

STEPHEN GIRARD.

THE man whose name introduces this biographical sketch, was probably one of the most incongruous and eccentric characters that ever claimed a notice from the minds among which he distinguished himself. Without a religion he was a Christian, without education he was a philosopher, without a relative he was a philanthropist, and without necessity he was a miser. In his heart's vocabulary, you may in vain look for the word "friendship," and while he did all for the city of Philadelphia, its necessitous inmates may perish. He was like that Roman Emperor, who, while he possessed thousands, refused a gift to the needy, that he might supply posterity with an aqueduct, and himself with an immortality.

Stephen Girard was born in the environs of Bourdeaux, on the 24th day of May, 1750. From the circumstance that his education was *extremely* deficient, it is probable that his parents were of a very low and vulgar condition of life; and it is not unreasonable to suppose, that this deficiency induced him to withdraw himself from society so exclusively as he afterwards did. At the age of ten or twelve years he left his paternal home, as a cabin boy, in a vessel bound for the West Indies. This step is supposed by many to have been taken in consequence of paternal bad treatment, or neglect; but, it may, more probably, as well as more charitably, be ascribed to that spirit of enterprise and ambition which always distinguished him. His stay in the West Indies, was of no prolonged duration; when he embarked for New York, still remaining in the capacity of cabin-boy. From New York he made several voyages with Captain Randall, into whose friendship he gradually introduced himself, by his fidelity, industry, and temperance, until he became a decided favourite. When Captain Randall retired from his profession, he promoted Girard, who, in the mean time, had risen to the situation of mate, to that of Captain of a small vessel, in which he made several voyages to New Orleans. In these voyages he generally made some small "adventures," as they are called by seamen; in all of which he was, to some degree successful. To the profits of these he was gradually making some addition; until, after a few years, he was enabled to become part owner of a small vessel and cargo. This vessel he commanded himself, and in his various speculations fortune favoured his every exertion.

He first visited Philadelphia in the year 1769; and established himself in business in Water street, on a small but secure scale. He had now some leisure to see the passing crowd, and now and then to scan the features of some passing beauty. That Stephen Girard was susceptible of the softer feelings of our nature is seldom admitted by those who have been most intimately acquainted with him; and he is supposed to have prescribed matrimony, less as the means of promoting happiness than of increasing wealth. The daughter of an old boatman, or caulker, then living with Colonel Walter Shee, happened to have attracted the unamorous attention of the future owner of millions, while she was at the pump to get some water. She was barefooted, and the effect of her then celebrated beauty was much enhanced by her apparent unconsciousness of her charms. Her dress was of an humble description, and over her shoulders, her hair of a rich blackness, fell in shining and dishevelled luxury.—Although Girard had but one good eye, he was able to see that her two possessed light enough to counterbalance his defect, and he forthwith began to visit the house of her father where, after some time, his visits were but coolly received. They were supposed to

have had an improper object in view, Girard being so superiorly circumstanced in life, compared with an humble servant. As soon as he understood her parents' feelings, he made a formal avowal of his intentions, and they were married in the year 1770: he being then in the twentieth year of his age. By this marriage he had one child who died in its infancy. In 1771, he entered partnership with a Mr. Hazlehurst, to whom he had been strongly recommended. The firm purchased two brigs, for the prosecution of a trade with St. Domingo; but the speculation failed, the two brigs having been captured and sent into Jamaica. In 1776, he opened a small grocery in Water street, with a store attached in which he bottled wine and cider, by which he acquired large profits: and in 1779, he obtained the occupancy of a range of frame houses, at the east side of Water street, where he stored old cordage, blocks, sails, and other old *ship-building* materials: with probably the expectation of being yet able to make use of them at his own "account and risque." In 1780, he engaged in the New Orleans and St. Domingo trade which proved very lucrative, and, two years afterwards, he leased, for ten years, with a promise of renewal, a range of stores running northward from the house in Water street in which he died. From the rent of these he derived large profits, and at the end of the ten years obtained a reluctant renewal: in this time he laid the foundation of his future fortune. He effected a partnership with his brother John, which was dissolved by mutual consent, in consequence of mutual misunderstanding. A circumstance now took place which is ascribed to various causes: by some to an unworthy motive, arising out of an inhuman feeling, and by others to direct necessity: be this as it may, his wife was placed as a lunatic, in the Pennsylvania Hospital, on the 21st of August 1790, where, after a confinement of twenty-five years, she died on the 13th of September, 1815. If, on this subject, a doubt of his motive could exist, that doubt may readily be removed by the exalted character of that excellent institution; and the no less exalted reputation of those who were its superintendants, directors and managers. On the dissolution of partnership between himself and his brother, his advance to wealth was rapid. Indeed, he seemed to have been fettered by co-operation, and made more progress by the aid of his single mind: and here, it is but justice to say, that during the devastating existence of yellow fever, in this city, in the year 1793, when the spirit of the plague howled through the abandoned streets, as through a wilderness, when friendship forgot its endearments, and humanity felt not its nature, Stephen Girard became the Samaritan of Philadelphia, nursed the infected with a desperate fidelity, and through the rise and fall of the pestilence forgot his own health, to administer to the wants of others.

At the time of the insurrection of the negroes at St. Domingo, the flying settlers placed much wealth and property on board his ships which were then lying there. Of these, numbers were met and barbarously murdered by their own slaves. The heirship being thus destroyed, he became the just owner of the property. In the year 1791, he commenced building some ships, with which he carried on a trade with Canton and Calcutta, and Fortune, so proverbially fickle to the rest of mankind, continued to lavish upon him her abundant gifts. On the 12th of May, 1812, he commenced his banking operations with a capital of one million two hundred thousand dollars. Perhaps, no private bank in any country ever had so strong a claim upon national gratitude as the Girard Bank.



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When, in 1814, the treasury was exhausted and bankrupt, when confidence was crushed, hopes destroyed, and the nation apparently on the verge of ruin; when such was the state of public opinion that at seven per cent the paltry sum of five millions of dollars could not be had, Stephen Girard stood forward and subscribed for the entire: thus not only risking all for his country's salvation, but inspiring a general confidence, which was of the utmost importance at that truly eventful period. In May, 1830, he purchased his coal estate in Schuylkill county, consisting of 30,000 acres of coal and timber land: and in this purchase his characteristic foresight was not less remarkable than in all his former speculations. We now approach the goal of his existence; and here it may, perhaps, be necessary to introduce some of those eccentric *smallnesses* which individualized him, as conspicuously as his spirit of enterprize: but, in the light of the two splendid instances of humanity and patriotism, they become dim; and if we remember them, it is to cast the veil over them, and feel that he was human.

And if for a moment, the veil be remov'd,
Weep o'er them in silence, and close it again.

In the last week of December, 1831, he was seized with *Bronchitis*, which disorder was at the time very rife. The exertions of his eminent medical attendants were unavailing; and one of the most adventurous spirits that ever vivified an earthly tenement, departed from the scene of its activity and enterprize, on the 26th of December, 1831. Mr. Girard's body was interred in the Roman Catholic burying ground, at the corner of Spruce and Sixth streets; and no native of this city, visiting that spot, should forget that he lived for Philadelphia.

MAHOMEDAN SERMON.

God alone is immortal! Ibrahim and Soliman have slept with their fathers; Cadijah, the first born of faith; Ayesha the beloved; Omar the meek; Omri the benevolent; the companions of the Apostles, and the sent of God himself, all died; but God most high, God most holy, liveth forever. Infinities are to him as the numerals of arithmetic to the sons of Adam. The earth shall vanish before the decrees of his eternal destiny, but HE liveth and reigneth forever.

God alone is omniscient! Michael, whose wings are full of eyes, is blind before him. The dark night is unto HIM as the rays of the morning, for HE noticeth the creeping of the small pismire, in the dark night, upon the black stone, and apprehendeth the motion of an atom in the open air.

God alone is omnipresent! HE touches the immensity of space as a point. HE moveth in the depth of the ocean, and the Atlas is hidden by the sole of his foot.—HE breatheth fragrant odours to cheer the blessed in paradise, and enliveneth the pallid flame in the profoundest hell.

God alone is omnipotent! HE thought, and worlds were created. HE frowneth, and they dissolve into smoke. HE smileth, and the torments of the damned are suspended. The thunderings of Herman are the whisperings of his voice; the rustling of his attire causeth lightning and earthquake; and with the shadow of his garment he blotteth out the sun.

God alone is merciful! When he made his immutable decrees in eternal wisdom, HE tempered the miseries of the race of Ishmael, in the fountain of pity.—When HE laid the foundation of the world, HE cast a look of benevolence into the abysses of futurity, and the adamantine pillars of justice were softened by the beaming of his eyes. HE dropped a tear upon the embryo miseries of unborn man, and that tear, falling through the immeasurable spaces of time, shall quench the glowing flames of the bottomless pit. HE sent his

prophet into the world to enlighten the darkness of the tribes, and hath prepared the pavilion of the Houris, for the repose of the true believers.

God alone is just! HE chains the latent cause to the distant event, and binds them both immutably fast to the fitness of things. HE decreed the unbeliever to wander amid the whirlwind of error, and suited his soul to future torment. HE promulgated the ineffable creed; and the germs of countless souls of believers, which existed in the contemplation of the Deity, expand at the sound. His justice refresheth the faithful, while the damned spirits confess it in despair.

God alone is one! Ibrahim, the faithful, knew it;—Moses declared it amidst the thunderings of Sinai;—JESUS pronounced it; and the messenger of God the sword of his vengeance, filled the world with that immutable truth.

Surely there is one God, immortal, omniscient, omnipresent, omnipotent, most merciful, and just, and Mahomet is his apostle.

Lift up your hands to the Eternal, and pronounce the ineffable creed:—*There is one God and Mahomet is his Prophet.*

With their fathers have Ibrahim and Soliman slept,
O'er Cadijah, of faith, have the night-heavens wept;
The beloved Ayesha, and Omar the mild;
The benevolent Omri, as pure as a child;
The Apostles, and he, the commission'd, have died,
But God, the most holy, shall ever abide.
As arithmetics' num'als to man, even so
Does HE, the Omniscient! infinities know.
The earth, at the breath of his bidding shall sever;
But HE liveth and reigneth for ever and ever.

Michael, whose wings are effulgent with eyes,
Is blind before him who illumines the skies;
To him is the night, when no planet appears,
As the rays when the morning its brilliancy bears;
For the tread of the ant in the midnight HE sees,
And the motion of atoms caught up by the breeze.

As a point does HE touch the immenseness of space;
The sole of his foot can the Atlas embrace;
In the depth of the ocean of limitless might,
HE moveth and liveth in glory and light.
HE breatheth thro' paradise, cheering perfume,
And enliveneth hell to its innermost gloom.

HE thought; and the worlds his omnipotence spoke;
HE frowns! the creations dissolve into smoke;
HE smiles; and the damn'd in their mansions rejoice;
The thunders of Herman are shades of his voice;
Lightnings—earthquakes are caus'd by his rustling attire;
And the shade of his garment blots out the sun's fire.

When, in wisdom, his laws he immutable made;
HE, the mis'ries of Ishmael in pity, allay'd.
When he made, in his goodness, the world, he then
smil'd,

And the beam of his eyes made futurity mild.
On man, yet unborn, a bright tear he let fall,
Which the flames of the pit shall extinguish for all.
His prophet HE sent to diminish our woes,
And the Houris to bless the believers' repose.

The cause to the distant occurrence he brings,
Immutably chain'd to the fitness of things;
HE decreed the unfaithful to error's control;
To futurity's torments he suited their soul:
To nations announc'd the ineffable creed,
And in bosoms pre-ordin'd implanted the seed:
His justice refresheth the faithful, but, where
The damn'd are confined, 'tis confess'd in despair.

God above is but one! as our Ibrahim nam'd,
And as Sinai's thunders thro' Moses proclaim'd;
It JESUS pronounc'd, and the messenger-chief
Fill'd the world with that doctrine's unchanging belief.