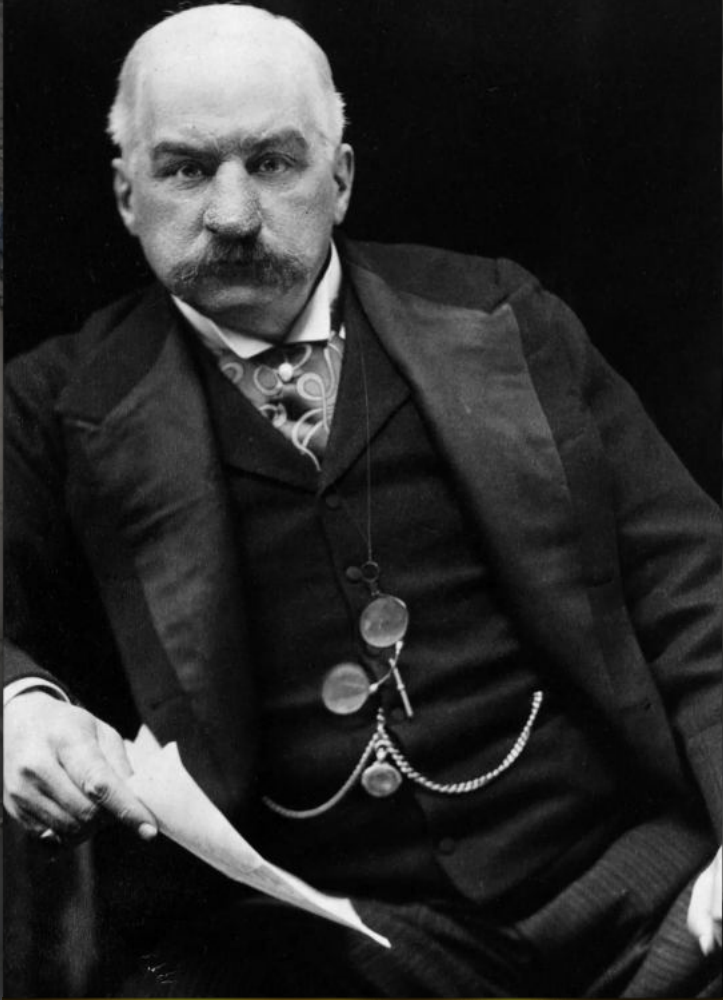


Tuxedo Park Magazine

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Issue # 104

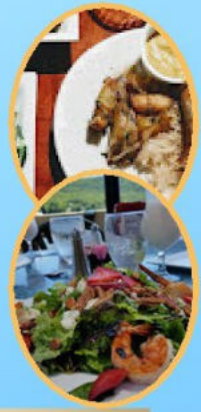


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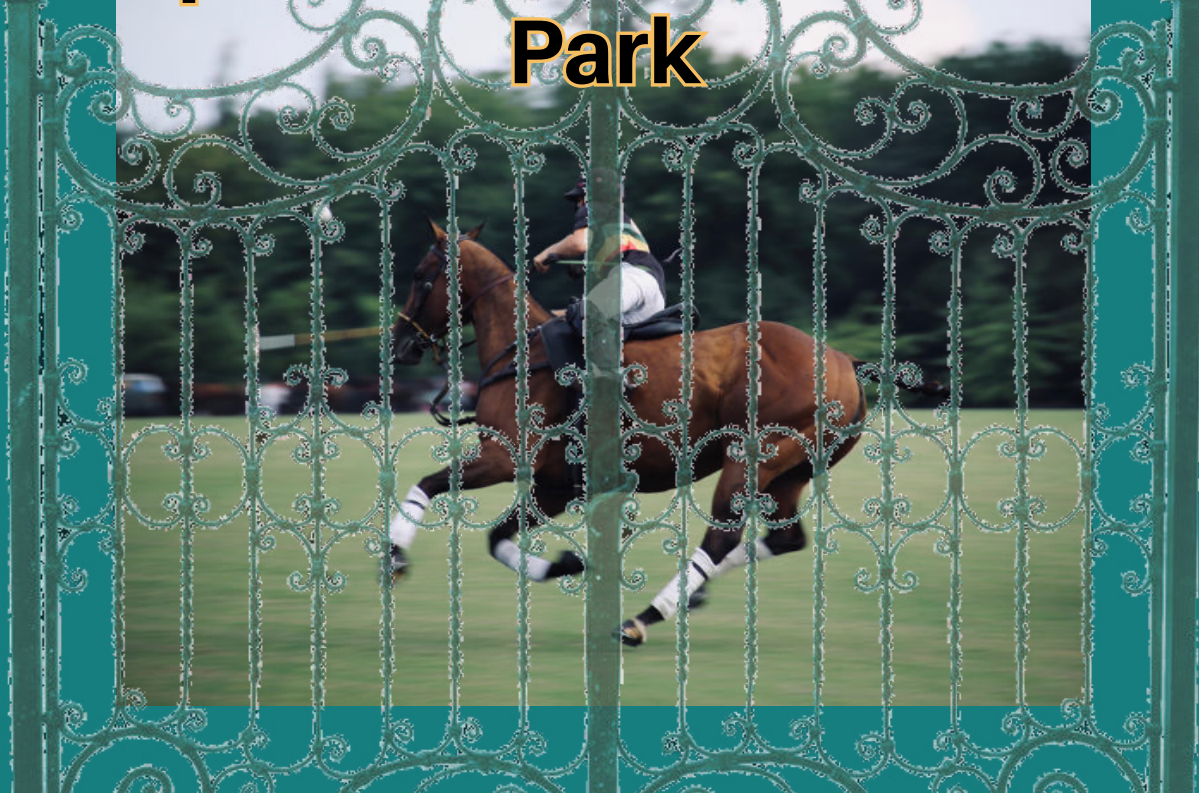


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The Importance of Polo in Tuxedo Park



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 Lorillard, the founder of Tuxedo Park enjoyed this sport immensely, 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 great-grandfather, 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.

Continued next page



Pierre Lorillard kept horses for racing, hunting, coaching and polo at his Rancocas Farm in New Jersey and Tuxedo Park. Well-mounted, Grizzly 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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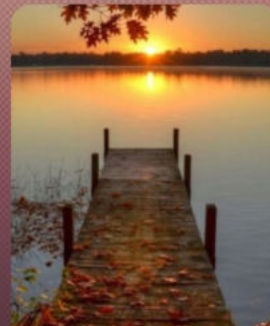
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As founder of ArchiFuture, architect, management consultant and builder, Liborio Derario has brought together more than 30 years of professional experience to form a design/build organization specifically focused on quality. His vast work experience and professional training highly qualify him to lead ArchiFuture's multifaceted operations.

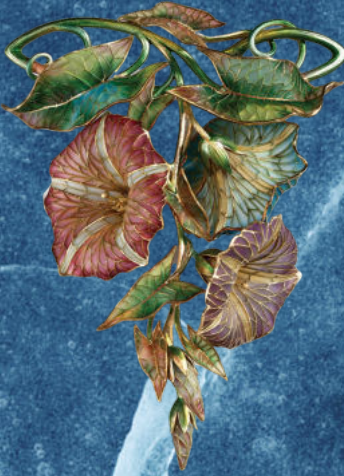
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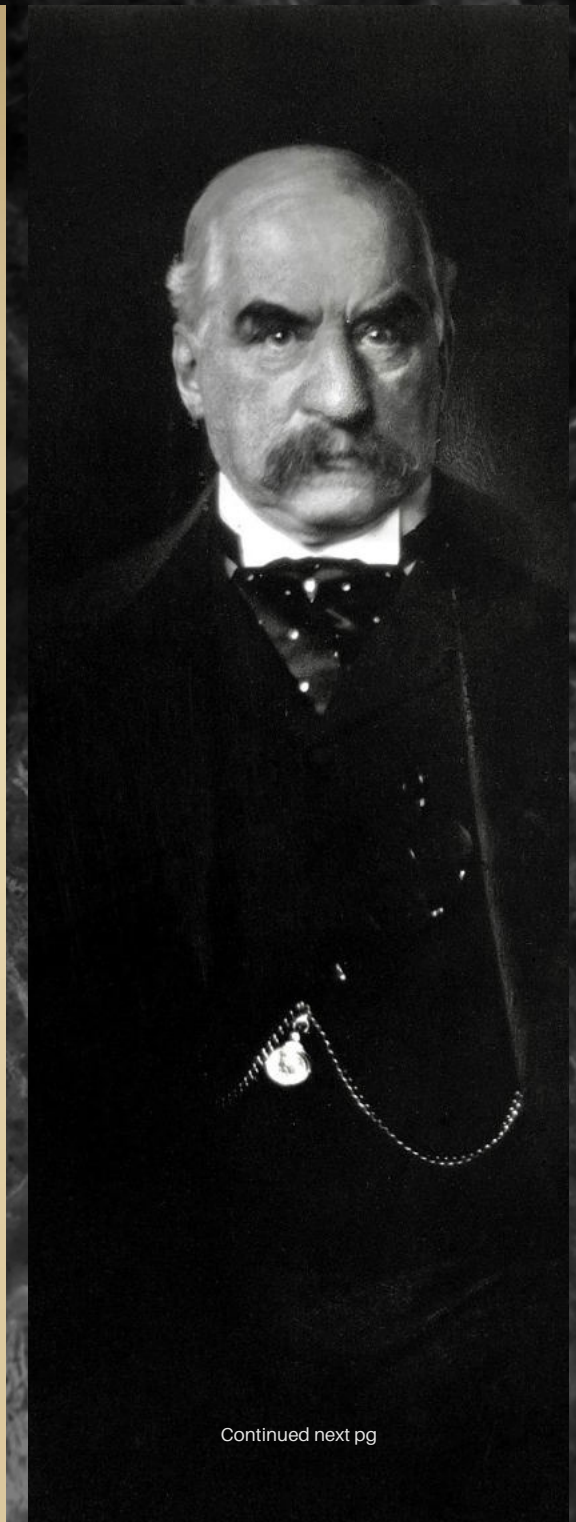


J.P. Morgan

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.



Continued next pg

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.

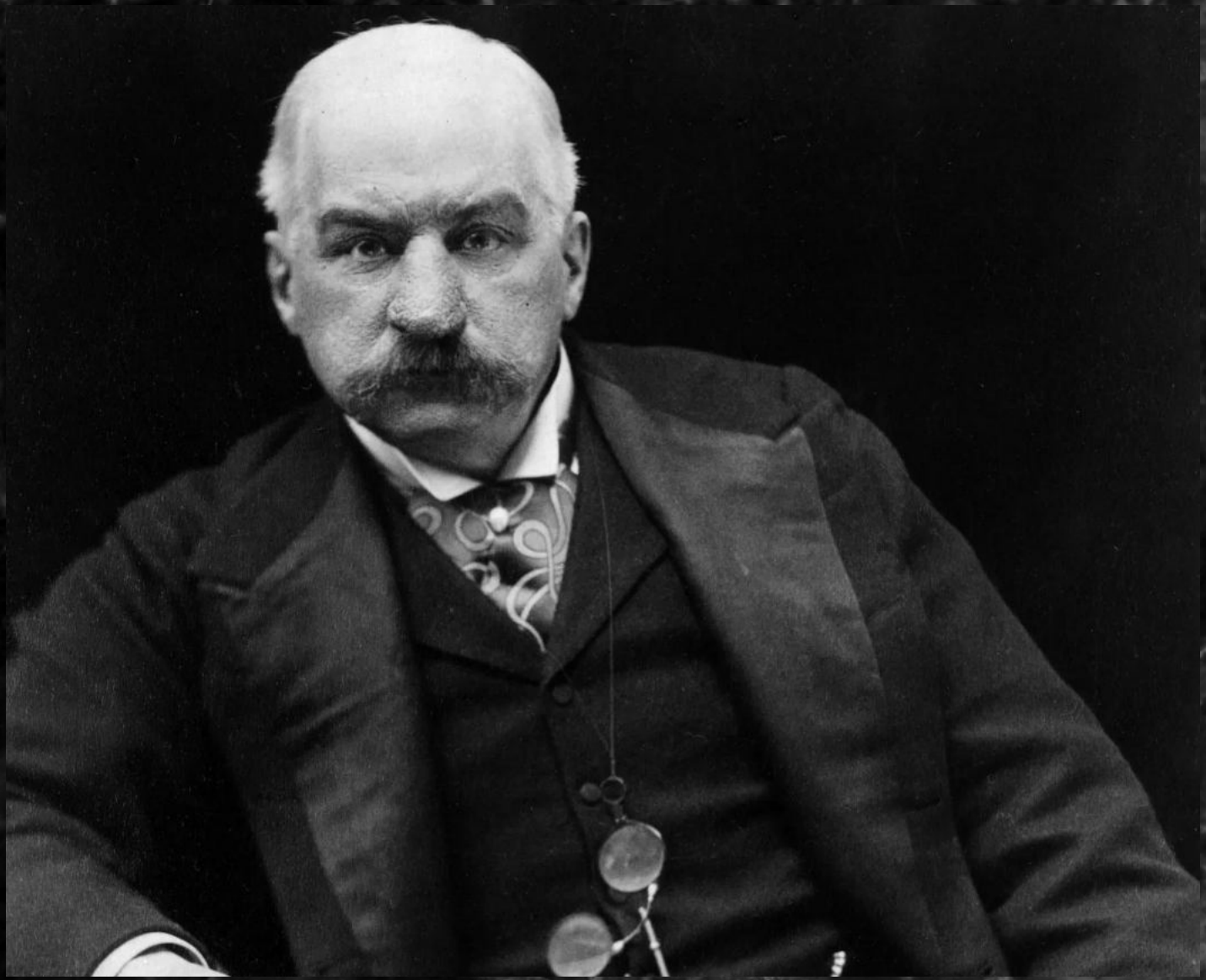
A week later, on that morning of October 24, 1907 noted above, as Morgan rode to his offices in the Union Club brougham, he could not help but notice the crowds at his destination. As described by his passenger, son-in-law Herbert Satterlee, Morgan's picture had already appeared on the front page of 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.



Catherine Lorillard (Tuxedo Park Lorillard's) the first female benefactor of The Met, was said to be the richest unmarried woman in the United States. at the time



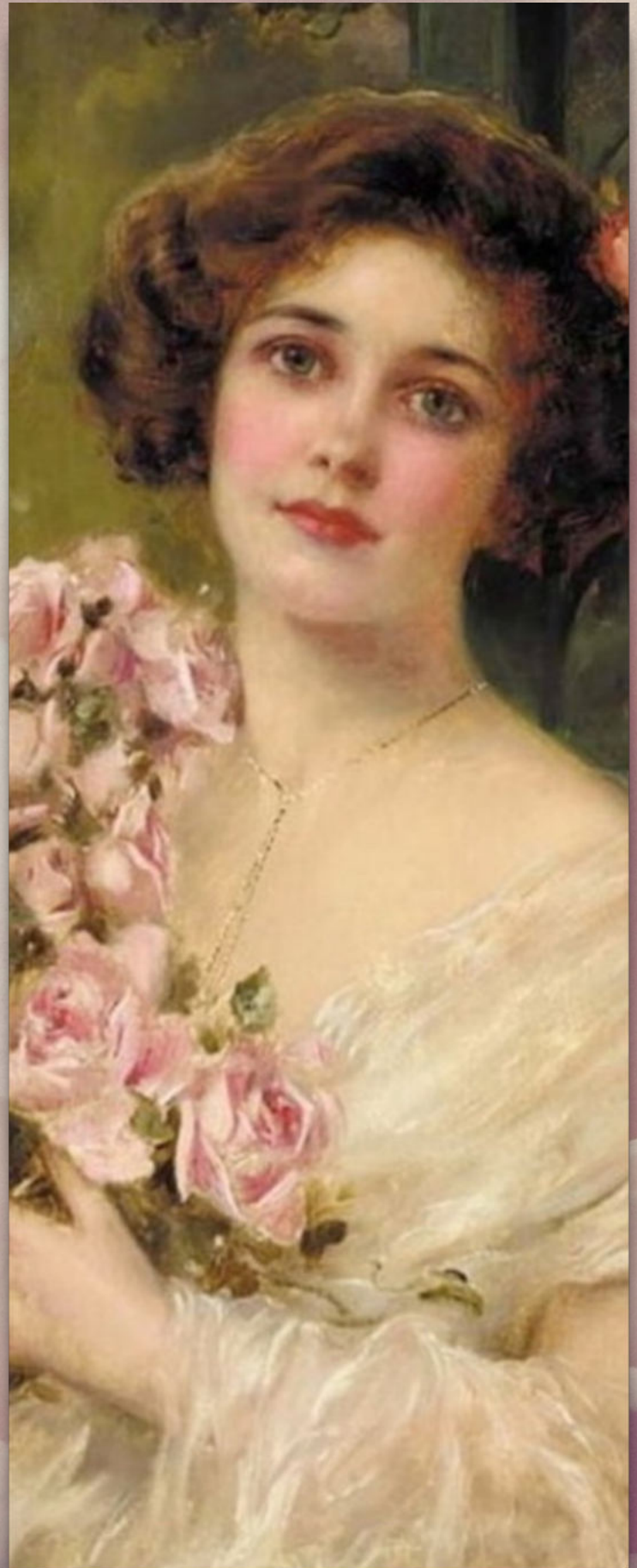
Emphasizing just how important dress was for a lady, Florence Hartley quotes: 'A lady is never so well dressed as when you cannot remember what she wears.' Such an effect can only be produced where every part of the dress harmonizes entirely with the other parts, where each color or shade suits the wearer's 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.



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Businesses that welcome seniors

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HARVARD

The Founding Of Harvard In 1636

With some 17,000 Puritans migrating to New England by 1636, Harvard was founded in anticipation of the need for training clergy for the new commonwealth, a "church in the wilderness". Harvard was established in 1636 by a vote of the Great and General Court of the Massachusetts Bay Colony. In 1638, the school received a printing press—the only press at the time in what is now the United States, until Harvard acquired a second in 1659.

On March 13, 1639, the college was renamed Harvard College after clergyman John Harvard, a University of Cambridge alumnus who had willed the new school £779 pounds sterling and his library of some 400 books.

In the 1640s, Harvard College established the Harvard Indian College, which educated Native American students. It was only attended by a handful of students, only one of whom graduated.

The colony charter creating the Harvard Corporation was granted in 1650 at the beginning of the English Interregnum. When the college's first president Henry Dunster abandoned Puritanism in favor of the English Baptist faith in 1654, he provoked a controversy that highlighted two distinct approaches to dealing with dissent in the Massachusetts Bay Colony. The colony's Puritan leaders, whose own religion was born of dissent from mainstream Church of England, generally worked for reconciliation with members who questioned matters of Puritan theology, but responded much more harshly to outright rejection of Puritanism.

Dunster's conflict with the colony's magistrates began when he failed to have his infant son baptized, believing that only adults should be baptized. Efforts to restore Dunster to Puritan orthodoxy failed and his apostasy proved untenable to colony leaders who had entrusted him in his job as Harvard's president to uphold the colony's religious mission, thus he represented a threat to the stability of society. Dunster exiled himself in 1654 and moved to nearby Plymouth where he died in 1658.

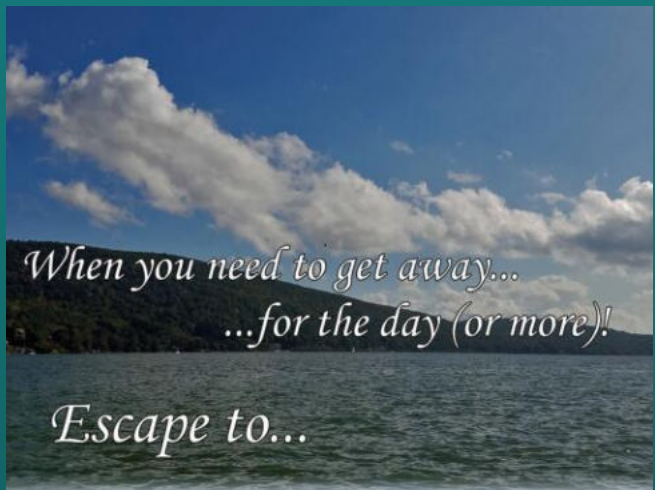


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