



Photos by Henry C. Howard, in Asia Magazine

**Commercial Genius; Public Benefactor.**

By JOHN DICKINSON SHERMAN

**A**N AMERICAN classic will be told over and over again the coming summer in Philadelphia. For the "City of Brotherly Love" has announced an exposition in honor of the sesquicentennial of the passing of the Declaration of Independence by the Second Continental Congress and first-time visitors will doubtless be many.

These visitors, in seeing the city, will be impressed by a collection of fine buildings of which the feature is a marvelously beautiful Greek temple with 34 massive Corinthian columns. It will be necessary to tell them that it is Girard college and for their benefit will be retold this classic:

Horace Greeley, wearing his usual white cravat, approached the gate of the college. "You can't come in," said the gatekeeper, stopping the famous editor. "Why not," said Greeley. "You're a clergyman." "The h—I am!" "Excuse me—walk right in!"

Now, suppose out of ten such visitors one is a lawyer and one a churchman. These two are likely to have heard the story; certainly, by reason of vocation, they should see the point of the joke. For the other eight the joke must be explained. All of which shows that to the average American Girard college means nothing. And it's more than likely that he has never heard of Stephen Girard, its founder—unless he knows his Dickens and Hawthorne.

This is a pity—for several reasons. Every good American should know of Girard college. To be sure, it is not in the "Who's Who" of colleges. But in its 78 years of existence it has been both college and home to more than 12,000 orphan boys, as it is today to more than 1,500. Its future should be still more useful, since its original building and maintenance fund of about \$9,000,000 now amounts to about \$72,000,000 and in another quarter century should touch the hundred million mark.

And as for Stephen Girard, its founder, fiction hides its abashed head at the story of his life. He was a human enigma. He was a commercial and financial genius. He was the rich man of his day.

He was a public benefactor. He was an American patriot. He saved the new nation by his financial aid. If Stephen Girard, with his millions,

had not—this is one of the great "ifs" of our history.

Here is in brief the story of the first forty years of Stephen Girard's life. He was born May 24, 1750, at Bordeaux, France, the son of a sea captain; sailed as a cabin boy; at nineteen was captain and part owner of a small vessel; settled in Philadelphia in 1789, where he was alternately shipmaster and merchant.

Fate so far had not been kind. He had lost the sight of one eye in childhood. His mother had died when he was twelve and his stepmother had not loved him. He had incurred debts. He had married Mary Lum, a pretty barefoot girl of sixteen, whom he saw at the public pump. She had become insane and he had put her in the Pennsylvania hospital in 1790, where his only child had been born and had died.

Fortune now turned a smiling face on Stephen Girard. A lucky lease of a chain of stores, sublet at a large profit, laid the foundation of his fortune. Next came a windfall of \$50,000. During an insurrection in Haiti several planters stored their valuables on two of his ships. These planters, with every member of their families, were massacred.

In 1805 he began the building of his famous fleet for trade with the Orient. He had withdrawn from the Roman Catholic church and become a French free-thinker. So he named his first vessel *Voltaire*, the second *Rousseau* and so on. The accompanying picture is a reproduction of a bronze bas-relief on the pedestal of the Girard statue in City Hall plaza.

The written record pictures Stephen Girard as a dual personality. Here is one personality: His English was indifferent. His forbidding appearance was that of a rough old sailor. He was crabbed, inhospitable, unapproachable. He would admit no one applying at his door; those he aided must work it out to the last cent. He was rigidly frugal. In small matters he was a miser.

Here's a limelight view of the real Stephen Girard: Yellow fever scourged Philadelphia in 1793. Washington, Jefferson and all the federal officials left the city. All the inhabitants fled who could. In August, September and October 4,031 died. "Bring out your dead!" was the cry on every street every day. Girard dropped his business, carried out the dead and the sick, performed the most revolting services at the hospital and directed his little group of volunteers—from September 18 to November 18,

Girard achieved national fame as financier and patriot in the War of 1812. When the First United States bank's charter expired in 1811, Girard was revealed as the largest stockholder. He bought the bank and the building for \$120,000 and opened the Bank of Stephen Girard with a capital of \$1,200,000. Banking of any kind was the subject of bitter controversy in those days and the private bank was anathema. But Girard's bank prospered.

The War of 1812 was so unpopular in New England that Secretary Gallatin's attempt to float a loan of \$16,000,000 resulted in subscriptions of less than \$6,000,000. John Jacob Astor and his friends then took \$2,000,000 and Stephen Girard staked his entire fortune by guaranteeing through his bank the remaining \$8,000,000. Would the War of 1812 have been won without that \$8,000,000?

Stephen Girard died December 29, 1831, leaving an estate in excess of \$7,000,000. His will, a most remarkable document of about 14,000 words, revealed the maker as a man of sentiment and a true lover of mankind. He left money for more nurses in the hospital where his insane wife had lived and died; for coal for the poor; for the aid of the deaf and dumb; for distressed masters of ships; for better police protection; for city improvements.

But it was to orphans that his heart turned most—hence Girard college. His relatives contested the will; the long litigation was carried to the Supreme court. Daniel Webster vainly argued that "the plan of education of the Girard school of orphans was derogatory to the Christian religion, contrary to sound morals and subversive of law."

Webster's contention was based on Stephen Girard's direction that no "ecclesiastical, missionary or minister of any sect whatsoever" should ever be connected with the college or even be admitted as a visitor within the college premises. His motive was, he will set forth, "to keep the tender minds of the orphans free from the excitements of clashing doctrines and sectarian controversies and to teach them 'the purest principles of morality' so that they might later adopt 'such religious tenets as their matured reason might enable them to prefer.'"

The letter of the will has been lived up to—but many a minister is numbered among the graduates of Girard college.

total came to 75,000. Italy does not go in for mass production and carefully protects its citizens by tariffs and special taxes from the temptation to buy low-priced American cars. The famous Italian luxury cars are exported to the extent of 70 per cent of the total production. This year the cars exported will number about 30,000.

A new box-shaped tool has been invented for cutting square holes. Miniature circular saws are a feature.

**IMPROVED UNIFORM INTERNATIONAL**  
**Sunday School Lesson**

(By REV. P. B. FITZWATER, D.D., Dean of the Evening School, Moody Bible Institute of Chicago.)  
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**Lesson for January 3**  
**THE SON OF GOD BECOMES MAN**

**LESSON TEXT**—John 1:1-13.  
**GOLDEN TEXT**—And the Word became flesh and dwelt among us (and we beheld His glory, the glory of the only begotten of the Father) full of grace and truth.—John 1:14.

**PRIMARY TOPIC**—John Tells the People About Jesus.  
**INTERMEDIATE AND SENIOR TOPIC**—Why God Came to Earth in Jesus Christ.  
**YOUNG PEOPLE AND ADULT TOPIC**—The Purpose and Power of the Incarnation.

The lessons for this quarter are taken from the Book of John, giving us an opportunity as teachers to present this great message from God. In teaching the lessons the teacher must get John's central purpose and bend every lesson to it. Happily the writer has plainly declared it in chapter 20:30, 31. It is twofold. 1. To prove that Jesus is the Christ, the Son of God. 2. To show that eternal life is to be obtained through faith in Him. With this twofold object before him, John proceeds lawyer-like, to lay down his propositions and then to introduce his witnesses, one by one, to establish them. The section for our lesson is the prologue to the Gospel according to John.

**I. The Pre-existent Word (vv. 1-4).**  
The Eternal Son is called the Word of God because He is the expression of God to man. He is the one who utters to men the Father's will "the only begotten Son which is in the bosom of the Father, He hath declared Him" (v. 18). Observe:

1. The Son is a Person Separate from the Father.  
There is at the same time an inseparable union existing between them.

2. The Son is Eternal.  
He was with God in the beginning. He did not begin to exist when the heavens and the earth were created, neither did He become the Son at His baptism, for He was before all things (Col. 1:17).

3. The Son is Divine.  
The Word was God. He is a being equal with God and one in essence with Him.

4. The Word of God is the Omnipotent Creator.  
By Him were all things made, the world and all things therein. The One who died to redeem us, made us.

5. The Word of God is the Source of All Life.  
He is the eternal fountain from which all life has been derived.

6. The Word of God is the Light of Men.  
Man's power to reason has come from Him. The conscience, and even the illumination of the Holy Spirit, have their source in Him.

**II. The World's Attitude Toward the Word of God (vv. 5-13).**  
1. Men are insensible to the Presence of the True Light (vv. 5-10).  
So dense is the ignorance of mankind that the presence of the very Lord of Glory is unrecognized. Christ not only made the world but was in the world directing and governing the whole creation before the incarnation. He is the preserver of all its forces and interests. Being thus unrecognized, God in His grace sent John the Baptist as a witness that all men might believe (vv. 6, 7). God was not willing that men should grope in darkness, so He sent a man with a true testimony to point out that light to them.

2. The Desperate Wickedness of Man's Heart (v. 11).  
The Word was rejected by the chosen nation. They would not receive the one whom God had anointed to be their King.

3. Some Received Christ and Thus Became the Sons of God (vv. 12, 13).  
While the nation rejected Him, some individuals embraced Him and were crowned heirs of immortal glory. In this section we are shown how men become children of God. It is not by blood relation with the Covenant people "of blood"; (grace is not inherited); not by the efforts of their hearts, "the will of man; but of God." The new birth is God's work; man cannot change himself, neither can one man change the other.

**III. The Eternal Word Became Incarnate, "Made Flesh" (vv. 14-18).**  
In these verses we are taught the Eternal Word became the Incarnate Son. The eternal Son of God became man, born of a woman. He passed through childhood and youth into manhood. He was tested; He suffered and died in order that He might become identified with the race and lift it to Christ, and thus restore the broken fellowship. This incarnate Son tabernacled among us.

**Into the Will of God**  
Study the singular benefits and advantages of a will resigned and melted into the will of God. Such a spirit hath a continual Sabbath within itself, and its thoughts are established and at rest.—Flavel.

**Wonders in God's Word**  
The word of God will stand a thousand readings; and he who has gone over it most frequently is the surest of finding new wonders there.—J. Hamilton.

**Train Lacking Tub, He Bathes in Rain**

Oslo.—When the night train on the Oslo-Bergen railway arrived at Voss, at 8 a. m. recently, the residents of that Norwegian village were shocked beyond words.

The rain was pouring and from one of the compartment windows a man was leaning out—sans raiment. He stepped out of the window and was holding onto the roof of the car. There he remained swaying on the edge, taking a bath in the fresh morning rain while the train sped along at more than 45 miles an hour.

At the next station an official entered the compartment and found the man, still nude, sitting in his seat and humming a cheerful ditty while he shaved himself. He was an Englishman who had wanted his morning tub.

**HUNT FOR MISSING MILLIONS SUCCEEDS**

**Securities Found Wrapped in Old Newspaper.**

Rockmart, Ga.—After search extending from Georgia to the financial centers of New York, approximately \$1,000,000 in stocks and bonds belonging to the estate of Thomas J. Flournoy, has been found wrapped in an old newspaper and chucked away in the cement vault of the Southern States Cement company, of which he was president.

Mr. Flournoy came to Rockmart about twenty-five years ago from Kentucky. He died here September 5. The Fidelity and Columbia Trust Co. of Louisville, in administering the estate, found that he was worth about \$2,000,000 in securities, although only about half of this amount could be located.

Efforts to locate the remainder of the fortune led to a close scrutiny of the fireproof vault at the plant here, used by the company in safeguarding books and valuable papers.

Examination of a package wrapped in a newspaper revealed the much-sought treasure.

Mr. Flournoy, who was more or less a recluse, died at the age of sixty-six. He was unmarried and his estate will be divided among nieces and nephews living here and in Kentucky.

Just why Mr. Flournoy left the valuable package loose in the cement plant's vault instead of in the vaults of the Farmers and Merchants' National Bank of Rockmart, of which he also was president, is not known.

Mr. Flournoy had extensive interests at Paducah, Ky., and his body was carried to Princeton, Ky., his old home, for interment.

**Crime Rehearsal Almost Brings About a Lynching**

Paris.—French love for detail and exactitude in the matter of crime detection almost brought disaster on a recent crop of criminals who were called upon by the police to re-enact the robbery of a post office and the killing of the agent in order that the evidence for the forthcoming trial might be in perfect order. As the murder rehearsal proceeded a crowd of villagers gathered about the post office and became more and more excited as the three young criminals—who had only been captured after a stiff hunt—went through the actions of their crime with complete nonchalance.

One of the bandits, the man who had fired the fatal shot which had killed the postal agent, entered into the affair with such gusto that the crowd was soon shouting for his blood. Curses were hurled at the prisoners and were hurled back at the crowd. With a pleasant smile the accused murderer goaded the villagers into such a fury that soon all bounds were passed and the infuriated onlookers made a rush for the three men. Only the fastest work on the part of the police, who hurriedly called off the crime rehearsal and rushed their charges into an automobile, prevented an attack which might have developed into the lynching of the bandits.

**Deer Drunk on Grapes Runs Wild, Hooks Cows**

San Francisco.—Intoxicated by a meal of dried fermented grapes, a deer ran amuck a few miles north of San Rafael, hooked several cows, partially wrecked a barn and tore down two miles of fence on the Miller ranch. When last seen the deer, his one undamaged antler crowned by a garland of brush, was staggering into the hills.

Tony Silveria, manager of the Miller ranch, reported the intemperate deer to the San Rafael authorities and a hunt was organized.

**Killed by Train**

Dubuque, Iowa.—Fred Grundman, seventy-five, a laborer, was instantly killed when a passenger train struck him on the Illinois Central tracks near Dubuque.

**Wrecked Her Nerves**

Reno, Nev.—Mrs. George L. Loft has divorced her husband, a New York candy manufacturer, because he wrecked her nerves by walking along the ledge of a 14-story building.



**DEAL IN FUTURES**

Young Wilkins, who was of very limited means, presented the minister, after the wedding ceremony, with a couple of frayed bank notes and some loose change, saying: "I'm sorry, parson, but this is all I've got."

Then, observing the faint look of disappointment which the poor parson was unable to restrain, he added hastily: "But, if we have any children, we will send them to your Sunday school."—Country Gentleman.

**Onward and Upward**

Representative Timberlake said in a Y. M. C. A. address in Denver: "Don't confine your good resolutions to January 1. Make good resolutions every day in the year. That's what I do."

Mr. Timberlake smiled and added: "Many a man, by turning over innumerable new leaves, finds himself at the top of the tree."

**CAUSE FOR JEALOUSY**



He—I was up with neuralgia last night.  
She—Gosh, I'm jealous!

**Not At All**  
The world is so full of  
A number of things  
It isn't surprising  
That money has wings.

**Truth's Reward**  
"Excuse me for hugging you. The corridor was dark and I mistook you for my wife."  
"How long have you been married?"  
"Ten years."  
"Well, I suppose I'll have to excuse you. You deserve credit for hugging your wife that way," said the girl.

**Honesty**  
The Clerk—The store has been robbed. Burglars have taken off some of our most expensive pieces.  
The Dealer in Antiquities—The low wretches! The dishonest thieves! Well, let's be at least thankful that all of the things were fakes.

**Among the Sausages**  
Near Sighted Old Lady (at butcher's)—Is that the head cheese over there?  
Clerk—I should say not—the boss is out.

**Bad Show**  
The coal strike is a big affair  
For which I'll have to pay my share,  
And I begrudge the same because  
It brings no laughter or applause.

**HER RING ON THE HOOK**



"When a girl starts fishing for a proposal what should I do?"  
"If you love her, put lerring on her hook, of course."

**Loves His Work**  
"You have no idea what a really big executive gets out of business," declared the New Yorker.  
"No?"  
"Gets down just in time for lunch and then he plays golf."  
"What if it rains?"  
"There's the matinee."

**Making It for Him**  
"What's Helen doing?"  
"Making a shrimp salad."  
"I didn't know we had any shrimp in the house."  
"We haven't, but there's one going to call this evening."

**Safety First**  
Judge—But what were you fighting with Horrigan about?  
Casey—Sure, I'm under oath, yer honor, so I don't care to do much guessin'.—Legion Weekly.

**First Passport Simple**

The first United States passport was issued July 8, 1795. It was a printed form about the size of a letter sheet and had no ornamentation whatever. The passport now in use is a rather elaborate affair, engraved from a steel plate on bond linen, with the seal of the Department of State and a coat of arms.

American passports are issued by the secretary of state or by the chief

**Italy's New Automobiles**

Italy is not a flivver nation. Only 44,000 private motor cars were owned in the entire country last year—little more than double the prewar number. With public motors and lorries the