

Girard College Historical Collections

Stephen Girard Papers

Finding Aid created by Katherine Haas, 2026

Girard College Historical Collections
2101 S. College Ave, Philadelphia PA 19121
www.foundershall.org

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Stephen Girard Papers

Summary Information

Repository: Girard College

Creator: Stephen Girard (1750-1831)

Title: Stephen Girard Papers

Date: ca. 1769-1831

Extent: 260 linear feet of unbound material (617 boxes) plus 1048 bound manuscripts and loose items

Language: English, French

Physical Location: Girard College, Founder's Hall, 2101 S College Ave, Philadelphia, PA 19121

Cite as: Item or Box number, Folder number, Stephen Girard Papers, Girard College History Collection, Philadelphia

If citing the microfilm copy at the American Philosophical Society, Cite as: Series number, Roll number, Stephen Girard Papers, American Philosophical Society, Philadelphia

Abstract: Business and personal records of Stephen Girard, the French-born merchant, banker, and philanthropist who settled in Philadelphia in 1776. The collection, which covers the 1770s through 1831, consists of extensive correspondence and financial records for Girard's mercantile, banking, and real estate businesses, as well as his personal life.

Biographical Note

Stephen Girard was born on May 20, 1750, in a suburb of Bordeaux, France. How much formal education he had is unknown. He was taught reading, writing, math, and bookkeeping, either at home or at a Catholic school in Bordeaux, but he left for the sea in 1764. He became a captain in 1773; the next year he visited New York and began trading to and from New Orleans and St. Domingue

In 1776, Girard settled in Philadelphia. He met Philadelphia native Mary Lum, and soon the two were married. However, in 1785, she was diagnosed with incurable mental instability and after five years Girard committed her to the Pennsylvania Hospital. Stephen Girard ultimately hired a series of housekeepers, some of whom he also took as mistresses. Over the years, his household also contained apprentices, members of his housekeepers' families, nieces and nephews, and both free and enslaved servants. However, Girard never had children of his own.

The Revolutionary War hampered international trade, so after arriving in Philadelphia in 1776 Girard temporarily focused on local trade and storekeeping, but as opportunities re-opened, he again looked internationally, this time as a merchant sending others to sea. Although he initially focused on the West Indies and Europe, his ships would soon sail the globe: North and South America, Europe, Africa, and Asia. Girard's success as a merchant was the initial source of his wealth, which he would later diversify into landholding and banking, eventually becoming the country's first multi-millionaire.

In August 1793, a deadly outbreak of yellow fever, brought on Caribbean ships, began to sweep through Philadelphia. As the disease spread, nearly half of Philadelphia's population fled to the countryside, but Stephen Girard stayed. He volunteered to take over the poorly-managed fever hospital at Bush Hill and brought his organizational skill to bear, ensuring that it was adequately staffed and that patients were properly evaluated, clothed, fed, housed, and treated. This represented Girard's initial foray into public service; he would subsequently remain involved in Philadelphia's fledgling Board of Health, would serve on the city's select council, and become a director of the second Bank of the United States, among other roles.

Girard's expansion into banking came following the expiration of the charter for the First Bank of the United States. In 1811, First Bank's charter was not renewed by Congress and the bank and its assets went up for sale. Seeing a business opportunity at a time when his shipping empire was complicated by international wars, on May 9, 1812, Girard bought it and opened his own bank on the premises on May 18, 1812. Financed solely by Girard, it was unincorporated and had no public shareholders, making it the nation's first private bank. Later that same year, the federal government came looking for help from Girard and his new bank. The government needed to fund a \$16-million war loan to support the War of 1812. but had only been able to raise half of this amount. Girard agreed to take on the remainder of the loan, investing some of his own money and successfully reselling the remainder to other subscribers.

Stephen Girard died on December 26, 1831. He was worth approximately \$7.5 million at the time of his death and was thought to be the wealthiest man in America. He left nearly his entire fortune to charitable and municipal institutions of Philadelphia and New Orleans. His bequest of approximately \$6 million to the city of Philadelphia to build and endow a boarding school (i.e. a "college") for "poor, white, male orphans" between the ages of six and eighteen led to the creation of Girard College and was the largest private charitable donation to that point in American history.

Scope and Contents Note

The Stephen Girard Papers contain the business and personal records of Stephen Girard. The collection, which dates from the 1770s through 1831, consists of extensive correspondence and financial records for Girard's mercantile, banking, and real estate businesses as well as his personal life. The papers were given to Girard College in Stephen Girard's 1831 will, which direct that "a room most suitable for the purpose shall be set apart for the reception and preservation of my books and papers, and I direct that they shall be...carefully preserved therein." In accordance with his wishes, his executors preserved the Stephen Girard Papers, comprising over 100,000 documents and volumes.

Girard's will required the preservation of both his papers and his book and also directed the executors to bring "my plate and furniture of every sort" to the school. What is currently described as the Stephen Girard Papers and included in this finding aid refers to the manuscript materials left by Girard. Two related collections include the other material types: the Stephen Girard Personal Library comprises his 250+ printed volumes, as well as newspapers and broadsides, and the Stephen Girard Artifact Collection contains fine and decorative arts from his home. See the [Related Collections](#) section for additional information. The three collections are deeply intertwined and taken together the Stephen Girard Collections forms Philadelphia's great, intact, single-owner collection from the early national period.

Stephen Girard prided himself for keeping meticulous records. Among the archival collections are 36,000 letters he received from a personal and professional network that spanned the globe. There are 44 years' worth of price lists documenting the fluctuating value of export goods ranging from yellow nankeens in Amsterdam to codfish in Mauritius. There are thousands of pages of records of his eponymous bank. There are nearly 40 boxes of bills and receipts recording daily purchases, many of which are tightly enmeshed with surviving objects in the Stephen Girard Artifact Collection.

Because of the breadth and depth of the papers Girard preserved, in 1977 Murphy D. Smith correctly summarized "Though the record of a man's life, it has a significance quite apart from the man himself."¹ The Stephen Girard papers provide insight not only into a complex and influential man but also provide a unique window for exploring the life of the city, country, and era in which he lived. The papers are of value to a wide variety of researchers, including, but not limited to, scholars of maritime history and the Atlantic world; historians of finance or banking; economic historians of early American economic development and/or foreign exchange; social historians interested in the role of the French in the United States or in the

¹ Murphy D. Smith, "The Stephen Girard Papers," *Manuscripts* (Winter 1977): 14-22.

lives of Philadelphians ranging from Stephen Girard himself to sailors, craftsmen, and servants; and decorative arts scholars making use of the symbiosis between documentation and artifacts.

The initial processing of the Papers took place from 1902-1918 and focused almost exclusively on the correspondence. This initial effort concluded when the archivist left for World War I. Much smaller projects to begin to describe and organize the remainder of the papers (especially the shipping papers) were undertaken by librarians in 1931, 1941, and again in 1954. However, the full scope of work was not undertaken in earnest until the 1960s, when plans were made to microfilm the collection in collaboration with the American Philosophical Society. The 1960s arrangement of the papers is summarized in the *Proceedings Of The American Philosophical Society*:

During his long life Stephen Girard may have discarded a few memoranda or failed to note an occasional transaction, but thirty-seven chests of unopened papers and approximately two thousand bound volumes remained carefully preserved in May, 1964. Decades before, most of the letters received had been opened and mounted, contributing another five hundred-odd books and making the immediate task that much lighter, but this gain was largely' offset by the unhappy consequences of three attempts at one time or another to arrange the papers.

It was soon apparent that the material fell into three basic groups. The preparation of mounted letters and bound volumes was simply a matter of drawing up the proper target cards...For the rest, the project has been essentially an exercise in organizing the in-numerable loose papers. The approach throughout has been topical, in the first instance according to their shipping, mercantile, banking, real estate, legal, or miscellaneous character (the collection also contains papers of the Executors and the Trustees, 1832-1852, and of several of Girard's associates, including his brother, John). Within each of these broad classes, organization is again topical, and for each given topical series generally chronological. In all the sorting involved, a general rule has been to assume that Girard's clerks understood the business methods of the period 1780-1830 more fully than do the present editors. Thus, for instance, when bills of lading or accounts of sales were found chronologically arranged, they were preserved as separate topical series rather than being cross-filed in the papers of the ships with which they could also be identified. Not only was considerable effort saved by this expedient, but the practical organization of Girard's business was not irrevocably lost through indiscriminate rearrangement. ²

² Webster M. Christman, "The Papers of Stephen Girard: Their Preparation and Historical Interest," *Proceedings of the American Philosophical Society* Vol. 110, No. 6 (Dec. 16, 1966), pp. 383-385.

When the papers were processed in early/mid 20th century they were not formally divided into series and subseries, but for the benefit of the modern user, we have taken the format and topical descriptions made by the processors, integrated the bound manuscript volumes, and have described the collection in terms of seven series: Correspondence; Mercantile & Shipping Records; Banking Records; Personal/Business Financial Records; Legal Papers; Yellow Fever/Public Health; and Other. For posthumous material, refer to the “Papers of the Trustees, Executors, and Committee of the Stephen Girard Estate” under “[related collections](#).”

The Correspondence series, which dates from 1769 to 1831, contains approximately 32,000 incoming letters and copies of 25,000 outgoing letters. The correspondence is both business and personal. The incoming letters are organized chronologically and within each year the letters are numbered sequentially. The outgoing letters are represented as file copies in letter books; within each letter book the letters have been numbered sequentially.

Significant archival apparatus exists for working with the letters. During the early-20th century processing, lists were made of the letters, as well as short summaries of each letter (known as “briefs”) and more general summaries of segments of the correspondence. Translations were made of all letters originally in French. In addition, a very detailed card file was created, indexing the letters by sender, recipient, and subject. These materials have been scanned and are all available online at: tinyurl.com/SGPletterindex.

Within the card index, incoming letters are referenced by year and number, e.g. 1828:319. Outgoing letters are referenced by which letter book (LB) they are in, followed by the number within that book, e.g. LB 3:219. Letters to or from a person are indicated as such on the cards; if this is not indicated, the letter references a person but is not addressed to them.

The Mercantile & Shipping series spans the early 1770s to 1831, with the bulk from the 1790s onwards. Within the series, the papers are further divided topically into four subseries. The first subseries contains materials relating to specific vessels, which are organized by vessel and within that by date. Thirteen vessels have at least one box of papers and around one hundred additional vessels appear in the “sundry series.” The ships’ papers include documents about the construction and fitting of the vessels, cargo, insurance, port documents, as well as crew documents and records of other labor, and several ship logs. The second topical subseries is composed of prices current, which are reports sent to Girard from ports across the Americas, Europe, and Asia, detailing market prices of goods in that specific port at a given point in time. This sub-series is arranged chronologically. The third subseries contains what was described by the arrangers as “Mercantile Papers Arranged by Topic” and the final subseries is composed of miscellaneous other documents.

An unknown past researcher, possibly Jonathan Goldstein, created a chronology of the voyages of each of Girard's ships. This document can be useful in understanding the shipping papers and can be found online at: tinyurl.com/SGPships.

The Banking Records series spans the 1790s to 1831 and consists of a wide variety of ledgers, records, and correspondence relating to the operation of the bank of Stephen Girard, which existed from 1812 to 1831. This material is organized into subseries by type of records, e.g. bank letters, ledgers, teller records, etc. This series also includes a subseries of records from the first Bank of the United States, whose business and assets Girard acquired to found his bank. The BUS records are predominantly related to the winding up of its business from 1811 onwards, but include some records from as early as 1792.

A useful resource for understanding Girard's banking business and the related papers is Donald Adams's, *Finance and Enterprise in Early America: A Study of Stephen Girard's Bank, 1812-1831* (UPenn Press, 1978)

The large series of Business/Personal Financial Records includes financial and administrative records from 1773 to 1831 that did not fit clearly into the previous two series (Mercantile/Shipping or Banking). There is often no clear distinction between Girard's personal and business records, and a single item, such a ledger, may easily contain work done on a shipping vessel, money paid to hire a mason for repairs to one of Girard's rental properties, and personal expenses for Girard's household. This material has been organized into subseries by topic and/or by type of record, e.g. bills & receipts, ledgers, invoice books, real estate records, etc. Within these the memorandum books are of special note because while they are primarily financial, they also sometimes contain entries about other matters and are the closest Stephen Girard seems to have had to a diary. This series also contains an extensive subseries of records about "the Place," Girard's 500-acre farm in south Philadelphia, for which the farmhouse still stands in Stephen Girard Park.

The Legal Papers series spans 1773 to 1818 and is primarily related to lawsuits involving Stephen Girard. The papers are divided into subseries by case with additional subseries of sundry short series and miscellany. The cases with the most material are George Washington Biddle vs. Stephen Girard; Alexander Debignie Estate vs. Stephen Girard; Hourquebie vs. Stephen Girard; and Mahlon Hutchinson vs. Stephen Girard. In addition to lawsuits, the papers also include other types of legal records, including a "sundry short series" of indentures of apprentices and indentured servants.

The Public Health/Yellow Fever series consists of three boxes of papers from 1793 through 1797. The bulk of the papers deal with the Bush Hill fever hospital during the yellow fever

epidemic of 1793. Stephen Girard took over administration of the hospital in September 1793 and it closed in January 1794. Bush Hill records include admittance orders, supplies lists, patient lists, burial books, staff lists, etc. A smaller set of papers from 1794 to 1797 concerns the newly established public health office, such as “Rules and Regulations for Health Officers on State Island, 1795” and applications for assistance.

The Other series spans the early 1770s to the late 1820s. This series is divided into sub-series by topic.

Personal/Family/Household volumes consists of manuscript volumes produced by Girard or members of his family or household, including the manuscript of his will, navigation exercise books for himself and his brother John, school copybooks for his niece Henriette and apprentice Martin Bickham, and fragmentary diaries from Peter Seguin who visited the household in 1793.

“Papers Other than Stephen Girard” consist of papers that were part of the Stephen Girard bequest but are primarily associated with other people: John Girard; Guion/Guitton Papers; Felix Imbert; Dutilh and Co.; Joseph Baldesqui; Winkle H. Goldthwaite.

“Miscellaneous” consists of materials that either cannot be identified (for example books of unidentified calculations) or for which it is unclear which of the other series they would fall into.

The subseries of “Wrappers” consists of sheets of paper that had been wrapped around stacks of documents when they were transferred to the College (and presumably come from Girard’s original filing system) but were removed during processing.

Note regarding posthumous materials:

Because the Estate of Stephen Girard exists as a legal entity in perpetuity, determining which, if any, of the many posthumous materials pertaining to his estate should be considered part of the “Stephen Girard Papers” is difficult. It could be argued that items dating shortly after Girard’s death might have been included in his bequest of “books and papers;” however, as the papers were organized in the 20th century, the time periods are not well defined. Especially in the unbound manuscripts, items from different eras are intermingled in the same box. Since separating them intellectually or physically is difficult, when compiling this finding aid, the current Director of Historical Resources decided to consider all posthumous bound items and boxes containing solely manuscripts from after 1831 as not belonging to the Stephen Girard papers, but to the Papers of the Trustees, Executors, and Committee of the Stephen Girard Estate. (see [Related Collections](#))

Administrative Information

Access:

Due to the small collections staff at Girard College, researchers are generally requested to begin by using the microfilm copy of the papers at the American Philosophical Society (see below). For information about making a reading room appointment at APS, see www.amphilsoc.org/library

To consult the original papers, make an appointment by contacting Girard College's Director of Historical Resource at history@girardcollege.edu.

Use Restrictions: Quoting from or reproducing materials from the Stephen Girard papers requires the permission of the Director of Historical Resources at Girard College.

Related Collections

- American Philosophical Society, [Mss.Film.1424 "Stephen Girard papers"](#)

This is a microfilmed copy of the papers Stephen Girard Papers held at Girard College

Note: When the Stephen Girard papers were microfilmed in the 1960s and several collections which are not part of the Stephen Girard papers, such as the Alexander Dallas Bache Papers and Graser Collections are also included in the microfilm, as well as many posthumous/Estate materials.

- Girard College Historical Collections (all searchable in <https://girardcollege.pastperfectonline.com/>)
 - Stephen Girard Artifact Collection
 - Stephen Girard Personal Library
 - Papers of the Trustees, Executors, and Committee of the Stephen Girard Estate

Collection Inventory

The Stephen Girard Papers collection began to be processed in the first half of the twentieth century. Within the Papers, the incoming and outgoing letters were fully processed to the extent of creating item level descriptions and a name index; other papers (financial, mercantile, legal etc.) are less fully described but have been processed to the series and box level.

Folder-level lists are available for some, but not all, of the boxes. The folder titles given in this inventory were transcribed from the folders during a 2018 rehousing project. In many cases the folder title is not a complete list of what is in the folder but only highlights selected items.

Due to the extent of the papers, an outline is provided here, with links to spreadsheets of complete contents for each series. In the linked spreadsheets, bound manuscripts are shaded light orange, box level listings for unbound manuscripts are shaded light blue, and folder listings (where they exist) are in white. Where possible the physical boxes and bound items have been cross-indexed with the relevant microfilm roll.

A complete list of all items in all series can be found at tinyurl.com/SGPfull

- Series I. Correspondence tinyurl.com/SGPletters
 - Letters Received
 - Letters Sent

- Series II. Mercantile Business tinyurl.com/SGPmercantile
 - Papers Arranged by Vessel
 - Brig Kitty
 - Brig Sally (I)
 - Brig Sally (II)
 - Brig Two Brothers
 - Brig Two Friends
 - Jeune Babe
 - Schooner Maria
 - Ship Good Friends
 - Ship Helvetius
 - Ship Liberty
 - Ship Montesquieu
 - Ship North American
 - Ship Rousseau

- Ship Superb
 - Ship Voltaire
 - Sundry Ships
 - Addenda
 - Prices Current
 - Mercantile Papers, topically arranged
 - Other Mercantile Papers
- Series III. Banking Business tinyurl.com/SGPbank
 - Bank Expenses
 - Salaries & Wages
 - Bills & Receipts
 - Bank of the United States
 - Bills
 - Blotters
 - Cash Books
 - Correspondence
 - Customer Materials
 - Cancelled checks
 - Bank Books
 - Dealings with other banks
 - Deposits
 - Financial papers, topically arranged
 - U.S. Loan of 1813
 - Profit & loss accounts Stephen Girard's bank
 - Ledgers
 - Loans
 - Monthly Records
 - Notes
 - Note Blotters
 - Note Scratchers
 - Note Ticklers (Daily listings of notes of various persons and firms, with the amounts and discounts, as business was carried on at the bank, with daily totals)
 - Notes and Loans (daily records; rough lists, by date, of person or firm and the amount)
 - Scratcher
 - State of Stephen Girard's Bank

- Teller Records (lists by date names of various persons and firms and amounts recorded, with daily totals of notes, bills, bank notes)
- Miscellaneous
- Series IV. Personal/Business Financial Records tinyurl.com/SGPfinancial
 - Accounts
 - Accounts Current
 - Accounts /Interactions with Banks (personal/business; not Stephen Girard in his professional role as a Banker)
 - Bank of North America.
 - Bank of Pennsylvania.
 - Bank of Stephen Girard
 - Bank of the United States
 - Philadelphia Bank
 - Bill Books
 - Bills & Receipts
 - Bills of Exchange
 - Blotters
 - Disbursements
 - Expenses
 - Financial papers, topically arranged
 - Bills of Exchange.
 - Check Book Stubs
 - Drafts paid by Stephen Girard's Bank.
 - Memoranda, Receipts, etc.
 - Notes and Acceptances Paid, etc.
 - Obligations
 - Securities
 - Miscellaneous
 - Invoice Books
 - Journals
 - Ledgers
 - Memorandum Books
 - Petty Cash
 - Records for "The Place" (Girard's Farm)
 - Real Estate
 - Waste Book (accounts paid in cash to various persons and firms for mercantile, personal and bank purposes)

- Wharfage
- Miscellaneous

- Series V. Legal Papers tinyurl.com/SGPlegal
 - George Biddle vs. Stephen Girard
 - Alexander Debignie Estate vs. Stephen Girard
 - Hourquebie vs. Stephen Girard
 - Hutchinson vs. Girard.
 - Sundry Short Series
 - Miscellany

- Series VI. Public Health/Yellow Fever Papers tinyurl.com/SGPhealth

- Series VII. Other tinyurl.com/SGPother
 - Personal/Family/Household
 - Papers other than Stephen Girard
 - John Girard
 - Guion/Guitton Papers
 - Felix Imbert
 - Dutilh and Co.
 - Sundry Short Series: Joseph Baldesqui/Winkle H. Goldthwaite
 - Wrappers
 - Miscellaneous