MORGAN

American Financier

JEAN STROUSE

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The drawing room at 219 Madison Avenue, 1882.
(Archives of The Pierpont Morgan Library, New York)

Chapter 12

"THE GILDED AGE"

The tumultuous final third of the nineteenth century has generated more divergent interpretations than any other period in American history. It has been written about as *The Gilded Age, The Age of Innocence, The Age of Excess, The Age of Reform, The Age of Energy, The Age of Enterprise, The Mauve Decade, The Brown Decades, The Populist Moment, The Confident Years, The American Renaissance, No Place of Grace*—and its most conspicuous figures have been characterized as *The Robber Barons, The Lords of Creation,* and *The Vital Few.* Much of the dissension about it, at the time and since, has had to do with money.

U.S. national wealth rose from $30 billion in 1870 to nearly $127 billion by 1900, and the size of individual private fortunes soared. William Henry Vanderbilt inherited $70 million when his father died in 1877, and more than doubled that sum in seven years—largely by selling his New York Central stock—leaving $200 million at his own death in 1885. John D. Rockefeller by 1892 had a net worth estimated at more than $800 million (roughly $12 billion in 1990s dollars).

A magazine article on "The Owners of the United States," published in 1889, claimed that the average annual income of the country's hundred wealthiest men was between $1.2 million and $1.5 million—dwarfing the incomes of European royalty—while 80 percent of U.S. families earned less than $500 a year. Few of the new millionaires came from New England, none from the South: the huge fortunes of the late nineteenth century were made in railroads, industry,

and finance, in New York, Pennsylvania, Illinois, Ohio, and the West. According to the author of the article, attorney Thomas G. Shearman,* the Americans worth more than $100 million by 1889 included John D. Rockefeller, the Vanderbilts, Jay Gould, and the California railroad magnate Leland Stanford. Among those with over $30 million were various Astors, Russell Sage, P. D. Armour, Henry Flagler, William Rockefeller, Collis P. Huntington, Darius Ogden Mills, Claus Spreckels, and August Belmont—for some reason Shearman did not include Carnegie. At the low end of the list, with $20 million to $30 million, were Marshall Field, Oliver Hazard Payne, H. O. Havemeyer, Anthony Drexel, and Junius and Pierpont Morgan. Shearman estimated the two Morgans' and Tony Drexel's net worth at $25 million each, which was high: Junius and Pierpont together were probably worth about $30 million in 1889.

This tremendous concentration of private affluence had powerfully unsettling effects not only on the vast majority of Americans who were not rich but also on the nation's Old Guard elites. Boston's Brahmins, New York's Knickerbockers, and the residents of Philadelphia's Rittenhouse Square still had ample bank accounts and distinguished lineage, but power, and wealth in previously unimaginable amounts, now belonged to "new" men. Henry Adams regarded the inexorable advance of capitalists, bankers, "goldbugs," and Jews (he used the terms interchangeably) with a scorn fueled by his own sense of eclipse. A character in Edith Wharton's *Age of Innocence* complained that with the country in the hands of crass political bosses and unwashed immigrants, "decent people had to fall back on sport or culture."

Members of the old Yankee gentry who did not simply fall back on sport and culture devised new ways of reinforcing social boundaries. They joined private clubs, founded patriotic and genealogical societies, sent their sons to exclusive schools,† drew up the *Social Register*, moved to restrictive suburban communities, and exhibited a newly virulent anti-Semitism. A few successful German Jews had already been accepted into Protestant society, but rising xenophobia suddenly turned them out of suburbs, hotels, resorts, and clubs: Joseph Seligman, who worked with the Morgans on the government refundings and had helped found New York's Union League Club during the Civil War, was stunned to find himself refused admission to the Grand Union Hotel at Saratoga Springs in 1877.

Pierpont occupied a distinctive place on this shifting social ground, since he qualified for membership in both the old and new elites. Educated on two continents, fluent in two foreign languages, he had spent his life among wealthy, powerful people, lived in the best neighborhoods, joined the most prestigious clubs, earned a listing in the first *Social Register*, sent his son to St. Paul's and Harvard, and felt equally at home in Manhattan, Boston, Newport, London, Paris, Cairo, and Rome. He had nothing to prove in the glittering drawing rooms of the nouveaux riches, and looked more to Europe than to old New York for models of behavior and style. Yet his professional drive and multiplying fortune were more characteristic of the arrivistes than of the Old Guard. Few men his age who assumed patrician status as a birthright spent their days trying to curb railroad wars or market government bonds.

A casual remark by professional socialite Ward McAllister to the effect that "only about 400 persons living in New York had any claim to be called 'society' " produced a catalogue of the top "400" names (actually, counting spouses and adult children, about 550) running from Astor to Vanderbilt. McAllister announced in his introduction to the published list that he was including "only those . . . who are now *prominently* to the front, who have the means to maintain their position, either by gold, brains, or beauty, gold being always the most potent 'open sesame,' beauty the next in importance, while brains and ancestors count for very little." The Morgans qualified, as did the Levi P. Mortons, William Butler Duncans, W. W. Shermans, Charles Laniers, August Belmonts, and several Vanderbilts.

Henry Adams, generously endowed with ancestors and brains, sneered at the stature accorded to mere gold: "Scarcely one of the very rich men held any position in society by virtue of his wealth, or could have been elected to an office, or even into a good Club," he wrote in his *Education*. Yet Adams made an explicit exception of Morgan, "whose social position had little to do with greater or less wealth."

Perhaps because of his prominent standing in both worlds—he had status in the old and power in the new—Morgan was less intent than many plutocrats on barricading the enclaves of privilege. He had refused in 1868 to leave the disheveled metropolis for tidy suburban New Jersey, and complained to his father a few years later about the dearth of brains on Wall Street. Drawn to talent, energy, and competence, he had rejected partners whose qualifications were only

* With his partner John W. Sterling, Shearman specialized in railroad reorganizations and managing large estates, and served as counsel to the National City Bank. He represented Jay Gould in the Erie wars, and also in the Albany & Susquehanna takeover attempt—against Pierpont Morgan, Joseph Ramsey, and Samuel Hand—and his penchant for tearful appeals to juries on behalf of his clients earned him the nickname Weeping Tommy. In 1881, Shearman joined the social reformer Henry George to argue for a "single tax" to offset the economic advantages of monopoly and redistribute wealth from rich to poor.

† Only a few New England boarding schools qualified for the training of America's Protestant elite when Jack Morgan left home in 1880—St. Paul's, founded before the Civil War, and Exeter and Andover, which dated to the eighteenth century. As increasing numbers of newly successful men wanted their sons to have the education and social imprimatur conferred by these preparatory academies, the schools came to play an important role in the definition of a national upper class, and several new ones were founded between 1880 and 1905—Groton, Choate, Taft, Hotchkiss, St. George's, Middlesex, Deerfield, Kent. They came to be known collectively as St. Grottlesex.

dynastic, and made unconventional choices in hiring Egisto Fabbri and backing Thomas Edison. About the "tight little citadel" of old New York, he might have said, with one of the most socially self-confident characters in *The Age of Innocence*, "we need new blood and new money."

His meritocratic instincts did not lead him to Jews. Early in the next century he would decline participation in a deal that seemed "a little too Jewish," and refer to his own house and that of Barings' American representatives as the only "white" firms in New York. Yet his derogations of Jews were infrequent and offhand, common to the world he knew; they bore none of the personal venom expressed by other Anglo-Saxon patricians, including Henry Adams and his own son, Jack.* In 1904 Morgan offered the presidency of one of his major enterprises to the man who seemed most qualified for the job—a German Jew. (See Chapter 23.)

He made another unorthodox choice when it came time to find a new rector for St. George's Church. He had remained devoted to the conservative Dr. Tyng for twenty years, but by 1878, when Tyng finally retired, the church was a shambles. Attendance and endowment had declined after the Civil War as immigrants, poverty, and "trade" encroached on the once fashionable neighborhood around Union Square, and the wealthy fled north. Only about twenty of the "old" families remained active at St. George's, including the Tracys, still on East 17th Street, and the Morgans, even though they had moved uptown. Pierpont joined the St. George's vestry, which was headed by Fanny's father. Forty churches below 20th Street relocated north in the eighties and nineties, but Charles Tracy and his son-in-law refused to seek higher ground. The problems in this parish were emblematic of what was happening in cities throughout the Northeast, and though neither Tyng nor his immediate successor had been able to solve them, the St. George's governors were determined to find someone who could.

In the autumn of 1882 they interviewed the Reverend William Stephen Rainsford for the job. The Irish-born son of an Anglican clergyman, Rainsford at thirty-two was a "deep-chested, broad-shouldered Christian athlete," reported the New York *Sun*—over six feet tall, with rugged good looks that seemed more suited to the stage than the pulpit. He was also a charismatic preacher and a pronounced social radical.

He had moved from Dublin to London in the 1860s, when his father, Marcus, was appointed rector of a chapel in Belgrave Square. In the Church's mid-century theological schism, the senior Rainsford sided with the Evangelical

* Morgan's youngest daughter, Anne, expressed the casual anti-Semitism of her generation when she told Fanny that she didn't feel like sharing a new sidesaddle with houseguests, "By which remark you may think I have some Jew in my pedigree even if I can get into the Colonial Dames on *both* sides of the house."

Revival against the Oxford Movement's High Church Anglo-Catholics. The junior Rainsford earned a degree at Cambridge before taking holy orders, then emigrated to Canada in 1878. He started out preaching the Evangelical gospel and urging "New Birth" through faith in Christ, but his work with the urban poor in London and Toronto turned him violently against the doctrines of his father and Dr. Tyng. Their Low Church party had taken "the wrong side" in the great social struggle of the century, Rainsford later charged, when "it turned a deaf ear to the exceeding bitter cry of Labour" and supported "the tyranny of wealth." While millions of people lived in squalid slums, their working hours "intolerably long," their wages, diets, and living conditions appallingly inadequate, organized Christianity stood by arguing over dogma. Evangelicals in particular were so intent on "saving men's souls from a distant Hell they left them to suffer in a very real present Hell."

Rainsford soon gravitated to the reformist Social Gospel movement that grew out of English Christian socialism. Its leaders, sounding more like John Pierpont than Stephen Tyng, argued that Christianity was not a private pact between man and God but an active humanitarian ideal. They rejected popular Social Darwinist ideas about economic survival of the fittest, and organized community efforts in city slums to fight for legal justice, public health, and workers' rights.

The St. George's vestry invited Rainsford to come down from Canada in the late fall of 1882, and interviewed him in Morgan's private study. The banker and the rector had not met before, but Morgan was familiar with Rainsford's views, and the clergyman knew all about St. George's decline. He had walked through the once elegant Stuyvesant Square, its dry fountains filled with dead cats and trash, and pronounced it "a dirty, neglected mockery of what a city park might be," though "not so completely fallen from grace" as its neighbor, Tompkins Square—there "you took considerable chances if you walked across it at night." Not in the least put off by these desolate prospects, he wanted to try out his ideas for social reform on a large city church.

In Morgan's study that night, Rainsford outlined the conditions under which he would accept the job, certain (he said later) that his conservative hosts would not accept them. He would put all his energy into revitalizing St. George's and making it stand for social reform; he would charge nothing for church membership, abolish all committees except the vestry, and appoint new committees himself; he wanted $10,000 a year for three years, in addition to his salary, to spend as he chose on the church.

As soon as he finished speaking a voice said, "Done." It was Morgan, who "wrung my hand, and said: 'Come to us. We will stand by you.' "

Rainsford not only had a vision of what he wanted to do, he had specific plans and saw opportunity where other people saw only crisis. Reflecting later on Morgan's swift decision, the clergyman said, "No man could more quickly

or accurately size up a situation. . . . He was always looking for men fit to lead. He believed more in men than in measures. Once he found the man he was looking for, or thought he had found him, he . . . was willing to trust him far."

Although many people considered Morgan a connoisseur of character, he once told his rector, "I am not a good judge of men. My *first* choice of a man is sometimes right; my *second* choice never is." He chose people on instinct, for reasons he could not explain, and he made some big mistakes.

As promised, Dr. Rainsford turned St. George's into a "hive of Christian activity." Jack Morgan wrote home from boarding school in 1883, "Isn't it splendid about the way Mr. Rainsford is making things move along after being so stagnant for so long? It must be a continual pleasure to go to the church now instead of a sad thing as it was last year."

The rector started on the problems of the neighborhood. With immigrants and Americans from rural areas pouring into the nation's cities, New York's population had multiplied eightfold between 1825 and 1875, and grew from less than 2 million in 1880 to nearly 3.5 million in 1900. By 1898, when the five boroughs incorporated as New York City, half its residents were foreign-born. Rainsford reached out to the immigrant occupants of Lower East Side tenements with social services, and sent his assistants and deacons to recruit in the shops around Union Square: he opened a Sunday school and kindergarten on Avenue A, set up clubs, a trade school, and athletic facilities for young people, and discussion groups and drama societies for adults. His heroes in urban missionary work were the Boston Episcopal activist Phillips Brooks and the Danish journalist/photographer Jacob Riis, who published his shocking documentary study of the slums, *How the Other Half Lives*, in 1890.

For all his attention to the "other" half, Rainsford also managed to bring socially prominent families back into the St. George's fold—Laniers, Minturns, Ketchums, Oelrichs, Schieffelins, Patons, Jays. He did not convert them to radical social activism, but he enlisted their help. The men funded his projects; the women taught domestic skills to girls from the Lower East Side, visited poor families with food and gifts at holidays, and donated money of their own. Rainsford wanted the parish house to serve as a community center, and after Fanny's father died in 1885, Pierpont paid for a Charles Tracy Memorial House, with a chapel, Sunday school rooms, offices, meeting rooms, public bathrooms, and a gym.

Once a week Rainsford came uptown to have breakfast at 219 Madison. Morgan stood behind him with moral support and an open checkbook—even when they disagreed, which was often—and stood beside him at the church doors every Sunday morning, greeting parishioners as co-host and guardian of the proceedings. One year during Lent Rainsford invited laymen and clergymen from other denominations to lecture at St. George's. Morgan disliked this departure from tradition, but when it elicited public criticism he sent a letter to

the press pointing out that the revitalization and "great work" going on at St. George's had "no parallel in the United States": there could be no disloyalty to the Episcopal Church and no conceivable harm, he went on, in the rector's calling on "the best writers and thinkers he could secure, both clerical and lay," to discuss subjects "which are engrossing the thought of the Christian world."

This unlikely friendship lasted nearly thirty years, during which time Morgan's liberality extended further than Rainsford knew. When the clergyman and his family left Toronto for New York at the beginning of 1883, the financier arranged with the railroads to pay for the move "so that Mr. Rainsford would not be aware but that it would be an act of courtesy on the part of the roads." Rainsford suffered from depression, and in the mid-eighties Morgan sent him on camping expeditions in the Rocky Mountains with Jack, which gave the rector an extended vacation, and Jack outdoor experience with an athletic adult male. When Rainsford broke down completely in 1889, Morgan sent him away for six months of salaried travel and rest. At the end of this furlough, the banker set up a trust fund for the rector's family, telling him: "Don't work too hard, you ought not to have to worry about money. Don't thank me, and don't speak of it to any one but your wife." Several years later he gave the Rainsfords money to build a house in Ridgefield, Connecticut.

After Morgan died, Rainsford wrote about him in two published memoirs and a private "Recollection." He noted the contradictions in his patron's character—a stubborn resistance to change combined with a "wide and deep tolerance" in religious matters: "I do not believe any of all of my teachings, in the pulpit or out of it, moved him by so much as one inch from the [Evangelical] 'plan of salvation,' the traditions of his youth which he held with vise-like tenacity," recalled Rainsford. "Of every radical proposition I advanced—ecclesiastical, social, religious—he disapproved; yet back of me, ever and always, was his firm loyalty. Without it I couldn't have accomplished what I did."

The rector found the banker "intemperate and sometimes unjust in his oppositions," but also "absolutely honest and patriotic." Behind the autocratic demeanor he saw the qualities that won people's trust: "When he chose to exercise it, there was an extraordinary and winning charm about J. Pierpont Morgan," Rainsford wrote. ". . . I have never seen any eyes quite like his. They had penetration and kindliness combined to an extraordinary degree. When he said a thing, and looked full at you as he said it, to doubt him was impossible."

As minister/confessor, Rainsford saw more of the private Morgan than most people did, and described his friend's "extraordinarily emotional" side—the "flashes of insight, call it genius or call it prophetic fire." Morgan was "more reserved than any man I ever knew," with few inner resources in times of trouble: "no scholar, no reader, [he] had not learned to care for nature, or find any rest or companionship in her high company." When the famous reserve broke down, the "profound emotionalism of his nature had its way with him. The

great deeps were broken up, and to some near one he called aloud for help." In these hours of "despairing despondency," the banker "deeply doubted himself," and "three times in thirty years all shadow of reserve between us was . . . swept aside. I do not know that as he thus clung to me, I was able to do him any good, but at least I told him what I thought was the truth; and if love and longing could help a man, he ought to have had some succor from me."*

Many of Rainsford's comments about Morgan sound a self-aggrandizing note. Retrospectively emphasizing the superiority of his own convictions, the rector suggests that he alone was able to meet the needs of this great, troubled soul; entirely dependent on his benefactor's largesse, he admits to no self-interest. And though he claims exemption from the common response to power—"Many love to bow themselves before the strong. And so an environment of almost universal flattery and adulation, sometimes gross and fawning, moved with [Morgan] wherever he went"—he was not immune to this effect. Moral one-upmanship is aggressive first cousin to bowing before the strong.

Morgan's support of Rainsford had only partly to do with his affinity for men of action. His own work, which he regarded as a noble calling, largely satisfied his patrician sense of obligation to provide for a society that afforded him great material privilege. After hours, he was neither inclined nor qualified to contend with the urgent social problems of the Gilded Age, but he could give his imprimatur to a moral crusader who wanted nothing more than to take those problems on—especially when the crusader was British, Anglican, good-looking, charismatic, and, like his patron, melancholic. Perhaps in his relations with Rainsford, Morgan was also salvaging broken fragments of his past, indirectly requiting the affection of another radical preacher.

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New York in the decade surrounding the country's centennial emerged as the center of U.S. commerce and culture, representing in concentrated form the conflicts and achievements of the "American Renaissance." While Rainsford tended to urban poverty and the influx of immigrants at one end of the social scale, wealthy New Yorkers set out in an expansive, nationalist mood to turn their metropolis into one of the cultural capitals of the world.

Artistic and scientific enterprise has always flourished in great commercial cities—in ancient Athens, Alexandria, and Rome, Renaissance Florence, seventeenth-century Amsterdam, eighteenth-century Paris, nineteenth-century London—and the Yankee merchant princes regarded New York as next in line:

* When Rainsford published his first memoir in 1922, Jack told Fanny that it made him "very uncomfortable," and he thought his father "would have hated" some of its revelations: Rainsford "doesn't see that some people think their struggles and sorrows are not for the public, and that some people shun publicity for their inner feelings."

it would be a uniquely *American* place, harnessing the energies and talents of democracy to the heritage and cultural standards of the past.

New Yorkers who could afford the latest technology in the early eighties learned to use telephones, experimented with Mr. Edison's light, and rode for the first time in passenger elevators. Steam-driven elevated railroads altered the topography of the city for all social classes, and the Brooklyn Bridge, completed in 1883—the longest span ever built—seemed a triumph of American science, ingenuity, and design.

Artists and writers were taking possession of the Old World's legacy and inventing a vernacular of their own. Between November 1884 and April 1885 the illustrated *Century Magazine* ran articles on "Sculptors of the Early Italian Renaissance," "Dutch Portraiture," "The Worship of Shakespeare," and the city of Florence—along with pieces on "Recent Architecture in America" and "American Painters in Pastel." There was an essay on "The Poet Heine" by Emma Lazarus, and a review of illustrations by the American artist Elihu Vedder for a new edition of Omar Khayam's twelfth-century *Rubaiyat*, translated by Edward FitzGerald ("an American artist has joined the Persian poet and the English translator," wrote the *Century*'s critic, "and the result . . . presents the original strain in a richer, profounder harmony"). The magazine also published fiction by Mark Twain ("Huckleberry Finn"), Henry James ("The Bostonians"), William Dean Howells ("The Rise of Silas Lapham"), and Joel Chandler Harris ("Free Joe and the Rest of the World"), along with nonfiction about the Civil War (Ulysses S. Grant on "The Battle of Shiloh"), and essays on the Smithsonian, Daniel Webster, Oliver Wendell Holmes, "Phases of State Legislation" by Theodore Roosevelt, Jr., and postslavery issues of race—the "greatest social problem before the American people today."

Journals devoted to art, architecture, and interior decor began to appear around 1880, and the country's growing regard for education and the arts was reflected in new professional organizations (the American Historical Association, the Architectural League of New York), as well as in the founding of universities, schools, galleries, libraries, orchestras, opera houses, and museums.

The Metropolitan Museum of Art finally moved into its permanent home in 1880. That March, President Hayes and New York's cultural elite attended the formal dedication of Vaux and Mould's Ruskinian Gothic redbrick pavilion at Fifth Avenue and 80th Street. The principal speaker was Joseph Hodges Choate, a trial lawyer and museum trustee. In the context of increasing political conflict between rich and poor, Choate emphasized the moral and social value of the new institution, reiterating its founders' belief that a knowledge of art would "humanize, educate, and refine a practical and laborious people." The original aim had been to provide a vast "department of knowledge" for "the vital and practical interest of the working millions"—modeled on the South

Kensington Museum in London—to teach American artisans and students "what the past has accomplished for them to imitate and excel."

This marriage of commerce, aesthetics, and social virtue was going to cost a great deal of money, and Choate urged his audience of potential patrons to direct some of their resources to art: "Think of it, ye millionaires of many markets, what glory may yet be yours, if you only listen to our advice, to convert pork into porcelain, grain and produce into priceless pottery, the rude ores of commerce into sculptured marble, and railroad shares and mining stocks . . . into the glorified canvas of the world's masters, that shall adorn these walls for centuries. The rage of Wall Street is to hunt the philosopher's stone, to convert all baser things into gold, which is but dross; but ours is the higher ambition to convert your useless gold into things of living beauty that shall be a joy to a whole people for a thousand years."

The "higher ambition" of turning money into art had enormous appeal for wealthy New Yorkers, but they did not begin giving major works to the museum until later in the decade. In the early eighties the city's aesthetic attentions were focused largely on the house. A writer for *Harper's Monthly* announced in October of 1882 that "Internal Decoration" had become the consuming passion of "the present generation," and that nothing could be "more beautiful, more orderly, more harmonious than a modern New York house which has blossomed out in this fine summer of perfected art." The rage for "artistic houses" had grown so intense, she noted, that artists such as John LaFarge, Augustus Saint-Gaudens, and Lewis Comfort Tiffany were turning their attention to interior decor.

The houses of the Gilded Age served as domestic museums—private exhibitions of architecture, artifact, and art that would testify to their owners' ample means and stylish tastes. A few of these men had in fact become discriminating connoisseurs—among them Henry Marquand, John Taylor Johnston, John Claghorn, and John Wolfe—but most of the new American millionaires in the early eighties had more money and zeal than educated knowledge about the arts; awed by European culture, they imported it in bulk to the United States.

Morgan's 40th Street neighbor William Henry Vanderbilt bought up the entire west side of Fifth Avenue between 51st and 52nd Streets for $700,000 in 1879—the year he sold his interest in the New York Central—and spent another $2 million building enormous twin brownstones for himself, his wife, and two married daughters. Designed and decorated by the Herter brothers, these boxlike mansions reflected Vanderbilt's self-ascribed preference for "an almost indiscriminate assemblage" of Roman balconies, "Ghiberti" doors, English oak panels, a neoclassical library, a Japanese parlor, a Venetian frieze, Chinese screens, and mother-of-pearl on every available surface. The picture gallery—the largest in New York—was filled with French art from the Académie, and open to the public by invitation once a week.

Mr. Vanderbilt commissioned a study of his new house by the art critic Earl Shinn, who produced a multivolume paean that captures both the parochialism and exhilaration of this American moment. The country was "just beginning to be astonishing," Shinn wrote under the pseudonym Edward Strahan in 1883–84: "Re-cemented by the fortunate result of a civil war, endowed as with a diploma of rank by the promulgation of its centenary, it has begun to re-invent everything, and especially the house." The Vanderbilt mansion might "stand as a representative of the new impulse now felt in the national life. Like a more perfect Pompeii, the work will be the vision and image of a typical American residence, seized at the moment when the nation began to have a taste of its own." That this "typical American residence" had been built at a cost of $2 million, by six hundred American workers and sixty imported Europeans, was an irony lost on Mr. Shinn.

When two of Vanderbilt's sons built palaces along Fifth Avenue in the early eighties as well, the stretch of the avenue between 50th and 58th Streets came to be known as Vanderbilt Row. Cornelius II constructed a late Gothic/early Renaissance château of redbrick and white stone between 57th and 58th Streets, its courtyard facing Grand Army Plaza and Central Park. His brother William Kissam hired Richard Morris Hunt to design a limestone castle modeled on the Château de Blois and the Jacques Coeur mansion at Bourges, between 52nd and 53rd Streets. To celebrate its completion in March 1883, William K.'s wife, Alva, held a costume ball that gave free rein to the fantasies of New York's social elite: Alva dressed as a Venetian princess accompanied by live doves, her husband as the Duc de Guise; her brother-in-law, Cornelius, came as Louis XVI, and *his* wife as Edison's electric light. There were sixteen more Louis XVIs, eight Marie Antoinettes, seven Marys, Queen of Scots, one King Lear, one Queen Elizabeth, assorted Scottish lairds and Valkyries—and General and Mrs. Ulysses S. Grant in ordinary evening dress.

Edith Wharton, speaking for Old New York, sighed to her friend Ogden Codman, Jr., "I wish the Vanderbilts didn't retard culture so very thoroughly. They are entrenched in a sort of *thermopylae* of bad taste, from which apparently no force on earth can dislodge them." Another critic quipped that America's late nineteenth-century architecture was "either bizarre or Beaux-Arts."

The Morgans' friends Fred and Adele Stevens had been among the first to build a European castle in New York. On the southwest corner of Fifth Avenue and 57th Street, their redbrick Romanesque mansion, completed in 1876, had four stories, five towers, acres of Flemish and Spanish tapestries, and an entire palace ballroom shipped over from Ghent. It stood out among the rows of brownstone that Mrs. Wharton said made the city look as if it had been coated in cold chocolate sauce. Oscar Wilde, driving along Fifth Avenue one January day in the eighties and depressed by everything he saw, cheered up at the sight of the Stevens mansion with sun glinting off its gables: "That house," he said,

"seems like a voice crying, in this wilderness of dark art, 'Brighter days, brighter days, brighter days.' "

To the south and east, transportation baron Henry Villard commissioned from McKim, Mead, and White a set of six linked brownstones around an open courtyard at 451 Madison between 50th and 51st Streets, behind St. Patrick's Cathedral. This Italian Renaissance palazzo had more grace and conceptual integrity than the Fifth Avenue châteaux; it also had a hydraulic elevator, electrical wiring, thirteen flush toilets, a central heating system that used a ton of coal a day—and it cost nearly $1 million.

In late October of 1882, at some geographic and financial distance from the excesses of Vanderbilt Row, the Morgans moved into their renovated brownstone on the corner of Madison and 36th. Like most of the new "domestic museums," this house was richly ornamented with Oriental rugs, ceramics, paintings, elaborate woodwork, stained glass, and bric-a-brac. Yet it made quieter, more American claims for itself than many of its contemporaries (it was not "neo-" anything), and articulated a measure of patrician restraint.

Working closely with the Morgans, Christian Herter had installed Circassian walnut doors at the new entrance on 36th Street and stained-glass sliding panels opening from a mosaic-tiled vestibule onto the front hall. Walking up a few steps to the first landing, visitors immediately faced the minstrel and maid in Pierpont's beloved von Kaulbach cartoon, *The Bird Song,* above a recessed mantel. Daylight filtered through a stained-glass dome (from the studio of John La Farge) into the central well of the house, and also through stained glass set into spandrels over triple arches on the landing. Twin white-oak staircases with densely spindled railings led from the front hall up to the family living quarters. There was an elevator off the hall, a two-story burglarproof safe in the butler's pantry, a gymnasium for the children in the basement, and a private telegraph wire connecting the house to 23 Wall Street.

On the main floor, the new drawing room took up the entire west side of the house. It centered on a seventeen-foot bay framed by Pompeiian-red columns and a gold-flecked white frieze inset with stained glass. A coved ceiling painted to look like mosaic emphasized the length of the room, and a studied arrangement of rugs, cushions, tables, chairs, Japanese embroideries, silk brocade curtains, paintings, and books managed to avoid Victorian clutter and give the space a feeling of formal balance.

The gentleman's library, a standard feature of the New York town house, was just to the right of the entrance hall, which meant that Pierpont could come in from the street and disappear into his private study without running into anyone else. He hired Dr. Rainsford in this room shortly after moving in. Its wainscoting and recessed inglenook were made of Santo Domingo mahogany, and there was an eight-foot plate-glass window facing south. Herter had covered the chairs and sofas in peacock-green plush, tiled the raised fireplace in

ocher and blue, and installed allegorical figures representing History and Poetry in octagonal panels on the ceiling. Morgan proudly told visitors that Herter had painted these panels "*himself,* with his *own hands.*" Stained-glass doors designed by John LaFarge led from this masculine retreat into a sunny conservatory that ran sixty feet along the eastern side of the house, filled with orchids, ferns, climbing vines, and flowering plants. Banks of potted palms lined the windows, and a lion's head framed in black marble spouted water in a fan-shaped stream.

The dining room, more stolid and Victorian than the rest, was painted dark red, with English oak wainscoting, Siena marble columns, Oriental screens and jars, a small circular table with oak and leather chairs, and a stained-glass skylight twelve feet square. Over a large sideboard hung Frederic Church's painting *Near Damascus.*

In November of 1882, Pierpont had these rooms photographed for a large-folio, four-part publication called *Artistic Houses, Being a Series of Interior Views of a Number of the Most Beautiful and Celebrated Homes in the U.S., With a Description of the Art Treasures Contained Therein* (1883–84). Bound in tooled leather and privately printed in a limited edition for five hundred wealthy subscribers, *Artistic Houses* surveyed ninety-seven buildings, including the residences of William H. Vanderbilt, George Baker, Marshall Field, Henry Marquand, John T. Johnston, Fred Stevens, Louis C. Tiffany, Samuel Tilden, and Henry Villard.*

Like Earl Shinn's tribute to the Vanderbilt mansion, it paid proud homage to America's aesthetic accomplishments and tastes. "The domestic architecture of no nation in the world can show trophies more original, affluent, or admirable," declared the anonymous author of the text, art critic George W. Sheldon. By not using their own names, Shinn and Sheldon probably hoped to protect their critical reputations while serving as paid purveyors of praise, but in the surge of excitement about the arts in the early 1880s, they may have believed much of what they said. Sheldon catalogued the "rare," "exquisite," "costly" objects that filled the "artistic" houses, and described their owners as "professional [men] of scholarly pursuits, cultivated tastes, and wealth sufficient to gratify both." Only a few of these men had the time or predisposition for scholarly pursuits, but Sheldon's hypberbole suggests how highly they valued cultivated taste, and how insulated they were from critical appraisals of their judgment. "To the Greeks there was no gulf between the useful and the beautiful," Sheldon wrote. "So one feels in Mr. J. Pierpont Morgan's mansion."

* Most of the photographs were printed backward by D. Appleton and Company in 1883. In 1987, Arnold Lewis, James Turner, and Steven McQuillin reproduced the photographs with the negatives right side up in *The Opulent Interiors of the Gilded Age;* their new text supplies invaluable historical context and aesthetic assessments.

Unlike many of the owners of "artistic houses," Morgan did not install a formal picture gallery at 219, but he, too, had been collecting contemporary European salon paintings. A catalogue on *The Art Treasures of America* by the busy Mr. Shinn, again as "Edward Strahan," devoted four pages to "the small but precious collection got together by Mr. J. Pierpont Morgan of New York."* Virtually all the Morgan paintings were landscapes or narrative genre scenes depicting worlds far removed from modern industrial America—an open-air Arab *Court of Justice* by T. Moragas, a flirtation on the Grand Canal by Luis Alvarez, a Spanish promenade by the popular Barbizon school painter Narcisse Diaz de la Peña, a servant of Horace forgetting his errand by Hector Leroux. There was a canvas attributed to Corot called *Le Gallais*—Shinn declared it a "magnificent specimen" of that artist's "charm of mystery and pearly tenderness," but it eventually disappeared from Morgan's walls. Someone said that Corot painted six hundred works, six thousand of which were in America.

Shinn liked the adjective "pearly." He considered Morgan's *Laundress of the Cupids*, by J. L. Hamon, to be "one of the most audacious and original of the fancies of that poet of the palette"—a "pearly scene of dawn" in which "a maiden cleanses her conscience of its loves." The "greatest rarity" in Morgan's possession, however—according to Shinn—was *The Cardinal's Fête*, painted by "the Cavaliere Scipione Vannutelli, of Rome" in 1875: "the dashes of glitter, the mixture of pomp and piety, the indulgent and complaisant clergy, the palace decked with tapestry and with sacred banners, afford an opportunity to the painter for the resources of a glittering palette."

Tastes in art change, and connoisseurship was in its infancy in the 1880s. Still, Shinn's raptures over work that now seems at best banal, his uncritical endorsement of Victorian sentimentality, his silence on the formal properties and aesthetic values of these works, and his disregard of superior artists (in the collection of Joseph Drexel, he does not mention paintings by Canaletto or Caravaggio), render the catalogue more useful as a window on the aspirations of the Gilded Age than as a source of information about art.

Morgan's taste was not entirely Eurocentric. Probably owing to his Sturges connection, he had several works by Americans—Frederic Church, Asher B.

* The three-volume *Art Treasures of America, Being the Choicest Works of Art in the Public and Private Collections of North America* (1879) included the collections of the Drexels, Vanderbilts, William Rockefeller, Levi Morton, August Belmont, Harris Fahnestock, A. T. Stewart, James Gordon Bennett, Christian Herter, W. T. Walters, H. P. Kidder, Leland Stanford, Charles Crocker, Milton Latham, and Darius Ogden Mills—and also the Corcoran Gallery in Washington, the Museum of Fine Arts in Boston, the New-York Historical Society, the Lenox Library, and the Metropolitan Museum of Art.

Durand (*Thanatopsis*), John F. Kensett (*Sunrise in the Adirondacks*), S. R. Gifford (*October in the Catskills*), and a scene from the *Odyssey* by Elihu Vedder that he had commissioned called *Nausicaa and Her Companions*, which Shinn found "quaint and interesting."*

While Americans were collecting academic genre scenes, the nineteenth century's great innovative artists—Manet, Monet, Cézanne, Degas, Renoir—were rejecting conventional subjects and forms to portray the life immediately around them, experimenting with light, color, texture, and composition. The first Impressionist exhibition in Paris in 1874 announced one of the most radical artistic developments of the century (the other was photography), which contemporary critics and collectors, with some notable exceptions, dismissed as insane. When Morgan and other American collectors of his generation eventually turned away from salon paintings in the late 1890s, they would look not to the modernist future of Van Gogh, Picasso, and Matisse but to the hallowed authority of the past.

In 1883, shortly after Morgan moved into 219, he had a catalogue of his books compiled and published by the New York dealer Joseph F. Sabin.† His early library more or less typified a New York gentleman's collection of the 1880s, with editions of famous authors in fine bindings, religious texts (Bibles, hymnals, psalters, tracts), and standard histories. Perhaps reflecting personal interests, however, Morgan owned sixty-six volumes on *Napoleon and His Generals* and Robert Burton's *Anatomy of Melancholy* (1621). The library's lighter fare included a ribald *Life of Sir John Falstaff* illustrated by George Cruikshank, a book on *Mrs. Jordan*, the English actress who was mistress to William IV, and *A Burlesque Translation of Homer*, published in 1792.

Morgan was, however, also building a reference library on art. He owned Crowe & Cavalcaselle's *Early Flemish Painters*, Vasari's *Lives of the Painters*, Michael Bryan's *Dictionary of Painters and Engravers*, books on Venice and Pompeii, several volumes on ceramics, a catalogue of the Louvre's collections before 1815, and Ruskin's *Modern Painters*, *Stones of Venice*, and *Seven Lamps of Architecture*. Like Ruskin and the Harvard art historian Charles Eliot Norton (though without their aesthetic and moral analyses), Morgan was drawn to the arts of the Middle Ages, and by 1883 he owned several of the books that were kindling nineteenth-century interest in medieval subjects—including Sir

* The Durand and the Vedder (the latter as *Greek Girls Bathing*) are now in the Metropolitan Museum of Art.

† Sabin's father, Joseph (1821–1881), had been one of the leading book men in the United States—a publisher, cataloguer, auctioneer, importer, and seller of books, and compiler of the renowned *Dictionary of Books Relating to America*.