

**THE LIFE AND CHARACTER
OF STEPHEN GIRARD; WITH
AN APPENDIX DESCRIPTIVE
OF GIRARD COLLEGE**

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The life and character of Stephen Girard; with an appendix descriptive of Girard college by
Henry Atlee Ingram

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HENRY ATLEE INGRAM

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AN APPENDIX DESCRIPTIVE
OF GIRARD COLLEGE**



Yours humble servant
Stephⁿ Girard

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THE LIFE AND CHARACTER
OF
STEPHEN GIRARD,

OF THE CITY OF PHILADELPHIA,
IN THE COMMONWEALTH OF PENNSYLVANIA,

MARINER AND MERCHANT.

WITH

AN APPENDIX DESCRIPTIVE OF GIRARD COLLEGE.

BY

HENRY ATLEE INGRAM, LL. B.

(FOURTH EDITION, REVISED.)

PHILADELPHIA, PA.

1887.

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18. 10. 32

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TO THE
DESCENDANTS IN AMERICA

OF

Jean Girard, de Mombrun,

THIS BIOGRAPHY OF HIS BROTHER STEPHEN IS, WITH
THEIR PERMISSION, RESPECTFULLY INSCRIBED

BY

THE AUTHOR.



PREFACE TO FOURTH EDITION.

IN presenting a new biography of Stephen Girard the writer has considered that a few words in explanation of the various reasons prompting his work may not be amiss, and as these reasons are best set forth through a short consideration of already existing memoirs, it is proposed here briefly to refer to the latter.

The first attempt at a biography of Girard closely followed his decease in 1831, being the work of Stephen Simpson,¹ a former clerk in Girard's Bank, whose probable motives in its conception and production have been elsewhere adverted to in the body of the present work. It is sufficient here to say that this narrative shows such garbled, perverted, or wantonly misstated facts that a mere casual reference to its inconsistencies and flat self-contradictions will perhaps quite fully justify the re-presentment of the subject in a more reasonable light. But its author has gone further, and, not hesitating to rely upon himself where his investigations failed to supply the desired material, has produced a work whose inaccuracy and

¹ *Biography of Stephen Girard.* By Stephen Simpson. Philadelphia, 1832. Reprint, King & Baird, 607 Sansom Street, Philadelphia, 1867.

patent malice is the more regrettable since it contains otherwise sufficient truth to have naturally formed the basis of the majority of subsequent sketches. Its author has himself confessed that, save for the generally known acts of Girard's life, he has chiefly relied upon public gossip,¹ although he usually fails to mention his authorities, and elsewhere uses liberally his position of clerk in the Bank to lend a factitious importance to his work as the personal observations of one in close daily contact with his subject. The present writer is indebted to the oldest living apprentice of Girard for the statement that at no time did anything approximating an intimacy exist between this clerk and his employer, and that the light esteem openly evinced by the latter for his subordinate wholly limited their infrequent communications to such matters as arose from the affairs of the Bank.² It will be easily apparent, therefore, owing to the short time spent daily by Girard in his Bank, that this clerk's opportunities for acquiring accurate information of his employer were even more scanty than those of the counting-house apprentices, to say nothing of his own admission that having upon one occasion had the impertinence to question Girard upon his private life, he met with a complete rebuff.³

¹ Preface to Simpson's *Biography of Girard*, p. 5.

² Professor William Wagner, Lecture IV.

³ See article in *American Daily Advertiser*, Philadelphia, Jan. 12th, 1832.