

TUXEDO PARK MAGAZINE

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*When The
Trains
Crashed Wall
Street*

1873

BROAD ST.

WALL ST.

BROAD ST.

WALL ST.

WHEN THE TRAINS CRASHED WALL STREET

Americans have been trading stocks for over 200 years, but the composition of the stock market has shifted as innovation created new industries and rendered others irrelevant. Railroads dominated the US stock market at the beginning of the 20th century. That's because, at the time, most people had not even seen the inside of an automobile. But most of America's rail system was in place by 1900. The nation's railways led to the development of new towns and settlement of the West. They tied the country together.

The Panic of 1873 arose from investments in railroads. Railroads had expanded rapidly in the nineteenth century, and investors in many early projects had earned high returns. As the Gilded Age progressed, investment in railroads continued, but new projects outpaced demand for new capacity, and returns on railroad investments declined. In May and September 1873, stock market crashes in Vienna, Austria, prompted European investors to divest their holdings of American securities, particularly railroad bonds. Their divestment depressed the market, lowered prices on stocks and bonds, and impeded financing for railroad firms.

Without cash to finance operations and refinance debts that came due, many railroad firms failed. Others defaulted on payments due to banks. This turmoil forced Jay Cooke and Co., a notable merchant bank, into bankruptcy on September 18. The bank was heavily invested in railroads, particularly Northern Pacific Railway.

Cooke's failure changed expectations. Creditors lost confidence in railroads and in the banks that financed them. Stock markets collapsed. On September 20th, for the first time in its history, the New York Stock Exchange closed. Trading did not resume for ten days. The panic spread to financial institutions in Washington, DC, Pennsylvania, New York, Virginia, and Georgia, as well as to banks in the Midwest, including Indiana, Illinois, and Ohio. Nationwide, at least one-hundred banks failed.

Initially, the New York Clearing House mobilized member reserves to meet demands for cash. On September 24th, however, it suspended cash payments in New York. New York's money center banks continued to supply cash to country banks. Those banks fulfilled withdrawal requests by drawing down reserves at banks in New York and in other reserve cities. The crisis subsided in mid-October of that year.

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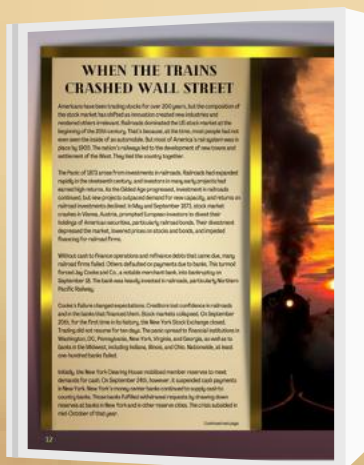


The Panic of 1884, by contrast, had a more limited impact. It began with a small number of financial firms in New York City. In May 1884, two firms—the Marine National Bank and the brokerage firm Grant and Ward—failed when their owners' speculative investments lost value. Soon after, the Second National Bank suffered a run after it was revealed that the president had embezzled \$3 million and fled to Canada.

Then, the Metropolitan National Bank was forced to close after a run was sparked by rumors that its president was speculating on railroad securities with money borrowed from the bank (those allegations later proved to be untrue).

The latter institution had financial ties to numerous banks in neighboring states, and its closure raised doubts about the banks to which it was linked. The crisis spread through Metropolitan's network to institutions in New Jersey and Pennsylvania, but the crisis was quickly contained.

The New York Clearing House audited Metropolitan, and determined it was solvent, advertised this fact, and loaned Metropolitan \$3 million so that it could withstand the run. These actions reassured the public, and the panic subsided.





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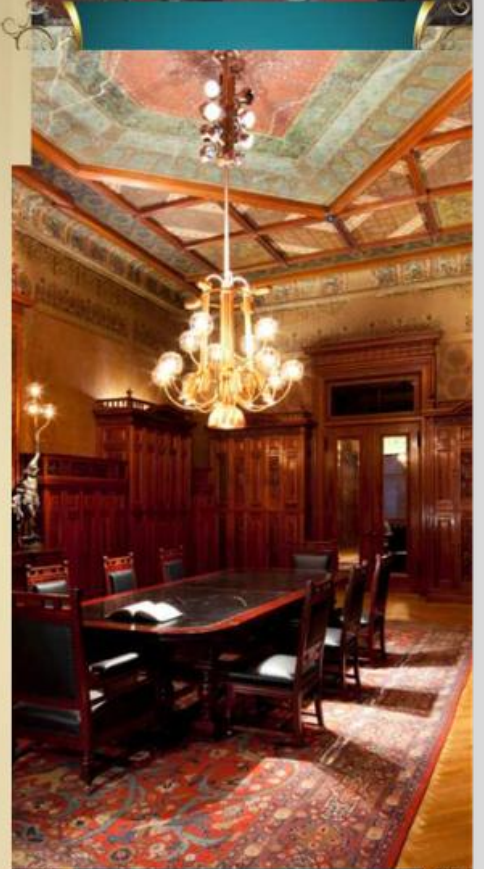
The Park Avenue Armory was built by the "Silk Stocking" Regiment which included New York's most prominent Gilded Age Families, most were from Tuxedo Park

"The Seventh Regiment Armory set a standard of quality in the care taken with the building itself and especially in the lavish appointments on the interior that was never achieved elsewhere."

- Robert A.M. Stern, Architect

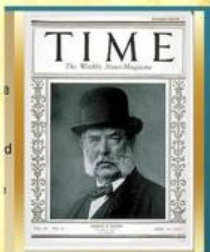
The Armory was built by New York State's prestigious Seventh Regiment of the National Guard, the first volunteer militia to respond to President Lincoln's call for troops in 1861. Members of what was known as the "Silk Stocking" Regiment included New York's most prominent Gilded Age Families including the Vanderbilts, Van Rensselaers, Roosevelts, Stewarts, Livingstons and Harrimans. Built as both a military facility and a social club, the reception rooms on the first floor and the Company Rooms on the second floor were designed by the most prominent designers and artists of the day including Louis Comfort Tiffany, Stanford White, Herter Brothers and Pottier & Stymus. The Armory's 55,000 square foot drill hall, reminiscent of the original Grand Central Depot and the great train sheds of Europe, remains one of the largest unobstructed spaces of its kind in New York. A marvel of engineering in its time, it was designed by Regiment veteran and architect Charles W. Clinton, later a partner of Clinton & Russell, architects of the Apthorp Apartments and the famed, now demolished, Astor Hotel.

The regiment formally opened the armory on September 30, 1880, and held an "Inauguration Ball" that December 15th. The total cost of the armory amounted to \$589,438.91 (equivalent to \$17,874,000), the structure was one of a few armories in the United States built and furnished with private funds. From the outset, the building was owned by its board of trustees, composed of 35 officers who were majors or a higher rank. Upon the armory's opening, the 7th Regiment was reportedly the only one in New York state that owned its building. The armory initially hosted a variety of events such as balls, competitions, meetings, and festivals; it also housed the 7th Regiment Tennis Club. The armory quickly attracted members of New York City's wealthiest families.



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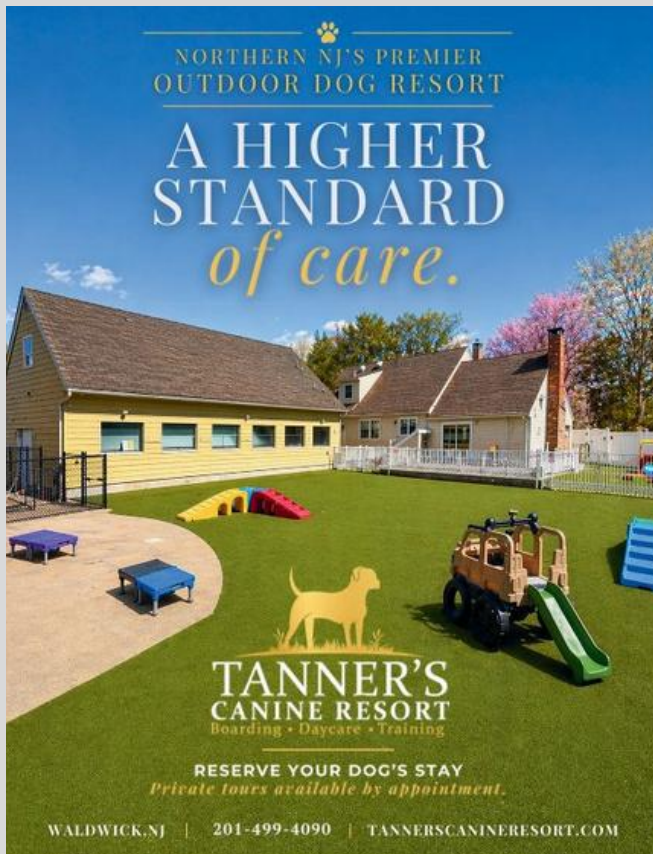
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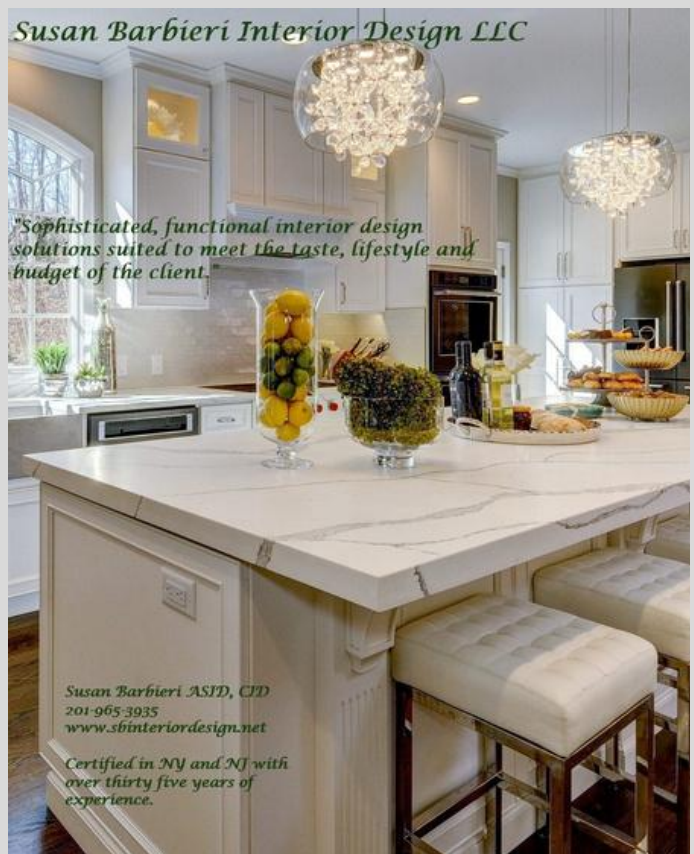
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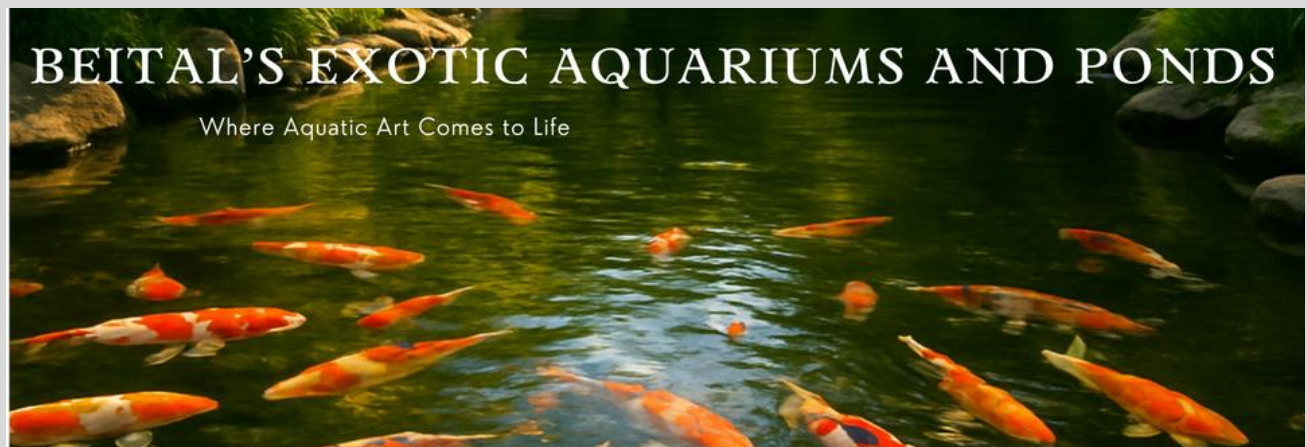


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When The Furnaces Roared & Blew Out The Civil War

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From
Tuxedo Park Magazine

**Tuxedo Club's E.H. Harriman preserves
the foundry in Arden that helped win the
Civil War**



Mr. E.H. Harriman was one of the first Tuxedo Club members. He also owned a neighboring estate of over 30,000 acres which he bought from the famous Parrott brothers in 1885. This property housed two iron ore furnaces. One of which was used to make the famous "Parrott Cannon" and other weaponry for the Civil War. Mr. Harriman made certain to preserve the furnaces, which still stand to this day thanks to his descendants.

The Parrott brothers purchased the Greenwood Iron works in Arden in 1839. Robert Parrott, a graduate of West Point, invented the Parrott rifle gun in 1860, an innovative rifled cannon. Parrott guns were extensively employed during the American Civil War. At that time, many active iron forges and furnaces were scattered throughout the Hudson Valley area. It was an industry which demanded strenuous work to mine the ore and smelt hard iron from it. When furnace smoke was rising and trip-hammers banged constantly throughout the towns, the Hudson Valley wore a different face during the Civil War. Its mountains became bare of timber, as it was needed to fuel the furnaces. Skies clouded thick with gray soot, and ashes covered everything. Winter's whiteness became veiled with smoke that carried its way through valley and river. The furnaces roared...this was war. Giant trip hammers pounded with resounding authority from the iron furnace & forge that projected stately from its ravine in Arden.

Each day, ear piercing shots vibrated against the walls of the Hudson River Valley, they were testing the newly developed Parrott cannons before being sent to various locations during the Civil War.

The Civil War was well underway and the furnace glowed hellish-red continuously throughout the day and night. This furnace & foundry in Arden, was just beginning to feel the emotional spike that played such a vital role in its extraordinary success during the Civil War. Federal deadlines meeting federal military contracts poured in and the explosive schedule for the war's demand had begun. The Parrott brothers looked on as the lava-like melted iron streamed into the beds for molding. Robert wrote, "Guns are ordered, I am head over ears in demand for guns! The men can't work any harder, and the furnaces can't burn any faster!" He was speaking about his famous Parrott cannons and weaponry in high demand. Every tree of every kind found its way to the pyramids where charcoal production peppered the hills of the Hudson Valley. The end product of this work was nearly pure carbon, which, after cooling, was taken to the furnace as needed. In the frigid dead of winter or the scorching summer heat, the men worked continuously. Within the roots of the furnace was structured framework of the forge, which was the pulse of the furnace. Hot, molting iron was poured into molds while men, whose skin was scarred from this constant work, balanced the scorching barrels with prodding tools. These were the mechanics of the operation that forced it to breathe and bellow. Columns of billowing smoke with a constant ark of the color crimson haloed the top of the furnace. The brute strength of the men, the force of the forge, and the Parrott brothers applying their audacious ingenuity to the science of gunnery, was indeed courageous. They commanded, and captured a time in history. A time when the furnaces roared, and blew out the Civil War.

By Nanette Studios

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Beyond the Transcript: How Saddle River Day School's Gateway Honors Diplomas Prepare Students for College—and Life

As college admissions become increasingly competitive, students need more than impressive grades and standardized test scores to stand out. Colleges are looking for applicants who demonstrate intellectual curiosity, leadership, and a genuine commitment to pursuing their passions.

At Saddle River Day School in Saddle River, New Jersey, students have an opportunity to do just that through the school's innovative Gateway Honors Diplomas Program—a distinctive academic pathway that allows students to dive deeply into an area of personal interest while developing real-world skills that extend far beyond the classroom.

Launched in 2021, the Gateway Honors Diplomas Program enables Upper School students to pursue advanced coursework, independent research, mentorship, and experiential learning in a specialized field. Students who complete the program graduate with an honors diploma recognizing not only academic excellence, but also meaningful achievement in their chosen discipline.

Seven Pathways. Endless Possibilities.

Students may apply to the Gateway Honors Diplomas Program at the end of ninth grade or during tenth grade, selecting one of seven areas of concentration:

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"Two of our core values—Love of Learning and Intellectual Risk-Taking—served as the inspiration for the Gateway Honors Diplomas," says Head of School Jalaj Desai. "We wanted to create opportunities for students to pursue their interests at a much deeper level while developing the knowledge and skills they'll need in college and beyond."

Learning Beyond School Walls

Perhaps the most distinctive element of the Gateway Honors Diplomas Program is its emphasis on experiential learning. Rather than limiting education to textbooks and classrooms, students apply their knowledge in professional settings through internships, research, creative projects, and immersive experiences.

Depending on their area of study, students may: **Conduct research in a laboratory or medical setting-Launch a business or develop an entrepreneurial venture-Study abroad through global learning experiences-Work alongside accomplished artists, musicians, or other creative professionals-Design independent projects that address real-world challenges.**

These experiences culminate in the annual Gateway Honors Diplomas Expo, where seniors present their capstone projects to classmates, faculty, families, and community members—demonstrating both subject mastery and personal growth.

A Distinct Advantage in College Admissions

Today's colleges increasingly evaluate applicants through a holistic lens, looking beyond GPAs and test scores to understand how students have challenged themselves and contributed to their communities.

"Selective colleges want to see authentic engagement," explains Karen Ferretti, Director of College Counseling at SRDS. "They're looking for students who have explored their interests in meaningful ways, demonstrated leadership, and developed a clear sense of purpose. The Gateway Diploma gives students a powerful story to tell throughout the admissions process." The program's success is reflected in the accomplishments of SRDS graduates. Members of the Classes of 2025 and 2026 earned admission to many of the nation's most selective colleges and universities, including Boston University, Brown, Colgate, Columbia, Cornell, Duke, Georgetown, Johns Hopkins, MIT, NYU, Vanderbilt, University of Pennsylvania, and Wake Forest, among many others.

Preparing Students for an Unscripted Future

While many schools offer capstone projects or specialized electives, Saddle River Day School's Gateway Honors Diplomas Program is unique in the region for combining rigorous academics, faculty mentorship, experiential learning, and formal recognition upon graduation. More importantly, it prepares students for a world where adaptability, initiative, and purpose matter as much as academic achievement.

"This isn't about asking students to do more," says Desai. "It's about giving them the opportunity to do more of what inspires them. When students pursue their passions with purpose, they become more confident learners, stronger leaders, and better prepared for whatever comes next."

At Saddle River Day School, education extends far beyond earning a diploma. Through programs like the Gateway Honors Diplomas, students graduate with something even more valuable—a clearer sense of who they are, what they love, and how they can make a meaningful impact on the world.



The Tuxedo Park Horse Show...1903

Miles of horseback riding trails wound through the rich forestland in Tuxedo Park. The sport was very popular and all eagerly anticipated the horse shows. The amazing equestrian skills displayed, were unequally matched in the state.

The grand turnout for the 1903 horse show was proof of the sportsmanship in the park.

The early part of the week in Tuxedo was full of excitement, and many cottagers entertained guests for the event. Heavy rains came Friday and Saturday and caused much damage throughout the park. The guests who arrived for the horseshow were not able to leave due to the flooding damage. The railroad washouts were so bad that trains could not run until Tuesday and then, only one each way from Tuxedo to the city.

The horse show that was to have taken place on Friday and Saturday of that week was postponed until Monday. Despite the condition of the track, there was a large crowd present and everything went smoothly.



The warm weather brought out all of the fine points in the horses. The showground and grandstand were artistically decorated, and the boxes were filled with a large gathering. Many distinguished visitors were in attendance. A famous New York tailor brought in 3 manikins dressed in the latest equestrian riding habits, for Tuxedo Park residences and guests to view the latest styles for their wardrobes.

There were numerous luncheon parties at the Tuxedo Club, which was also in fine décor for the occasion. Although deprived of electricity, the cottagers entertained as usual. The judges of the horse show dined at Mr. And Mrs. Frelinghuysen's on Monday evening; many residents were invited to this special dinner and a general excitement prevailed as everyone toasted one another's achievements in the show.



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Part I-From Monroe & Tuxedo Park

M.C. Migel aids WWI & creates American Foundation For The Blind



Helen Keller and M.C. Migel, circa 1937.

The Migel's were prominent members of the Tuxedo Club. Major Moses Migel was a noted philanthropist and a founder of the American Foundation for the Blind, serving as its president for twenty three years. Their son Richard, served for many years on the board of directors of Tuxedo Hospital. Their daughter Parmenia authored Titania, a definitive biography of her close friend, Isak Dinesen (Isak authored Out of Africa). Major Moses Charles Migel established himself in the silk business in 1900. He became extremely successful, owning mills employing over 3,000 workers. The mills specialized in the short fiber, spun silk used for telephone wire insulation prior to the invention and widespread use of synthetics. By 1906, he became so successful, he semi-retired and married Eliza Parada from Santiago, Chile. Eliza was a graduate of Santiago College and came to the United States to study painting.

Mr. Migel and his wife were both lovers of nature, and firm believers of the healthful effects of outdoor living. Their estate, "Greenbraes", was a magnificent tribute to this belief (elaboration of this magical estate in part II of M.C. Migel).

In addition to being a gentleman farmer on his estate in Monroe, Mr. Migel retained his financial interest in his silk business. This involvement enabled him to provide a significant service to the U.S. during WWI when the need arose for the production of a large quantity of silk cartridge bags to hold smokeless powder. Migel's response was to form the Allied Silk Trading Corporation for the singular purpose of importing the necessary fibers from China & Japan, and to oversee manufacturing of the cloth by a consortium of American mills. Before obtaining a signed contract, he invested almost one million of his own money (a huge sum in those days), to supply the government with millions of yards of the much needed fabric. At the end of the war, Mr. Migel voluntarily cut his profit, and rebated millions to the federal treasury. The War Department awarded him a distinguished service certificate for his generosity and significant aid in the victory of WWI.

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Part 2: **M.C.Migel & His Storybook Estate**

Arden House carpenters create Migel's estate

From **Tuxedo Park Magazine**
Published by Nanette Studios



Helen Keller

Mr. Migel

Today, Mansion Ridge Golf course occupies the Monroe estate of Major M.C.Migel. Set among rolling hills bordered by forests, sat the Georgian Harvard brick mansion built on the highest point of this property in the early 1900's. The structure, more than 145 feet long, was designed by Louis Colt Algo, a talented architect who had studied under Stanford White. He also furnished the designs for the barns, stables, and many other fine outbuildings on this estate. The construction of these, were built on contract by the Harriman Industrial Corporation, a business created by E.H.Harriman (a close friend of Mr. Migel), to provide continuing work for the carpenters formerly employed in building "The Arden House". The Migel estate was operated as a working farm, which rendered it self sufficient in many respects. In addition to the large, stone dairy barn, the property boasted a variety of other outbuildings including the 1800s farm house of which Helen Keller was a frequent guest. In his capacity of the founder, funder, and president of the Foundation For The Blind, (pls see part I),

Helen and many of her friends were guests of the Migel's very generous hospitality. This farm house was where they stayed prior to Mr. Migel building Rest Haven, also in Monroe, which schooled and housed the blind. Also housed on the glorious storybook estate, was an icehouse, corn crib, dog kennels, a canning house, and a potting shed where William Pyde, the original caretaker, supplied the formal, terraced gardens with tender, prideful care.

William Pyde's sister taught in the one room schoolhouse on Orange Turnpike, originally built for the children from the iron mines, also on Orange Turnpike.

A pet cemetery was situated just beyond the formal gardens on the estate, where rested precious family pets within this sun drenched piece of property. A marker carrying an engraving for one of their hunting dogs read, "Pause, a greater friend than you lies here". A clear indication of their devotion to not only people, but all they cared for and considered friends. A small pond graced the estate just beyond the north entrance. Here, the dairy herd drank when grazing in a leisurely fashion on this far corner of the estate. Only the occasional clang of a cow's bell would disturb the pastoral peacefulness of a warm summer's afternoon.

Continued in part 3

Tuxedo Park Saves Financial Panic Of 1907 & Wall Street



From Tuxedo Park Magazine

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The affluent residential community of Tuxedo Park was directly linked to the Panic of 1907 through several of its elite, wealthy residents, most notably the financier J. P. Morgan. During the crisis, Morgan used his private home library to orchestrate the bank bailout. This summer home in Tuxedo Park served as a gathering place for other prominent financiers who aided in the rescue. The crisis began in mid-October 1907, with a failed attempt by speculators to corner the stock of the United Copper Company. The failure caused widespread loss of confidence, leading to runs on banks, including New York City's third-largest trust, the Knickerbocker Trust Company. As the panic spread, the stock market fell nearly 50%, and numerous financial institutions faced failure. Since the United States had no central bank at the time, Morgan became the financial leader of the recovery efforts. He gathered the nation's most influential bankers and financiers, most of whom were his social peers and fellow residents of Tuxedo Park.

Morgan essentially locked the doors and forced the bankers to contribute their own funds to prop up the failing financial system.

This intervention included convincing trust companies to lend to vulnerable institutions, buying \$30 million in New York City bonds to avert the city's insolvency, and arranging for his company, U.S. Steel, to acquire a major brokerage firm's assets.

The 1907 panic exposed the fragility of the American banking system and highlighted the dangers of having a private individual serve as a one-man central bank. This event was a major catalyst that led to the creation of the Federal Reserve System in 1913. Tuxedo Park was, at that time, home to the wealthy elite. Many prominent bankers and financiers, including, J. P. Morgan, the legendary financier, who took command of the financial rescue.

During the Gilded Age, the social connections fostered in places like Tuxedo Park were integral to the workings of Wall Street. The tight-knit network of bankers, who were friends and neighbors, was the same group Morgan summoned to orchestrate the bailout. One of Morgan's close allies in the rescue, George F. Baker, also lived in Tuxedo Park.

Following the panic of 1907, the immense power wielded by Morgan and his associates came under heavy public scrutiny. The subsequent Pujo Committee investigation into a "money trust" further highlighted how this small, interconnected group of financiers from Tuxedo Park, controlled a vast portion of the nation's finances.

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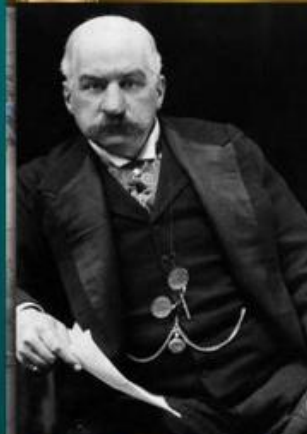
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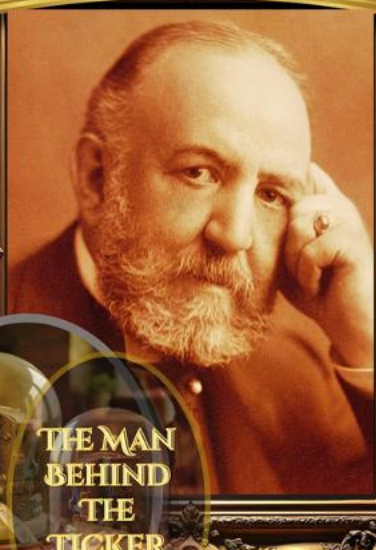
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HUNTING ON THE ESTATE 1909

Through my bedroom French Doors I could hear the excitement of the hunting dogs from the kennels housed on the lower road. Our Springer Spaniels were being readied for the first Autumn hunt that year on the estate. Quail and pheasants populated the fields on the south side of the vineyard orchards that swept the skyline with rich foliage. Morning dew dripped from the birch trees as the October sun stretched across their faces of vibrant color. Our horses were saddled and brought up from the stables by a tall groomsmen who tied their reins to the ornate iron rings situated by the main foyer door of the mansion. A picnic brunch was prepared for us of hearty sandwiches on warm, freshly baked bread, coupled with spiced cider tucked into wicker brown baskets. We began our descent across the lawn where we picked up the trail below the formal gardens. The beauty of the woods mingled with the silent morning and was interrupted only by the flurry of wings being flushed from the fields as the pheasants stirred from their nesting ground. The bridle paths that seemed to waltz through the estate grounds around the rhododendrons and wild blueberry bushes eventually came upon a crystal clear lake. The silence there, settled so serenely in the late October sunshine as it reflected off of the ripples that were being pushed across the lake's mirrored surface.



The long chorus of crickets sounded from the lake's shoreline, where the bull frog's throaty calls captured the ear sweetly. The manor house stood proudly behind the pine trees that balanced on rock ledges. Hickory trees were beginning to drop their bounty onto the soft green moss below them, and the scent of honey emanated from the acres of wheat, dimpled with goldenrod swaying in the October breeze. An age-old wisteria vine wrapped its arms around the gardeners' shed affording us shade and fragrance to enjoy our picnic. The sun was dipping behind the fields, now bright orange with its reflection. We led our horses back to the barns once we bagged several pheasants for cook to prepare that evening over the kitchen hearth. Following the delightful dinner, we sat on the veranda in front of the outdoor fireplace. It blazed brightly chasing both the chill and the evening shadows away. The sweet smell of apple wood mingled with the scent of forest moss, delighting us, with the sensation of bliss, and contentment.

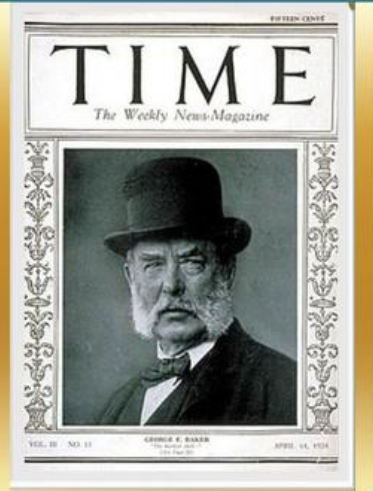
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TUXEDO PARK'S GEORGE F. BAKER

ACADEMIA PHILANTHROPIST

Preview from Tuxedo Park Magazine www.tuxedoparkmagazine.com

The George F. Baker high school in Tuxedo NY was a gift to the town by Tuxedo Park resident George Fisher Baker, an American banker and philanthropist. The school was built in 1931. Baker was known as the "American Dean of Banking" and was a cofounder of the First National Bank of New York, which was the forerunner of today's Citibank. By the time of his death, Mr. Baker had amassed such a fortune in banking and railroads that he was estimated to be the third richest man in the United States, after Henry Ford and John D. Rockefeller. The George F. Baker High School building is modeled after the Harvard Business School's, Baker Library



Tuxedo Park's George F. Baker, provided the majority of the funding for Harvard Business School with a 1924 grant of five million, for which Harvard gave him an honorary doctorate and named the library after him. In 1922, he established a million dollar endowment fund for the Metropolitan Museum of Art. He had been a member of the museum board since 1909. George Baker donated 2 million to Cornell University for the construction of the Baker Laboratory of Chemistry, as well as Baker dormitories, and he endowed the Baker Lecture Series, the oldest continuous lectureship in chemistry in the United States. He made other large donations to charitable causes throughout New York City and funded the construction of Baker Field, Columbia University's primary athletic facility. He was well liked in Tuxedo Park, where many of his close friends and business associates also resided.

George Baker was closely associated with Wall Street banker J.P. Morgan. Both were members of the Tuxedo Club in Tuxedo Park, where George had a grand home and thought Tuxedo Park one of the finest places, where one could establish a dignified lifestyle.

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