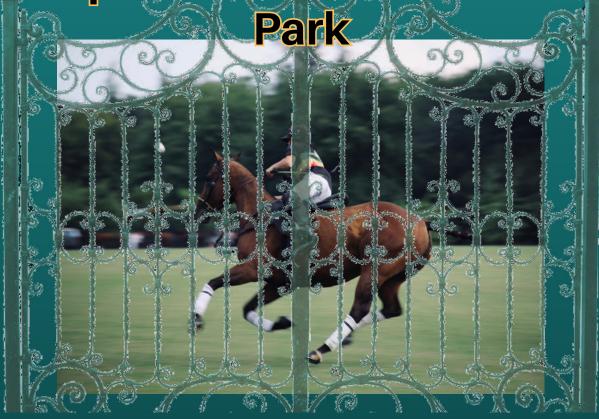


The Importance of Polo in Tuxedo



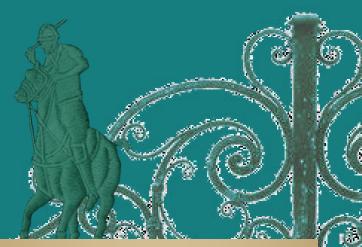
Many of the first residents of Tuxedo Park had social lives and agendas in common. Their social seasons, debutant balls, education, and sports. Their sporting interests included polo to the extent of strong competition throughout the circuit or on private estates where many sporting challenges took place. During the Gilded Age, many had estates large enough to include their own polo field. Others had to compromise with the common polo grounds. Tuxedo Park had its own polo grounds, where the residents strongly up-held traditional competitions and gatherings during the polo season.

Pierre Lorrilard, the founder of Tuxedo Park enjoyed this sport emensly, but his son, Grizzy took it even farther up the ladder of general competition.

Grizzy's father, Pierre Lorillard IV, was the head of a tobacco company that had been thriving since 1760. Grizzy was named for Nathaniel Griswold, his greatgrandfather, although he preferred to go by Griswold and his friends called him "Grizzy."

The original Nathaniel Griswold was a good story all by himself. A New York merchant in business with his brother George – as N.L.& G. Griswold & Co. – he managed a fleet of more than 40 ships sailing in the tea trade. The brothers' flagship was "The Panama" and the firm's tea was marketed with the name and image of the ship on every tea chest. Nathaniel Griswold's daughter, Catherine, married Pierre Lorillard III, thus merging two fortunes fashioned from dry leaves.

Pierre and Catherine's son, Pierre (Peter)
Lorillard IV, continued to head the tobacco
company, but also developed Tuxedo Park, a
village retreat in the Ramapo Mountains north
of New York City. It was here that Griswold
Lorillard became famous for the Tuxedo
garment in 1886.



Pierre Lorillard kept horses for racing, hunting, coaching and polo at his Rancocas Farm in New Jersey and Tuxedo Park. Well-mounted, Grizzy rode to the hounds with the Meadow Brook Hunt, and was a member of the New York Coaching Club. At a steeplechase on Long Island, Griswold won both of his races and a reporter wrote, "He succeeded in winning a great part of the affectionate enthusiasm that the many beautiful young ladies hold in store for the successful rider." The reporter went on to describe Lorillard as a man who "wears the most lustrous suit of Lorillard colors that the stables ever saw."

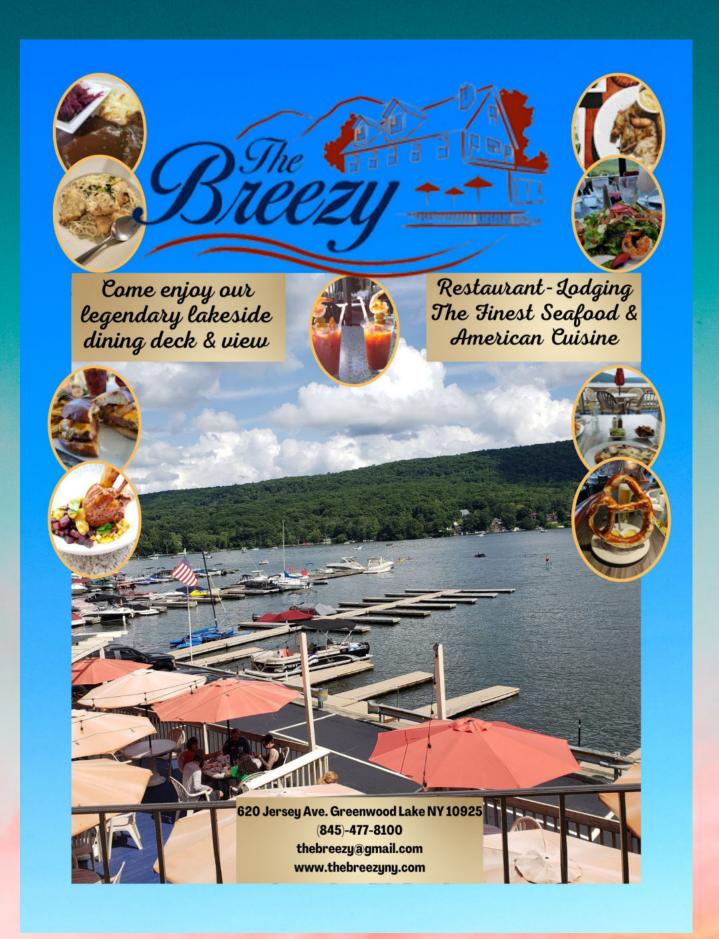
In August of 1882, while still in his teens, Griswold played polo at Newport, R.I., as a member of the Westchester Polo Club. Spectators included Newport cottagers and an occasional guest such as Oscar Wilde, then on a lecture tour of America. Griswold also sailed at Newport, attended balls in New York, ushered at society weddings. After completing his education, he spent a year in his father's tobacco business but "did not like it." An account noted, "A suitable income was arranged for him, and since then he had been free from any business care."



In the spring of 1886, free from care, Griswold Lorillard dined at England's Hurlingham Club, the home of English polo. He mentioned that polo was played in the United States. His hosts expressed surprise and suggested a sporting meeting between the best of each country. Griswold cabled the Westchester club's secretary, Frank Gray Griswold (another branch of the tea tree) and soon arrangements were made for an English team to travel to the United States and play at Newport.

The Westchester Polo Club commissioned a silver trophy to be claimed by the winner, and in the last week of August, at the height of the Newport social season, the two teams met to play for the International Challenge Cup, the first-ever international competition in the sport of polo. The English team had two things in their favor – teamwork and the revolutionary backhand shot of John Watson – and they won, taking the trophy back to England.

The rivalry for the Cup became one of the most storied in sports, with legendary matches before and after World War I, matches played before as many as 40,000 spectators. In 1909, an American team – the famed Big Four – brought the Cup back to the U.S.A., but Griswold Lorillard was not there to see it. He had been blessed with every advantage except good health. Two years after setting the wheels of sporting history in motion, he had died of consumption at Rancocas Farm. He was 24 years old.









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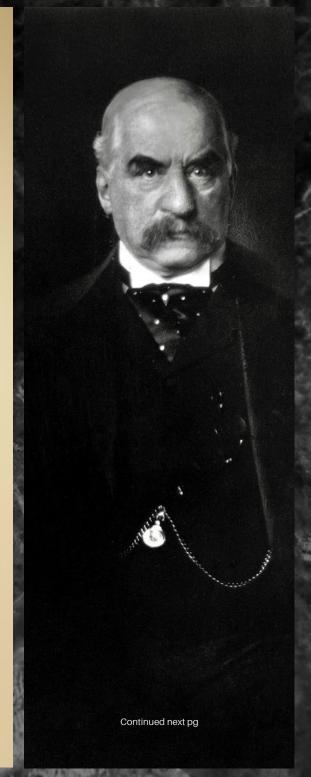


J.P.Morgan

one of Tuxedo Park's first club members in 1886

On the morning of Thursday, October 24, 1907, John Pierpont Morgan emerged from his home and stepped into a Union Club brougham on his way to his offices at 23 Wall Street. At the same time, Oakleigh Thorne was opening the doors at the Trust Company of America. Neither of them knew it at the time, but it was to become another day that J. P. Morgan not only moved Wall Street, but actually saved Wall Street, and in effect, bailed out the Federal Government by providing the necessary liquidity to keep the market from crashing . . and this was not the first time.

J. P. Morgan was the son of a successful financier, Julius Spencer Morgan (1813-90). He was educated in Boston and at the University of Gottingen, then began his career in 1857 as an accountant at the New York banking firm of Duncan, Sherman and Company. In 1871, he became a partner in the New York City firm of Drexel, Morgan and Company, which soon became the major source of U.S. financing. In 1895, the company was reorganized as J. P. Morgan and Company and became one of the most powerful banking houses in the world, largely through Morgan's ability. Whenever Morgan's name is mentioned, many immediately associate it with the "robber baron" era of the last two decades of the 19th century because of his efforts in consolidating and forming trust companies like the merger of Edison General Electric and Thomas-Houston Electric to form General Electric or the 1901 merger of the Federal Steel Company (which he had financed the creation of in 1898) into the Carnegie Steel Company and other steel companies to create the U.S. Steel Corporation. While it is true that Morgan made a great deal of money from these transactions, it is equally arguable that without his personal involvement, Wall Street and the federal government could have easily toppled.



During the depression that followed the "Panic of 1893," Morgan formed a syndicate that re-supplied the U. S. government's depleted gold reserve with \$92,000,000 in gold bullion to relieve a Treasury crisis...and this was three years before his efforts to finance the series of giant industrial consolidations that immediately reshaped the corporate structure of American manufacturing (i.e., General Electric and U. S. Steel.) Less than 15 years later, Morgan was, once again, the man who would "save" Wall Street. On October 17, 1907, two men tried to corner the copper market, and panic began to spread on Wall Street.

A week later, on that morning of October 24, 1907 noted above, as Morgan rode to his offices in the Union Club brougham, he could not help but notice the crowds at his destination. As described by his passenger, son-in-law Herbert Satterlee, Morgan's picture had already appeared on the front page of many newspapers proclaiming him the city's savior and people lined the streets at the corner of Wall and Broad in lower Manhattan. Upon his arrival at his office, he found it thronged with men desperate to borrow money, but he went directly to his private office where he began a conference with Tuxedo Park resident, George Baker, James Stillman and a number of other bank and trust company officers.

While Morgan conferred with his lieutenants, dozens of vehicles were parking outside the Federal Subtreasury nearby.

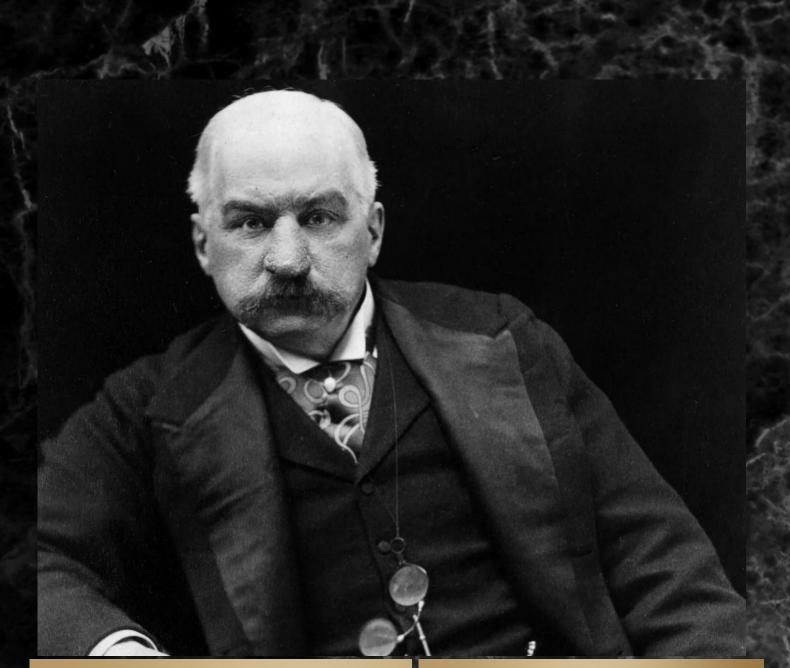
Subsequent to a late-night meeting with George Perkins,
Morgan's partner, the U. S. Treasury Secretary (George B.

Cortelyou) was able to announce his formal support of Morgan by offering to provide \$25 million in additional liquidity during the crisis. Unfortunately, the panic had already spread further.

There was an acute shortage of funds on the New York Stock Exchange. At 10 AM the interest on call money at the Exchange was normal, around 6 percent, but by 1 PM call money was being loaned at the unheard of rate of 100 percent. The already tight money market was being further strained by the withdrawal of cash by trust companies that were racing to strengthen their own cash positions following the runs on Trust Company of America, (where Oakleigh Thorne had opened the doors only hours earlier), Knickerbocker Trust Company, and Lincoln Trust Company.

At around 1:30 PM, Ransom H. Thomas, president of the New York Stock Exchange, rushed to Morgan's offices and reported, "Mr. Morgan, we will have to close the Exchange." Morgan asked, "At what time do you usually close it?" Thomas replied, "Why, at three o'clock." Morgan sternly declared, "It must not close one minute before that hour today!"





Meanwhile, a flood of brokers flooded into Morgan's offices - - most of them had the securities on which to raise money, but there was no money to be had. The moment the brokers feared most would come at around 2:20 when the Exchange normally compared all the day's sales and adjusted brokers' accounts accordingly. Realizing that unless a significant amount of money became available very quickly, Morgan took immediate steps to secure a loan and sent Thomas back to the floor of the Exchange. At about 1:45 Morgan asked that the presidents of the banks (not the trust companies, this time) be called to his offices at once, and they began arriving by 2 PM. He told them very plainly that unless they raised \$25 million within the next 10 to 12 minutes, no less than 50 Stock Exchange houses would fail. James Stillman, president of the National City Bank, promptly offered \$5 million. The other bankers quickly followed suit and by 2:16 Morgan had secured \$23.6 million from 14 banks.

When the money actually hit the market around 2:30, the exposed brokers literally climbed over one another to get to the Exchange's "money post" and scramble for funds as fast as the borrowers' names could be recorded. Nearly \$19 million was loaned out in 30 minutes at interest rates ranging from 10 to 60 per cent. Once again, John Pierpont Morgan had saved Wall Street. When he left his offices at about 7PM to head back uptown, amid the cheering of throngs of Exchange members, the normally reticent Morgan proceeded to approach a group of reporters. Squaring his shoulders, he declared earnestly, "If people will keep their money in banks, everything will be all right." Then he turned abruptly, went out the door and drove uptown.

By Tuxedo Park Magazine

Ladies & Gentlemen

The term "Ladies & Gentlemen" actually had a meaning at one time that was for upper class only. Today, the term "lady" is often used as a civil term of respect for a woman, as is "gentleman" for a man. But there was a time when its purpose was to address women of high social class or status.

During the Middle Ages, princesses or daughters of the blood royal were usually known by their first names with "The Lady" prefixed, e.g. The Lady Elizabeth.

The Renaissance lady is described by Italian courtier, author, and diplomat, Baldassare Castiglione in his handbook for the nobility in the fifteen hundreds. He writes that she was the equivalent of the courtier, with the same virtues of mind and equivalent education.

In those days, they believed culture was an accomplishment for the noblewoman and man alike, and it was used to charm others as much as to develop the self-esteem. For the lady, charm had become the primary occupation and aim. knowledge of writing letters, music, painting, and how to dance and be festive was a must.

By Victorian times, ladies' etiquette had become a fine art. Several handbooks provided advice on the complexities and nuances. Florence Hartley's "The Ladies' Book of Etiquette and Manual of Politeness" advises that a lady should have knowledge of the forms and customs of society and how to show the gentle courtesies of life.



to be the richest unmarried woman in the United States, at the time



Emphasizing just how important dress was for a lady, Florence Hartley quotes:
'A lady is never so well dressed as when you cannot remember what she wears.' Such an effect can only be produced where every part of the dress harmonizes entirely with the other parts, where each color or shade suits the wearer's style completely, and where there is perfect neatness in each detail. One glaring color, or conspicuous article, would entirely mar the beauty of such a dress."

By the Gilded Age, the wardrobe also made the man and was extremely important in society.

In Tuxedo Park, the very fact that the Tuxedo Garment was developed here, makes a world-wide statement.
The debutant balls at the Tuxedo Club, where the woman's dresses would often cost a small fortune, and altering was always performed to the "T".

Many households in Tuxedo Park had on staff, seamstresses continually altering wardrobes, perfecting curtains, upholstery and always, fine linen for the tables. A seamstress was more important than a maid, and often was as respected as the housekeeper.

Emily Post wrote her book on etiquette to teach the rest of the world, the manners she learned while growing up in Tuxedo Park.



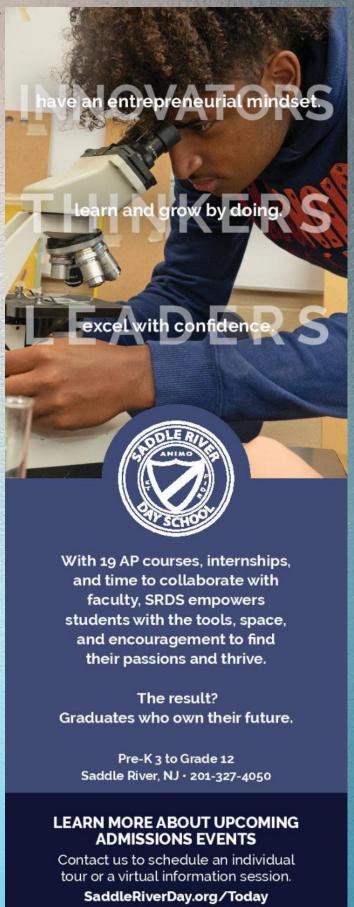
Saddle River Day Students Engage in Immersive Learning Trip to Italy

You send your kids to school to learn things. Things like the square root of a hypotenuse, when the industrial revolution started, and how not to write a run-on sentence. But there's so much more that can be learned outside the classroom.

Which is why the recent Spring Break trip to Italy, chaperoned by Upper School Head Tony Maccarella, Physical Education teacher Adam Brown and 5th grade teacher, Amanda Bieglecki, and open to students grades 8 - 12, was, and will continue to be, such a valuable supplement to the Saddle River Day School educational experience.

The first thing you need to know about the trip is that Mr. Maccarella loves all things Italy. So when the parents of the 13 Middle and Upper School students sent their kids off with him for a week to see the sights in Rome, Bologna, Venice and Florence, they were putting their children in the hands of not only a dedicated historian, but also an enthusiastic Italophile.

Mr. Maccarella drew on the friendships he has developed with local retailers and shopkeepers to provide students with unique experiences and interactions. Their visit included trips to off-the-beaten path locations like the theater of anatomy at the University of Bologna, the longest portico in the world in Bologna, and the church of Saint Ignazio, where innovation and invention are exemplified in the trompel'oeil ceiling that, after money ran out, was painted to look like a dome though it is, in reality, flat.



Students learned that the Ponte Vecchio in Florence, now home to jewelry stalls, started out as a place to slaughter pigs. They got up at the crack of early to visit the Vatican and were rewarded by having the Sistine Chapel almost all to themselves. They visited the church of San Clemente that was built on top of an 8th century church which had, in turn, been built over the top of an ancient Roman street. They climbed the dome in Saint Peter's basilica and they walked. And walked. And walked.

The variety of experiences meant that there was no consensus on the students' favorite part of the trip. Some mentioned the food, some liked staying in the less touristy Bologna, some mentioned the Vatican. But what was unanimous was the feeling of camaraderie that grew among this group of travelers. Spanning several grades, with different interests and not much prior social interaction, the group pulled together, rallied around the students who were homesick, and found the unexpected joy in making new friends with people with whom they might never otherwise have connected.

That, according to Mr. Maccarella, is one of the benefits of travel and is why he feels that giving students access to this kind of adventure is both important, and one of the things that differentiates Saddle River Day School.

He also noted that immersing the students in the sights and sounds of an unfamiliar place leads to the kind of "stealth learning" that makes the facts and dates come alive.

Standing near the Colosseum, imagining the battles that occurred there, understanding where the wild animals were kept and where the nobles sat, is immersive in a way that reading about it in a book, or even watching a video on YouTube can never be.

Mr. Maccarella was also impressed with the grit and resilience the kids showed during the long days on foot, exploring. The courage and fortitude these teens showed in leaving the comforts of home and family to take this trip was revealing to them and to the adults in their lives as well. Most kids returned saying that they would take the opportunity to travel abroad again or in college. Which, when you think about it, is exactly the kind of learning we want them to do in school. The kind that not only prepares them for academic success, but that gives them the tools to succeed in life. Planning is already underway for more Spring Break trips in the future and Mr. Maccarella couldn't be happier that this is part of his legacy as he bids SRDS arrivederci and heads out for his own next adventure!











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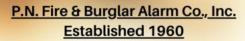




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