Vidal and Another, Complainants and Appellants, Versus the Mayor, Etc., of Philadelphia, the Executors of Stephen Girard, and Others, Defendants and Appellees, January Term, 1844*, Philadelphia: Girard College Print Shop, 1929, reprinted from Philadelphia Edition, 1854), p. 113-114; *Stephen Girard, The Life and Times of America's First Tycoon*, George Wilson, Combined Books, Conshohocken, PA, 1995, p. 351-352.

hypocrites must be cut to the core," she continued, "to find themselves excluded by name, in the face of the world, even from *visiting* the inside of the Seminary, this great and good man has so liberally endowed." Anne concluded, "What are all the missionary, bible and tract societies in the world, compared to the good done by this *one* man?"⁴ Anne found that the trustees of the will wished to spend all the money on the building of the college rather than opening it, thus draining off all they could for themselves without having to actually open the school and follow Stephen's wishes. In fact, the college did not open until twenty-seven years after Girard's death, after finding a way to circumvent Girard's wishes. (Things do not change much. Today a similar situation exists with a famous trust designated for furthering Freethought which is doing little and spending much to drain off the money, paying the trustees huge salaries for doing nothing to meet the wishes of the deceased.)

On January 1, 1848, the College opened with 100 boys being enrolled. Enrollment thereafter would average 600 pupils, and at times reach 1,000 students.

Primary School Number Two was for the youngest children, who were taught the alphabet, spelling, reading, writing, arithmetic, notation and tables, grammar, and geography, the two latter being taught orally.⁵

After successfully completing these courses, the student then moved to Primary School Number One, where he was taught orthography, punctuation, reading, writing, grammar and composition, geography, mental and written arithmetic, commencing with vulgar fractions, etymology, history (of the United States and England), French, and drawing.⁶

In the highest grades, called the Principal Department, students were taught reading, grammar and composition, arithmetic, algebra, geometry, trigonometry, surveying, mensuration and astronomy, ancient and modern geography, general history, French and Spanish, penmanship, drawing and bookkeeping, natural philosophy, and chemistry.⁷

All very well and good. But the board controlling the school felt compelled, not only to ignore Stephen's will, but to overcompensate for his wish to exclude religion by having an extraordinary amount of religion taught. The way they circumvented the *meaning* of his last wishes while still obeying the *letter* of his will was to have the religious ceremonies performed *by laymen*.

The lay preachers could be anyone who was not directly a minister of a church. To understand this through an application of contemporary models, Randall Terry,⁸ Phyllis Schlafly,⁹

⁴ *Paul Pry*, 1/21/1832, Vol. I, No. 8.

⁵ *Op. cit.*, Henry W. Arey, p. 41.

⁶ *Ibid*, Henry W. Arey, p. 42.

⁷ *Ibid*, Henry W. Arey, p. 42.

⁸ Executive Director, Operation Rescue, who said, "I don't think Christians should use birth control. You consummate your marriage as often as you like - and if you have babies, you have babies..."

⁹ President, Eagle Forum, who said, "It's very healthy for a young girl to be deterred from promiscuity by a fear of contracting a painful, incurable disease, or cervical cancer, or sterility, or

Joseph Scheidler,¹⁰ Judie Brown,¹¹ Bill McCartney,¹², and similar lunatics would be acceptable as instructors to the children forced to listen to them, all because, technically, they are not "ministers." As dreadful as it is to think that the children might be exposed to creatures such as these, it is all the more tragic to know that the children's attendance at these displays of irrationality was mandatory.

The intent to overthrow Stephen's intentions were evident from the opening of the school. The first president of Girard College, Judge Joel Jones, was a christian author who brought his bible with him on the first day of work. His first official exercise was to open the College with bible reading and prayer.

In a plan that can only be called the grossest placation of religious institutions, the directors of Stephen Girard's College instituted the following schedule for students:

On weekdays, the pupils rose at 6:00, ate breakfast at 6:30, *attended morning worship at 7*, took recreation until 8, assembled in sections at that hour, met in the schoolrooms at 9, remained there, with 15 minutes recess, until 12, then took recreation for half an hour, dined at 12:30, took recreation from 1 until 2, remained in the schoolrooms from 2 until 5, with recess of 15 minutes, *attended evening worship at 5*, took recreation an hour, supped at 6:30, assembled in the section rooms at 7, then retired to the dormitories from 8 to 10, according to their age. "Worship" consisted of scripture reading, prayer, and the singing of a hymn or song.

This meant that during the week, the children *were required* to attend "worship" services *TEN TIMES*. On Saturday, the schools were not in session in the afternoon, so it is probable they only had to attend "worship" services once on that day.

On Sundays, the pupils assembled in their section rooms at 9:00 in the morning, and at 2 in the afternoon, for religious reading and instruction, and at 10:30 in the morning, and 3:30 in the afternoon, they attended worship in the College Building. At least *five hours* on Sunday was devoted to religious instruction. The Sunday chapel services consisted of an opening prayer, a reading, two scripture lessons, a long prayer, three hymns, an anthem, an address, another prayer, and an ascription.

This meant that the children were forced to participate in over *10 hours of religious training a week!* And this in a school funded by a man who specifically wrote in his will that "no ecclesiastic, missionary, or minister of any sect whatsoever, shall ever hold or exercise any station or duty whatever in the said College; nor shall any such person ever be admitted for any purpose, or as a visitor, within the premises appropriated to the purposes of the said College."

At the daily or Sunday religious exercises, the President of the College, or some other layman selected by him, officiated. On weekdays, the chapel exercises consisted of singing a hymn, reading

the likelihood of giving birth to a dead, blind, or brain-damaged baby."

¹⁰ Executive Director, Pro-Life Action League, who said "For those who say I can't impose my morality on others, I say just watch me." -

¹¹ President, American Life League, who said, "We are totally opposed to abortion under any circumstances. We are also opposed to abortifacient drugs and chemicals like the Pill and the IUD, and we are also opposed to all forms of birth control with the exception of natural family planning."

¹² Founder, Promise Keepers, who said, "Churches are 75 percent filled with ladies. That's not the heart of God."

a chapter from the Bible or New Testament, and prayer. On Sundays, in addition, an "appropriate discourse, adapted to the comprehension and situation of the Pupils," was delivered.¹³

When Stephen Girard's grave was opened in 1851, while being transported to a new memorial at the College, it was reported that only "a skull and a handful of bones" remained.¹⁴ No wonder! Stephen had probably turned over so many times in his grave by that time that there was little left of him!

Another early president of Girard College, Dr. William H. Allen, was later president of the American Bible Society. In his inaugural address in 1850, he stated, "For myself, I can see no secure basis of morals but in an immutable and perfect standard, which is God. Deprive us of this, and virtue and vice would become mere names. There could be then no higher merit than a successful calculation of interest; no deeper demerit than the making of a mistake. Expedience would usurp the throne of right; and wrong would be nothing else than the right of the stronger. The moral precepts of Socrates and Plato were indeed beautiful, but as they sent no roots into the depths of the Infinite, they had no productive life, and brought no fruit to maturity. They taught men how they ought to live, but were powerless to make them live as they ought. To put them in the place of the Bible, would be like substituting a lamp for the sun."

Dr. Allen also developed the *Manual of Devotion* to indoctrinate the boys. An example of the words the boys were required to repeat is "Merciful Father, we humbly look to thee for a blessing upon every duty to be discharged during this day. Let the pupils of this school realize and remember that they are indebted to Thy providence for the great opportunities which they here enjoy, and may they daily lift up their hearts in thankfulness for the mercies vouchsafed to them. Let it be their aim every day to become wiser and better, and with steadfast purpose to pursue those things which are honest in the sight of men and approved of God. O Thou whose name is love, and whose loving-kindness changes not, fill us with love to Thee and to one another. Breathe into our hearts a spirit of kindness and good will. Give us meekness and forbearance one toward another, and dispose us to assist and comfort one another. Let the teachers and officers who serve here be guides and examples to these young persons, to whom life is an untried scene. Give the boys a spirit of obedience; may they diligently improve the precious years of youth, and have that fear of the Lord which is the beginning of wisdom. We render Thee grateful thanks, O Lord, for the blessings of the night and pray for Thy protection throughout the day. O Thou who slumberest not, nor sleepest, watch over us and shield us from harm. Permit us to rise each morning with new strength for Thy service, and may Thy Holy Spirit guide us into the way of all truth, and bring us to the end of our course in peace, through Jesus Christ our Lord. Amen."

At the 75th Anniversary Celebration of the opening of Girard College, alumnus Joseph M. McCutcheon, stated, "The facts are that from the day that the college opened for the reception of students to the present time there has been in it a definite and continuous reverence for the things spiritual, the Bible and prayer and religious hymns having been part of the worship. Every student begins the day's activities by the attendance upon morning prayers; Sunday services assume the character of the usual church services. A reverent and spiritual atmosphere pervades the exercises.

¹³ *Ibid*, Henry W. Arey, p. 43.

¹⁴ *Freemasonry in Pennsylvania, 1730-1907*, Grand Lodge of Pennsylvania, Philadelphia, 1918, p. 365-366; *Stephen Girard, The Life and Times of America's First Tycoon*, George Wilson, Combined Books, Conshohocken, PA, 1995, p. 362.

The singing by the students is inspirational. The address by a layman on a topic related to some aspect of religious living must contribute to deep and lasting impressions upon those in attendance. The meals are preceded by prayers of thankfulness for God's mercies."

Renè Guillou was one of the "laymen" asked to speak at Girard. He presented a series of addresses under the title, "Clock Talks." These, twelve in number, were termed "the tooth of time," or "what the clock says." As each was delivered the hands of a clock dial which was placed by the side of the speaker's desk were moved forward to record the progress of the series. The subjects of these Clock Talks were: (1) "Watch"; (2) "Christ Crucified"; (3) "Remember Lot's Wife"; (4) "Quench Not the Spirit"; (5) "Prepare to Meet Thy God"; (6) "The Wages of Sin Is Death"; (7) "The God of Jacob Is Our Refuge"; (8) "For by Grace Are Ye Saved Through Faith"; (9) "But Except Ye Repent, Ye Shall All Likewise Perish"; (10) "Remember Now Thy Creator, in the Days of Thy Youth"; (11) "The Lord is Nigh Unto All Them that Call upon Him"; (12) "And at Midnight There Was a Cry Made, 'Behold the Bridegroom Cometh.'"

Indeed, as a later President reported, "The exclusion of clergymen from Girard College has not resulted in an exclusion of religious education. Instead it has proved a happy means of avoiding all danger of denominational interference in the management of Girard College. Not a few clergymen, when they have learned how the prohibition of Girard has worked out, have expressed their entire approval of this clause of the will."

When money for a statue of Stephen was being raised in the late 19th century, contributions were requested from former students. Pearl Geer reported meeting one former student, writing, "One man, who had been educated, clothed and fed when a boy by Stephen Girard's wealth, wrote to the board having the work in charge, stating that he could not conscientiously contribute to the statue because he did not agree with Girard's Infidelity! This is undoubtedly the meanest man in the world. It didn't hurt his conscience to receive Girard's charity, but he is too good a Christian to give even ten cents towards a work of art in memory of him."¹⁵

This attitude is not surprising. As President Herrick wrote in 1927, "The real test of the chapel exercises is their effect. The boys participate heartily and reverently in the responsive readings, the concert recitations, and the congregational singing; they listen with respectful and devout attention. Boys are in the spirit of worship in their attendance on these religious exercises, and men with a message feel that they get a real hearing in the Girard College chapel.

"The habit of regular attendance on religious worship, both week days and Sundays, is of unmistakable effect on the lives of the boys. The boys cultivate at Girard and they maintain after leaving, a reverential and devotional attitude toward the church and its services. When boys are at home for longer or shorter periods, they almost invariably attend church; and when they leave the college to take up the responsibilities of life, they generally find their way into the churches of their choice, as Girard obviously intended they should."¹⁶

While Stephen wished to instill morality into the orphans he supported, his executors chose the absolute worst textbook at their guide to teach it - a book that teaches of fathers killing their children, wives being sold into prostitution, daughters seducing fathers, and a god that kills little

¹⁵ *Torch of Reason*, Vol. III, No. 29, 7/27/1899, p. 2-3.

¹⁶ *History of Girard College*, Cheesman A. Herrick, Ph.D., LL.D., President of Girard College, Set up and printed in The Mechanical School, Girard College, Philadelphia, 1927, p. 197-198.

children who make fun of a bald man's head, demands the foreskins of enemies to be cut and collected from their dead bodies, prostitutes women, and tells his followers to abandon their families. What a book to teach morality! As Josephine Henry wrote, "If the boys who go out from Girard College were not dosed with religious superstitions, and allowed to think and reason for themselves, as Girard intended they should, they would be a power in the progress of the race."¹⁷

In the late 1880s, several Freethought groups, including The American Secular Union, discussed the Girard College through their newspapers and at their meetings. A resolution was presented at one meeting requesting that a member investigate and report on conditions at the College and to advise as to the wisdom of instituting legal proceedings against the directors and officers. It seems the effort fizzled out without reaching a courtroom, and the School continued its religious indoctrination of its captive audience.

In 1923, a further improvement on religious indoctrination was implemented: student participation. Now the boys would have a part in the Sunday morning services and have almost total control of the Monday morning chapel service and the meetings of the older boys on Sunday evenings. On Sunday mornings, boys now led the responsive readings, read both scripture lessons, and announced the hymns. It was reported that the response of the boys was gratifying, for they showed a new interest in the service; they seemed to feel that participation in the service made it more largely their own.

Some changes have come about in recent years. In 1968, the U.S. Supreme Court declared unconstitutional the provision that restricted admission to "white" applicants only. No mention was made of making the school stop indoctrinating the students with Christianity.

In 1984, the court made the school co-educational. No mention was made of making the school stop indoctrinating the students with Christianity.

In 1997, I wrote to Girard College seeking information about their religious program. I was told, "Chapel services are held bi-weekly. Speakers select topics which carry moral, ethical or philosophical implications and which do not constitute sectarian appeal inasmuch as our services are nondenominational."¹⁸ At least the captive audience is not required to attend hours upon hours of religious training each day.

From his death in 1831 to 1991, the fortune Stephen Girard left to his community had grown from the original \$7,670,000 to \$230,000,000, even after providing support to thousands of orphans, as well as contributions to charitable and civic enterprises. The coal land that Stephen had purchased for \$30,000 in 1830 had paid his estate \$65,000,000 in royalties by the late 1930s. Certainly, Stephen Girard's beneficence was greater than any other citizen who ever loved this country. And yet, what has been the gratitude shown him? In the one area to which he left the majority of his estate, and for which he drew up extremely detailed plans and rules - the one area he thought most important of all his bequests - he was totally and thoroughly thwarted.

But things are looking up! The children are now forced to attend services only twice a week! Given another 200 or 300 years, the executors of Stephen Girard's estate might actually follow the intent of his last will and testament, and do him the honor of obeying his last wishes, thereby thanking him at last for his inestimable contribution to the United States of America.

¹⁷ *The Blue Grass Blade*, Sunday, October 25, E.M. 303 (1903).

¹⁸ Joseph T. Devlin, Head of School, Girard College, January 28, 1997.