around ninety thousand of each, coexisted in Baltimore, often working in similar occupations with European immigrants. African Americans created an invaluable labor force for Baltimore and a rich culture that thrived within a diverse, heterogeneous population.

There could not have been a better place than Baltimore for an ambitious young frontier merchant to strike it rich. A "gay, brave town famed for its progress," as one admirer described Baltimore at the turn of the nineteenth century, would have welcomed an enterprising merchant such as Robert Garrett to ensure its prosperity and financial status on the highly competitive eastern seaboard. More than seventeen hundred wagons, carts, and fishing boats brought prized goods into the bustling city each day to trade. Baltimore boasted "tall church spires and a new cathedral, neighborhoods of genteel civility and boisterous activity," and, not least, a theater lighted by "aeriofoam gas," as the newspapers delighted in advertising.[11]

Starting as a clerk in the produce and grocery commission house of Patrick Dinsmore, Mary's grandfather soon established the commercial partnership of Wallace and Garrett. Successful from the start, in 1820 he opened his own wholesale grocery business at 34 North Howard Street, aptly naming it Robert Garrett and Company. Setting out on a new, solitary venture seemed a tenuous proposition at the time. The country had plunged into its first major economic depression after the onset of industrialism. The Panic of 1819 would last nearly three years, striking both rural and urban Americans with equal ferocity. Banks and businesses failed at an alarming rate. To make matters worse, a yellow fever epidemic raged through Baltimore, forcing many businesses to temporarily close. Although competing with some of Baltimore's oldest and most established firms, Robert Garrett and Company held its own.

Bright, ambitious, and, most important, familiar with the potentially lucrative hinterlands, Robert Garrett knew well the riches that lay beyond the Allegheny Mountains. The seemingly endless interior of the vast continent had long seduced him. As a boy living near Pittsburgh, he often had paddled down the Ohio River as it snaked its way south between Ohio and Virginia, turning west at the mouth of the Muskingum River near Marietta, into what in 1803 would become the seventeenth state, Ohio. From there, he had made his way into the bountiful interior to trade with the Shawnee and Delaware tribes, returning each spring to West Middletown laden with furs and other valuable goods to sell through a network of nearby towns and villages. Knowledge of this area would prove crucial for the Garretts' and Baltimore's later commercial success. While other Baltimore

markets, Robert Garrett instead looked to the region of his childhood in Western Pennsylvania and beyond to the vast stretches of the expanding, abundant nation.

Boisterous and bawdy Howard Street, where Mary's grandfather opened his business, was the commercial hub of the prosperous port city, with its huge warehouses and lively taverns serving whiskey at three cents a glass. Inside the spacious, three-story warehouse of Robert Garrett and Company, precious goods, either coming from or going to the West, accumulated. No matter from which direction the goods came or went, they all passed through the Garrett warehouse, "solid, broad, [with] three floors and a garret, with deep cellar."[12] Out front, on the dirt street, teams of huge "six-in-hand" Pennsylvania farm horses stood adorned with jingle bells, anxiously waiting to pull the bulky blue and white, boat-shaped canvassed Conestoga wagons along the National Road and across the mountains. The National Road, "America's Main Street" as it often is called, traversed the country's easternmost mountains, connecting the overcrowded Atlantic seaboard with the unlimited possibilities and wide-open land that lay to the west. As the horses impatiently snorted and chomped, workers at the Garrett warehouse piled prized eastern manufactured goods and raw materials into the massive wagons. When all was made ready, the Conestoga caravan, reminiscent of an ungainly trading procession on the ancient Silk Road, plodded out of downtown Baltimore, slowly making its way west through the village of Frederick, Maryland. It then turned northwest onto the National Road to make the dangerous trek over the Alleghenies. Ahead lay the intimidating, hazy, blue mountains, unfolding one three-thousand-foot peak after another. On a good day, Robert's convoy might trudge ahead twenty miles on the bumpy, noisy, two-lane thoroughfare, which passed a few miles south of the Garrett farm in West Middletown.[13]

Mary's grandfather held sway over his rapidly expanding mercantile empire of Robert Garrett and Company from the tiny counting room of the warehouse. Abandoning the frontier garb of his rural Pennsylvania boyhood, the successful young Baltimore merchant epitomized "the *gentleman debonair*, wearing only black clothes, sometimes with a white necktie and the low-quartered, well-blacked shoes in which he dressed his shapely feet suggested he had given up pumps and silk stockings."[14]

In the early years of the nineteenth century, Robert Garrett joined a dynamic group of young men who were similarly seeking their fortunes in Baltimore, men such as Johns Hopkins, William Walters, Enoch Pratt, and George Peabody. Garrett, Hopkins, and Peabody established business and social ties that would continue through future generations and would shape Baltimore's commercial for-

Hopkins, named Johns from the maternal side of the family, was born in 1
Whitehall, a tobacco farm fifteen miles from Annapolis, the second of eleven
dren. His devout Quaker parents, Samuel and Hannah, freed their slaves, p
ring instead to put their own sons to work in the fields. Hopkins came to Balt
in 1812, a few years after Robert Garrett had arrived, to join his uncle's grocery
ness, helping to keep it financially afloat during the war with the British.
goods and do the best thee can," Hopkins's uncle had enthusiastically advis
ambitious young nephew.[15] And he did. Hopkins started his own wholesale
pany, Hopkins Brothers, and soon earned the first of his fortunes selling "Ho
Best" whiskey, for which, it was said, the Quaker gentleman later expressed r

George Peabody, born in South Danvers, Massachusetts, also in 1795, en
into partnership with Marylander Elisha Riggs to form a prosperous tr
house. After two successful decades in Baltimore and making the first of his
fortunes, in 1837, he opened one of the first American financial firms in Lo
He expanded the interests of booming American companies, such as Rober
rett and Company, through his vast European commercial contacts and s
the company that later in the nineteenth century would become the fam
nancial House of Morgan.

Drawing on his friends and contacts from his early trading years in We
Pennsylvania, Robert's new business pushed ever westward. News of the su
of Robert Garrett and Company and its extensive trading network moved qu
up and down the National Road by word of mouth. Distribution centers and
ing houses as far away as Indiana soon struck partnerships with the enterp
young merchant.[16]

By the 1820s, Mary's grandfather had risen to commercial primacy. The
penniless Irish immigrant, "by nature affable and courteous in his interco
either as a man of business or socially," became a "venerable citizen." Robert
rett's vision to channel the goods of western farmers through the port of Balti
and out to the wider world proved valuable to Baltimore's commercial a
dancy. "Mr. Garrett was among the foremost in insisting upon Baltimore's
ing for the future mainly to the West, and taking her position in the vangua
the western march of American enterprise," an observer wrote.[17]

Continuing his earlier Presbyterian "peculiarities" from his boyhood in
Middletown, Robert presided over the board of Baltimore's Associate Refo
Presbyterian Church and financed the church's new edifice. Civic-minded,
anthropic, and eager to improve his adopted city, he served on the boards
Baltimore Water Company and the Baltimore Gas Company and starte
Western National and the Eutaw Savings Banks.[18]

And he married well. On May 19, 1817, he wed twenty-six-year-old Elizabeth Stouffer, daughter of a Baltimore merchant who traded with the West Indies. Their marriage produced five children, with Elizabeth enduring three pregnancies in as many years. Henry Stouffer was born in 1818; Robert Close, in 1819; John Work, Mary's father, in 1820; and Elizabeth Barbara, in 1827. Robert Close died at age five in 1824, and little is known of the fifth child, James, who apparently did not survive infancy.[19]

As a mature elder statesman, Mary's grandfather struck a dashing figure, a "tall gentleman, erect, largely framed, not corpulent, with white hair, a kindly eye, a firm, yet sweet mouth and his smooth-shaven skin hale with the uniform roseate tint of healthy old age." He hospitably greeted customers, "holding his spectacles in one hand and the newspaper in the other."[20] In 1833, the fifty-year-old Irish immigrant became a citizen of the country whose future he was helping to shape.

Education became a priority for Robert's sons. Unlike their immigrant father, who had little formal education, Henry and John benefited from the best education of the day. Both attended Boisseau Academy in Baltimore. Henry went on to Belair Academy in Harford County, north of Baltimore. At age fourteen, John attended a preparatory school operated by Lafayette College in Easton, Pennsylvania, and later matriculated to the college.[21]

Like many sons of the merchant class, the fates of Mary's father and uncle were sealed at birth. They would follow their father into the family business. By 1839, Robert Garrett and Company was so prosperous that its owner welcomed his two sons as partners, conferring their rising status in the rechristened Robert Garrett and Sons. With the addition of his bright, capable sons, Robert's company slowly transformed from a successful trading company to a powerful, influential financial house.

There was no ascending easily to top management for the two junior partners. Henry and John were expected to learn the family business from the bottom up. They settled into their respective duties and began a grueling apprenticeship under their father's guidance. They learned to tan leather, as their father had done forty years earlier with teamster Alexander Sharp. They mastered salting pork and packing madder and Spanish whiting. Henry stayed in Baltimore, while John headed west to expand the business over the mountains. Like his father before him, John's firsthand travels through Virginia and into Ohio, Kentucky, Indiana, and beyond would prove valuable, reaffirming Baltimore's advantageous location to trade with the interior. From the start, Mary's father displayed a sixth sense about Baltimore's most profitable commercial direction, and, like his father, believed that Baltimore's prosperity lay to the west. An observer noted that he "ob-

tained a thorough business education and a practical knowledge of the sources of that Western country to which he was afterwards to contrib largely in brains and money."[22]

Mary's father and uncle proved hardy enough for their formidable roles timore's new antebellum merchant princes. Both were large men, about in height. John was described as "handsome, impressive and vigorous." He man of large, commanding frame, more portly than his father; his face, fu large forehead, heavy eyebrows and a firm mouth." The *Baltimore Sun* fou "large, with strongly marked features indicative of great will power and in capacity for endurance. His face was kindly as well as intelligent." While cally resembling his younger brother, Henry had a different temperamen flamboyant and mischievous. Those who knew him described his "manl sive form" and his "playful words."[23]

Both sons showed natural entrepreneurial flair. They caught on quic panding Robert Garrett and Sons in innovative directions: buying new houses, building hotels—notably the Howard House and the Eutaw Hous securing new international trade routes and business associations. At the the Mexican War, in 1848, Robert and his sons turned their attention to the ican Southwest and the lucrative markets of California. They built the *mental City*, the largest steamship in Baltimore. It made regular runs b Baltimore, New Orleans, and San Francisco. The company added to its fl expanded business to South America and Europe.

By the mid-1850s, with a wife, four young children, and a profitable business to his name, John Work Garrett began his move up, away from th Garretts' first home on Fayette Street near the center of town. John and Rachel the procession westward, a mile away, to Baltimore's newly created subu Lexington and Fulton Streets, an area that eventually became known as " Park." Horse-drawn trolleys easily connected the well-to-do residents fro new suburban homes to downtown. The *Baltimore Sun* pronounced tha moreans could "reside at a distance from the places of business in more locations without loss of time and fatigue of walking."[24]

The tranquility of the neighborhood was shattered one night when th rett house caught on fire. Mary's brothers, Robert and Harry, just youngste dramatically rescued and "carried to the house of neighbor, General Ge Steuart."[25]

By the time she was two years old, Mary's family moved again, not far a a larger, semi-detached mansion on "Delaware Place" facing fash

Franklin Square, with expansive townhouses selling at $10,000.[26] The upscale neighborhood gained fame "as the most inviting place of rural beauty in the city . . . attracting numerous companies of ladies and gentlemen to its pleasant walks and shady bowers."[27] Fortunate Franklin Square residents enjoyed the newest urban amenities of indoor bathrooms and freshwater reservoirs. The square's elegant mansions surrounding a bucolic park were set back from the noisy street and featured large windows and French doors, iron balconies and finely carved mantels. A sampling of Baltimore's elite lived nearby: dry goods magnate R. M. Sutton, Judge Henry Stockbridge, and Governor Augustus Bradford.

The Garretts frequently escaped to Landsdowne, their country home in Baltimore County, a few miles south of Franklin Square, not far from the Patapsco River.[28] There, they converted an old farmhouse into an enjoyable rural retreat, allowing the children boundless room to play and Mary's father to indulge his avocation of husbandry.

Despite the luxury that surrounded her at Franklin Square and the country comforts of Landsdowne, Mary's earliest memories were of a dismal and lonely childhood. First, there was the matter of her preoccupied brothers, Robert and Harry, who seemed to want nothing to do with their little sister and proved to be of little use as companions. "I was 5 yrs. younger than my second brother," she later wrote of the age differences, "and had no sisters and knew few children."[29]

More serious, though, were Mary's health problems. Yellow fever and typhus frequently swept through the busy port city. The chilling record of disease and death were published regularly by the city's Health Office in the Baltimore newspapers, a testament to the ineffectiveness of the medical profession to fight off infectious disease. The list included "dropsy and diphtheria, organic diseases of the heart, inflammation of the bowels and lungs; and convulsions and consumption." Mary and her brothers, living safely away from the pestilence of the harbor, escaped the ravages of the all-too-common nineteenth-century childhood diseases. Even if a child survived infancy, a plethora of infectious microbes could strike at any moment. Despite the availability of the country's fifth medical school at the College of Medicine of Maryland just a few blocks away from the Garrett home on Franklin Square, scientific medicine and medical education, still in their embryonic stages, could do little to fight calamitous disease.[30]

Mary's problems were of another, more chronic nature. "When I was about eight months old," she later wrote, "a very serious trouble with the bone of the right ankle developed, which seriously affected my general health."[31] The family physician, Dr. Nathan Smith, attributed the trouble to a careless nurse, who had

let Mary fall. When all hope of mending the injury was nearly exhausted, Rac took her youngest child to the fashionable Victorian spa of Cape May, New J sey, where Mary "took the treatments." She improved, but very gradually.

By the time most children start walking around the age of one, Mary was c fined to leg braces, which she wore for several years. "For some years," she called, "I wore [a brace] with irons, and then one with whalebones." She did have the stability to walk without braces until she was four years old and did wear what she described as "ordinary" shoes until about the age of ten. For ma years, until she was twelve or thirteen, she depended on the braces. This ankle jury, which would in one form or another plague her for life, only served strengthen her physical fortitude and mental stamina. "I became a very stro child," Mary later wrote of her childhood ordeal.[32]

Despite the best medical care and treatment at the spas of Cape May, there w little doctors could do to correct an injury that would certainly affect the grow of the leg. The inactivity in her childhood caused weight gain and awkwardne making her feel unattractive and shy. "I was heavy and the lameness made me l active than ordinary children and also more solitary," she later recalled.[33]

Photographs of Mary at this young age do not reveal an injury or unattracti ness. Her calf-length dresses and high-top shoes concealed her ankle infirmi With an oval face that revealed pleasant features and dark, pulled-back hair, s was a pretty child. She was every bit her father's daughter, already displaying t Garrett propensity for fullness, the "heaviness" that she described. At a young ag six or seven, she wore the fashionable, but rigid, clothing of an adult woman: fu stiff dresses supported by layers of petticoats required of proper young ladies, ev those just barely out of the nursery.

But other, far graver concerns than Mary's ankle injury gripped the Garr family. By 1854, the year Mary was born, the once-powerful Baltimore and Oh Railroad, on which Baltimore and the expanding Garrett commercial empire ha depended for more than two decades, faced dire financial problems. The B& sputtered and threatened to stall. The financial instability of the all-importa railroad sent shock waves through the city—and the Garrett family.

A MAN OF VAST POWERS

More than likely, Mary's father, then eight years old, joined several hundred oth onlookers on the cool, brisk Independence Day in 1828, for the grand celebratio when the cornerstone of the Baltimore and Ohio Railroad was laid at Mou Clare Shops. The festivities took place less than a mile from John Work Garrett

boyhood home on Fayette Street. The crowd cheered as ninety-year-old Baltimorean Charles Carroll, the only surviving signer of the Declaration of Independence a half century earlier, vigorously turned the first spade of dirt to set the cornerstone in place. "I consider this to be among the most important acts of my life, second only to signing the Declaration of Independence, if even second to that," the elder statesman noted prophetically of the significance of the day. "The result of our labours will be felt not only by ourselves, but by posterity—not only by Baltimore, but also by Maryland and the United States."[34] The gala event marked the centennial celebration of Baltimore's founding.

That day also signified the beginning of what would become a decades-long, highly complex, and mutually beneficial financial relationship among the Garretts, Baltimore, and the nation's first major railroad, the B&O.

The inauguration of the B&O could not have happened a minute too soon. The railroad was "born as much out of fear as out of high ambition," an observer noted. Baltimore's lucrative trade with the interior suddenly faced fierce competition. After the War of 1812, other eastern seaports, particularly New York, increasingly elbowed their way into the vast resources of the West. By the 1820s, Baltimore and its critical lifeline to prosperity, the National Road, came face-to-face with a formidable obstacle. The Erie Canal, two hundred miles to the north, with its more efficient means of shipping goods to the interior through a seamless network of canals and rivers, threatened to render the National Road obsolete and boost New York's trading dominance. Transporting goods by mule-drawn barges on the canal slashed transportation costs between New York and Ohio by as much as 90 percent.[35] The "Big Ditch," as the canal came to be called, became a big problem for Baltimore.

Hand-wringing Baltimore merchants and bankers gathered in early 1827 to form a committee to debate "the best means of restoring to the City of Baltimore, that portion of the Western Trade which lately has been diverted from it by the introduction of Steam navigation."[36] The committee faced a conundrum. Trying to replicate the Erie Canal by building a proposed 340-mile canal from Baltimore and across the Allegheny Mountains to the Ohio River was out of the question. The cost was staggering: $22 million. The idea was quickly quashed.

The committee soon found an unlikely candidate to save their city, a seemingly awkward and very peculiar mode of transport: a horse-drawn wagon on tracks. "Railroads," recently developed in England, were just in their embryonic stage, but were proving to be efficient and cost effective. Pennsylvania had tried a short-haul railroad, the Portage Railroad, to run between Hollidaysburg and Johnstown. Farther north, in Quincy, Massachusetts, the modest but successful three-mile Granite Railroad had opened in 1826, hauling granite blocks.

their servants unmolested by the wily 'underground' interference of crazy a
tionists, now swarming along all the great lines of travel in the State of Illi
Ohio and New York."[48]

Mary's father set out not only to restore the B&O to its glory days, but, a
portant, to transform his beloved Baltimore into a world entrepôt. "He was g
to make Baltimore a great ocean port, a world port," an observer noted. "
would mean not merely improved docks and warehouses for his road at th
terside of his chief town, but a Baltimore and Ohio steamship line, whose ve
would find their way to all the important ports of the seven seas." Like his f
before him, John Work Garrett dreamed of connecting the riches of overseas
kets with the thriving towns of the vast United States and the B&O, "Ga
Road" as it would soon be called, would serve as the pivotal link. From his
est days as B&O president, Garrett, reaffirming his father's business sentim
"repeatedly confirmed and emphasized that Baltimore possessed remar
advantages of location as a port of shipment and market for the West."[49]

By 1860, the new president paid the lucrative 30 percent dividend he
maneuvered earlier and continued extending the railroad westward. Garret
momentarily rescued the rudderless B&O. With the election of a vigorous,
petent and aggressive new railroad president, the fortunes of Baltimore
looking up. So were the Garrett coffers. The extravagant stock dividend s
precedent for others that would follow, making Garrett and his major stock
ers very rich men. It was, however briefly in the beginning of the forebodi
cade of the 1850s, "an era of fine pickings," as one commentator noted.[50]

Mary's family enjoyed the fine pickings that John Work Garrett's new st
and prosperity conferred. With his position as president of the B&O solid
Garrett's young family rose to prominence. The Garretts had come a lon
since Robert Sr.'s Conestoga wagons lumbered across the National Road
hinterlands fifty years earlier. The Garretts had outgrown Franklin Square
railroad president and his family were ready to begin their reign among
more's royalty. There was no better place to show their ascendancy than at M
Vernon Place, Baltimore's most prestigious address.

AN AIR OF ARISTOCRACY

In the antebellum age of gentility and civility reserved for a rarefied few,
more proudly displayed its rising prosperity at elegant Mount Vernon Plac
cated a mile north and a world away from the noisy and foul-smelling wate
and factories, where the workers who contributed to the city's wealth li

shanties and crowded wooden row houses, sedate, stylish Mount Vernon Place by midcentury had become the preferred address of the city's new mercantile elite.

It was here, beginning in the early 1860s, living among Baltimore's successful and visionary leaders, that Mary learned how to be a proper young Baltimore lady—and an innovative philanthropist and activist. Mount Vernon Place would provide Mary's geographical and social grounding throughout most of her life.

A generation earlier, the tree-lined square had been the southern tip of Belvedere, a sprawling estate owned by Baltimore's Revolutionary War hero John Eager Howard. In 1809, Howard donated the land, the highest point in the city, to erect a monument to his friend and the former commander-in-chief of the Continental Army, George Washington. On July 4, 1815, thirty thousand people gathered at the site to watch the laying of the cornerstone of the monument. Fourteen years and $200,000 later, the nation's first Washington Monument was completed. Robert Mills, who would later create a similar memorial to the first president in Washington, D.C., designed Baltimore's 178-foot obelisk. Herman Melville catapulted Baltimore's monument to national stature in 1851 when he wrote in *Moby Dick; or the Whale* that "Great Washington stands aloft on his main mast in Baltimore and like one of Hercules' pillars, his column marks that point of human grandeur beyond which few mortals will go."[51] The fame of the monument sent residents into such a frenzy of monument building that Baltimore soon earned celebrity as "The Monumental City."

One-by-one, the city's well-to-do merchants and industrialists moved to residences lining Mount Vernon Place's four adjacent small parks, laid out in the form of a Greek cross that converged at the foot of the towering Washington Monument. Mount Vernon Place showcased the nineteenth century's most notable American architects, each outdoing the other to build larger and grander townhouses for Baltimore's elite class. The famed architects created an eclectic mix of then-fashionable Italianate, Greek, or Renaissance Revival styles that up-and-coming industrialists favored to replicate Old World classicism. Many of the grand three- and four-story mansions boasted ten-foot-high marble fireplaces, sturdy, classical columns on ornate facades, intricately detailed interiors, hot water and the greatest extravagance of all—indoor water closets.

Mount Vernon Place left no doubt about its residents' place in society. A visitor to Baltimore in 1848 observed that "the houses are fine, spacious and elegant. There is, moreover, an air of aristocracy, which is seldom to be met with. It is clear enough that aristocrats live in this place, and although Americans decry this class of men constantly, there is certainly something about a people and institutions, of the aristocratic caste, which gives the impression of superior dignity."[52]

Mary's family soon joined the aristocratic caste. Her grandparents were the fi
to establish a Garrett presence on Mount Vernon Place. In 1856, Robert and El
abeth Garrett commissioned architect Louis L. Long to build a mansion at 1
West Monument Street, on the southwest corner of West Monument and Cath
dral Streets.[53] Long, who had recently completed the stylish "Brownstone Ro
on the other side of the square, designed one of the grandest of the Mount Vern
mansions for the Garretts.

Unfortunately, Mary's seventy-four-year-old grandfather could not enjoy h
sumptuous new home, so far removed from his hardscrabble Pennsylvania chi
hood of a half century earlier. He died suddenly on February 4, 1857, at the E
taw House Hotel, where he and Elizabeth had been living during the constru
tion of their Mount Vernon Place mansion. "He had retired in his usual go
health (which had been uncommonly good for one of his age) on Mond
evening," the *Baltimore Sun* reported the next day. "At about two o'clock the ne
morning he was taken suddenly very ill." The doctor was summoned and det
mined that Robert suffered "an attack of paralysis." All was done to revive hi
"but he lay in his condition until life was extinct."[54]

The *Baltimore Sun* concluded, "his life, which has been one of usefulness .
passed as to command the good will of all who knew him."[55] The funeral,
tended by "a very large number of the old friends of deceased and prominc
businessmen," was held at Robert's beloved Associate Reformed Presbyteri
Church, which had been his spiritual mainstay since his earliest days in Ba
more.[56] He was buried in the family plot at nearby Green Mount Cemetery, at t
northern line of the city.

Mary's Uncle Henry moved into the newly finished Garrett mansion, wh
he lived with his unmarried sister, Elizabeth Barbara, nine years younger, a
their widowed mother, Elizabeth. The mansion was valued at $600,000—an
travagant amount at a time when a laborer on the B&O might spend one dolla
week for boarding-room rental.[57]

Facing north on Monument Street, the Garretts' home was a thirty-roo
three-story, Italianate brick mansion. It featured an imposing entrance porti
supported by fluted Doric columns and tall French windows with surmounti
brackets on the first two floors. A double flight of exterior marble stairs converg
at the front door. The Washington Monument, a beacon of the area's affluen
and stature, stood just a block away.

Inside the mansion, the black-and-white marble-floored foyer led to a gra
staircase that gracefully wound its way to the upper floors. The top floor hous
the servants. Like similar Victorian Age mansions, the Garrett mansion's da

wood-paneled rooms displayed the finest furniture gathered from exotic parts of the globe. Heavy armoires, possibly mahogany or rosewood, overstuffed chairs, sofas, marble-topped tables, portieres, and bookshelves crowded the rooms. Rich damask draperies shielded the wealthy residents from the tumultuous outside world and the dirt and dust of the unpaved streets. Expensive hand-woven carpets covered the marble and parquet floors, and landscape paintings, portraits, and tapestries—along with clocks, gilded mirrors, and brass ornaments—covered every square inch of wall space. By midcentury, most homes of the wealthy used gas lighting, an improvement over the oil lamps and candles of the averag family.[58]

The mansion had little yard for strolling or reposing. The private Mount Ve non Park outside the doorstep served those purposes. Like the green at Frankli Square, the small park enveloped by stately homes had been fenced in 1845 t maintain its exclusivity to nearby residents.[59]

The John Work Garretts left Franklin Square and followed the rest of the fan ily to Mount Vernon Place. They moved to 50, now 12, East Mount Vernon Plac into a Federal-style, three-story townhouse, next to "Brownstone Row" on th north side of the park.[60] They could look diagonally across the park, past th Washington Monument, to Henry Garrett's mansion, two blocks away. The alle behind the house's stables became known as "Garrett Alley."

From either end of Mount Vernon Place, the Garretts, Mary's Uncle Henry a 101 and Mary's family at 12, commanded full view of the graceful square and it grand buildings. Just a stone's throw away from Henry, at 11 West Mount Vernon Place, in 1853 Samuel K. George built a stylish townhouse. Two decades later John Work Garrett would buy this house for Mary's brother Robert as a wedding present. Nearby, Latrobe's Basilica of the Assumption, called "North America's most beautiful church," stood as a symbol of Maryland's founding principle of religious tolerance.[61]

Diagonally across the park from Mary's house, One West Mount Vernon Place, built for Dr. John Hanson Thomas and his family, gained fame as "one of the most elegant and princely specimens of architectural taste" on the East Coast. The twenty-two-room mansion concealed a secret chamber, a wine cellar, a conservatory, and a terrapin bin to store the succulent Maryland culinary delicacy. Nearby, merchant William Tiffany, a cousin of the New York Tiffanys, in 1842 built an impressive late Georgian mansion with British Doric columns on a double lot. A few doors west of Henry Garrett's mansion another successful merchant, Enoch Pratt, who made a fortune selling mule shoes, horseshoes, and nails, built a three-story Greek Revival mansion for $250,000 in 1847. Its unem-

bellished facade reflected the no-nonsense owner. It was said that if Pratt, who hailed from a frugal old New England Puritan family, spotted a salable nail lying on the street, he would stop his carriage to pick it up and sell it.[62]

William Walters lived at 5 West Mount Vernon Place, where he assembled Baltimore's finest art collection. He earned his first fortune as a grain merchant. But, like fellow Baltimorean Johns Hopkins, who lived in a more modest townhouse a few blocks south on West Saratoga Street, Walters soon discovered that Marylanders liked whiskey as much as they did their Chesapeake Bay crabs and oysters. By the 1850s, he owned the country's largest wholesale liquor business. Walters later acquired lucrative banking and railroad interests, where he made an astronomical fortune. In later years, his son, Henry, reputed to be the wealthiest man in the South, spent an estimated $1 million annually to expand the Walters' famed art collection.

Despite suffering from the dual blows of a childhood leg injury and uncompanionable, disinterested older brothers, Mary's life on Mount Vernon Place took on the same routine followed by other daughters of wealthy East Coast families. In her earliest years, she watched as her older brothers Robert and Harry went off to school and enjoyed independence in the wider world, while she remained closer to home. Robert attended the Dahl School in Baltimore and later was sent to the Friends School in Providence, Rhode Island.

Unencumbered by household chores, young girls of Mary's well-to-do class were expected to join literary clubs and to socialize within a small circle of similarly elite friends. Records do not indicate if Mary had a tutor in her early childhood, although it is likely she did. She immersed herself in the world of literature, first the primers required of a young girl and later the classics and novels that were becoming popular in midcentury. This led to her lifelong quest for self-education. She became an avid reader. "I read fluent Eng. [English] before I was six & read everything I could lay my hands on from that time on, good, bad, & indifferent, by sunlight, lamplight or firelight as long as I could see the paper," she later wrote.[63]

Mary also would have been expected to learn etiquette and the fine art of making social rounds, as her mother had learned a generation earlier. While men gathered at their clubs well away from feminine interference, wealthy antebellum women "called on" each other in their homes. And one had to be properly dressed to make social rounds. Charles Street, the main boulevard connecting Mount Vernon Place to the center of the city, gained fame, according to one commentator, as "the thoroughfare of our best society . . . which on a fine afternoon is thronged with the fashion and elite of our city." Living in a busy port city, Bal-

timore women were accustomed to the latest fashions from the capitals of Europe, whose styles they imitated. Ships arrived daily in Baltimore's harbors stocked with "silks, satins, millinery and other choice materials to delight the feminine heart."[64] To help sort it all out, by the 1850s, a plethora of women's magazines regularly pronounced the latest fashion to eager and always anxious readers.

But just as Mary was mastering the art of endless social rounds and instructions on fashion, there were other occupations that Baltimoreans, particularly the Garretts, took quite seriously: philanthropy and reform. As they ascended the social ladder, supporting civic programs through monetary contributions and helping to improve their city was as integral to the Garretts as managing the B&O and steering Baltimore's commercial future. At an early age, Mary was immersed in family's civic activism, absorbing instructive lessons not only of how men cc change the urban landscape but also how otherwise disenfranchised wor could leave their mark through voluntarism. For this education, Mary's hom Mount Vernon Place was in exactly the right place.

By midcentury, Mount Vernon Place acquired the reputation not only as of the wealthiest and most elegant urban areas on the East Coast, but also a ter of innovative philanthropy in the United States. Through much of the r teenth century, Baltimore counted the highest number of millionaire ph thropists in the country.[65] The city's penchant for philanthropy and reform c be attributed to a unique combination of factors: industrial wealth, religious alism, Quaker progressivism, and not least, its unique geographical locatior tween North and South, with its festering political issues and a diverse blei free and enslaved workers. Baltimore became an incubator of activism and lanthropy.

Baltimore, like most urban areas, was sorely in need of philanthropists' good deeds in midcentury, and the city's wealthy patrons would not have had to look far to do good. Few Baltimoreans enjoyed the "good buildings and spacious streets" of the better neighborhoods described by a visitor to Baltimore in 1843.[66] Instead, the needy lived all around the grand houses of Mount Vernon Place, in attics, in alleyways, and in the ethnic neighborhoods that characterized the diverse city. Their presence was not nearly as visible as the titans whose massive mansions lined Mount Vernon Place.

While immersed in the innovative reform and philanthropy all around her in Baltimore, Mary's model of good works was much closer to home: her family. Mary's grandparents, Robert and Elizabeth, established the Garrett model of philanthropy that would come to define the family in the generations ahead. Robert continued his long-standing support of the Associate Reformed Church for half

a century. Mary's grandmother, Elizabeth, set the example for the Garrett wo by throwing herself into charitable work. She started the Society for the R of the Indigent Sick and the Baltimore Orphan Asylum, in which she remai active for fifty years. She also established the Union Protestant Infirmary. influence on Baltimore philanthropy laid the foundation for a later charity Association for the Improvement and Condition of the Poor.[67]

Mary's father, too, learned early to carry on the family tradition. His favorit ganization was Baltimore's Young Men's Christian Association, an organiza he enthusiastically supported throughout his life. The YMCA movement started in England, and it did not take long for its ideas to cross the Atlantic. England, the United States was in the midst of rapid social and economic cha brought on by industrialization and urbanization. YMCA founders offered ex ples of acceptable, Christian behavior by steering unmarried male wage ear away from the temptations of "the theater, the saloon, the ballroom, the gam table, and prostitutes, whose 'feet go down to death, and whose steps take hol hell.'"[68]

By the 1850s, Baltimore's wealthy philanthropists started other innovat often secular, institutions. In 1852, Moses Sheppard founded the Sheppard lum; upon his death five years later, his bequest of $570,000 funded the inst tion. A decade earlier, in 1844, city leaders had formed the Maryland Histor Society to bring together the city's business, cultural, and philanthropic intere Two years later, Baltimoreans raised $35,000 to build an elegant Athenae building to house the new historical society. By midcentury, residents of all nic and religious backgrounds were actively engaged in running orphanages, lums, alms houses, and industrial schools.

As men left their mark of benevolence and reform, so, too, did Baltimo women. All around her, Mary saw examples of how women used their volunt organizations to improve their communities and push beyond societal restricti to open opportunities for themselves in the public sphere. Cultural and ch itable activities allowed women to carve a niche outside of the home, to br free of the rigid expectations of domesticity espoused in the popular press, a to do more than simply provide "a refuge from the vexations and embarrassme of business" for their overworked husbands. Antebellum women, instead, oft found other, more visible and vocal means to make their presence felt. Throu their voluntary groups, women connected locally and laid the groundwork for i pressive nationwide networks that would explode in numbers and influence d ing and after the Civil War. They enthusiastically swapped ideas about their ch ities and along the way created a vibrant and powerful feminine culture, all t

while leaving their indelible mark of reform on American culture. And best, such activity was acceptable, even expected. "The cause of benevolence is peculiarly indebted to the agency of women," a minister eagerly proclaimed in his Discourse on Female Influence. "She is fitted by nature to cheer the afflicted, elevate the depressed, minister to the wants of the feeble and diseased, and lighten the burden of human misery."[69]

Women, even wealthy women, generally did not control large amounts of money. Instead, they improved their communities and did their good deeds through old-fashioned elbow grease and, often, grinding hard work in their charities to help the needy. Morally charged women intent on perfecting an imperfect society waged a constant battle against poverty and what they perceived to be moral disintegration all around them. In Baltimore, brigades of benevolent women regularly made their way into the city's most blighted areas on their "friendly visiting" to the poor, to do what they could to ameliorate the misery of abject poverty—much of it caused by their industrialist husbands and fathers. They freely dispensed advice, perhaps not always welcomed, to poor women on healthful living, industrious habits, and most important, middle-class standards of morality and behavior. The Female Moral Reform Society, with energetic chapters across the country and a mission to convert "fallen women" into "true women," became one of the most widespread and popular women's groups in the antebellum years.

The names of Baltimore's charities left little doubt about their mission: the Corporation for Relief of the Poor and Distressed of Every Religious Denomination Whatsoever, the Humane Impartial Society for Poor and Needy Women, the Orphaline Charity School for Girls, the Female Association for the Relief of the Sick Poor and for the Education of Such Female Children as Do Not Belong t or Are Not Provided for by Any Religious Society, the House of the Friendles and the Home for the Incurables.[70]

The wide circle of Garrett friends and acquaintances was similarly occupiec In 1857, Quaker Mary Whitall Thomas, whose daughter would one day becom president of Bryn Mawr College and Mary's companion, along with another Bal timore activist, Margaret Elliott, opened a sewing school for needy girls in Fed eral Hill near the harbor.

But there was another issue that galvanized Baltimore's philanthropists and re formers, particularly the large and influential population of Quakers: slavery. Th presence of slaves often most jolted visitors, particularly travelers coming fron Europe or traveling south of the Mason-Dixon line for the first time. Baltimore often was their first experience with "the peculiar institution," as slavery was eu

anxious to make money and more determined to succeed than myself." Peabo explained how he had transformed himself from financier to philanthrop "When aches and pains made me realize that I was not immortal, I felt, after t ing care of my relatives, great anxiety to place the millions I had accumulated as to accomplish the greatest good for humanity. I . . . formed the conclusion t there were men who were just as anxious to work with integrity and faithfuln for the comfort, consolation and advancement of the suffering poor as I had be to gather fortune."[70]

Peabody suggested that Hopkins pursue the same plan of action that he h taken a decade before when he chartered the Peabody Institute: "I called a nu ber of my friends in whom I had confidence to meet me, and I proposed that th should act as my trustees . . . I then, for the first time, felt there was a higher pl sure and a greater happiness than accumulating money, and that was for givin for good and humane purposes."[71] Johns Hopkins soon prepared his will. He lowed Peabody's advice to appoint a board of trustees to fulfill its terms. Hopki too, hoped that one day his fortune would create a world-renowned institutio

And where was twelve-year-old Mary when this portentous meeting took pla in her home? Unfortunately, she did not leave an account. She was in the hou and had dined with the guests and, according to her father's explanation, had the room with other members of the family so the men could talk. But did s quietly slip back into her father's library to listen in on the conversation, as s had so often done during the Civil War when her father plotted and planned w generals and politicians? Was the inquisitive young girl quietly, inconspicuou curled up in her favorite chair, pretending to read a book, while listening to t celebrated men of her time discuss how wealth, vision, and philanthropy cou be combined to create great institutions?

In the postwar years, men such as Garrett, Peabody, and Hopkins were amo the privileged few in a position to discuss disposing of great riches. They had cended to the stratosphere of Gilded Age wealth and power. And there was better ride to the top than on the railroad. Railroads ruled in the aftermath of t war, in the Golden Age of Railroading. The symbol of their dominance was pro inently displayed in the national frenzy that surrounded the laying of the Gold Spike, at Promontory Point, Utah, at the completion of the transcontinental ra road in May 1869. The United States, just four years before divided by civil v lence, was now connected from coast to coast by a network of rail lines. The a bitious dream of reaching the Pacific, expressed forty-one years earlier by t founders of the country's first major railroad, the B&O, was finally realized.

The B&O, while not as big as its northern competitors, the Pennsylvania, t

Erie, or the New York Central, held its own in a vicious climate of competition and corporate one-upmanship. No sooner had Mary's father successfully brought the B&O through the rigors of the Civil War than he faced yet another formidable force: rate wars. Garrett's life became an endless round of meetings with other railroad presidents to iron out rate and turf battles. One commentator noted that undercutting competitors' passenger and freight rates occurred as frequently as "small pox or the change of season."[72]

In the late-century "Age of Social Darwinism," in which only the best and brightest were expected to climb their way to the top, there was a tacit understanding, at least among the reigning industrialists, that the reward for keeping a city or an industry financially prosperous was the right to live well—and large. Private industrial fortunes jumped ten to twenty times what they had been on the eve of the Civil War.[73]

After she left Miss Kummer's at age seventeen, Mary soon found a far more interesting companion than the schoolmates who had teased and taunted her. As his empire expanded after the war, John Work Garrett turned to an unlikely candidate to provide valuable assistance: his inquisitive and adoring daughter. The little girl who had once loved to eavesdrop on her father's meetings would soon learn firsthand from the master the business of the B&O—and how to drive a hard bargain.

PAPA'S SECRETARY

One by one, Mary's father brought his children into the family's vast commercial empire. While Robert and Harry assumed their places in the boardroom, Mary, too, found her place at the corporate table, albeit in a much less visible and financially lucrative position than her brothers. Like her father and now her brothers, the pressing needs of the B&O and with it, Baltimore's financial solvency, began to shape her life. In the post–Civil War years, the third generation of Garretts—Mary, Robert, and Harry—set out on paths dictated by their powerful father.

When Robert and Harry returned to Baltimore from Princeton in 1867 after Uncle Henry's death, they were welcomed into the family business of Robert Garrett and Sons. Robert's career path abruptly swerved. He soon found himself being groomed to succeed his father at the B&O. Four short years after graduating from college, Robert, at age twenty-four, catapulted to the top. He was elected to the presidency of the Valley Railroad, a short line in the Shenandoah Valley managed by the B&O. In a grand twist of historical irony, Robert suc-

ceeded Robert E. Lee, the famed general for whom he had run away from ho
eight years earlier. The former Confederate general, who became presiden
Washington College—soon to be known as Washington and Lee College—a
the war, had once again allied himself with his former adversary, John Work G
rett. Lee advocated for a rail line to be brought to the college town of Lexingt
Virginia, in the Shenandoah Valley, and served as the line's president for a
short weeks before he died in 1870. Mary's brother held the office of presid
until 1875.

By all accounts, Robert was inexperienced and unqualified, perhaps even
interested, in such a coveted position. It did not matter. In the Gilded Age, you
upper-class men often were as restricted in their life's options as women. Cor
rate primogeniture still ruled for firstborn sons of the elite. As the son of John W
Garrett, Robert had little choice but to follow in his father's footsteps. We can o
speculate whether Robert might have chosen a different path for himself, giv
the opportunity to do so. Had his escapade in joining Lee's army in 1863 been
indication of a wish for a more adventurous, liberated life than that of a railro
president?

While John Work Garrett was always described in larger-than-life terms
vigorous, large, determined, autocratic—his oldest son was described as bei
much less forceful and aggressive. Robert had, perhaps, a more gentle nature, o
not cut out for the rigors of the cutthroat railroad business. Good-looking and da
per, Robert was "average in height, always well dressed and never seen on t
street without a flower in his buttonhole. He was affable and courteous in ma
ner . . . a great lover of flowers."[74] The senior Garrett had served a demanding a
strict apprenticeship in his early career, working his way up the corporate ladd
of Robert Garrett and Sons and, later, standing firm against all odds to keep t
B&O commercially competitive. Robert had led a far easier life. He was not
strong and determined as his father and not hardened to the realities of the ru
less world of postwar railroad rivalries.

Harry, a handsome young man with a dimpled chin and a nature and disp
sition similar to his brother's, similarly followed the prescribed family path as
rected by his father. By 1871, he headed Robert Garrett and Sons' internatio
banking division, negotiating overseas loans for the B&O. Like his brother, he d
veloped a keen aesthetic sense, one that would flourish in the years ahead as
became one of the country's great collectors of art, coins, and rare books.

With their professional paths solidified, Mary's brothers next turned to the se
ond most serious decision for young men: marriage—an economic undertaki
of grave importance to the elite class in the Gilded Age. Both brothers marri

exceedingly well, forging unions with remarkable women from patrician families whose wealth and influence more than equaled that of the Garretts. The marriages solidified the Garrett social and commercial connections up and down the East Coast and beyond.

In February 1870, twenty-one-year-old Harry married eighteen-year-old Baltimorean Alice Dickerson Whitridge, whose first famous American ancestor had administered the oath of office to George Washington on his second inauguration. She was born in Baltimore on Saratoga Street, not far from Mount Vernon Place. Alice's pedigree was impeccable. Her father, Horatio L. Whitridge, hailed from an old, moneyed Rhode Island family and owned a vast fleet of clipper ships, earning a fortune for the family in the shipping business. Alice's family included Supreme Court justices, military heroes, financiers, doctors, and the first mayor of Baltimore, James Calhoun. The Whitridges owned Tiverton, a Newport estate named for a twelfth-century English castle built by Henry I for the Earls of Devon. The Whitridges lived at Tiverton before moving to Maryland and, later, continued to pass away idyllic summer holidays at the Rhode Island estate. Like Mary, Alice had attended Miss Kummer's School on Mount Vernon Place.

Two years later, twenty-five-year-old Robert made a similar match, marrying twenty-one-year-old Mary Sloan Frick, a daughter of one of Baltimore's most prominent lawyers. Like Alice, who was the same age, Mary Frick's lineage dated back to pre-Revolutionary heroes. The couple's fathers, John Work Garrett and William Frederick Frick, served on many Baltimore boards together. It is likely that Robert and Mary Frick knew each other from childhood. The wedding was a grand social event for Baltimore and particularly for eighteen-year-old Mary Elizabeth. She saved the gold ring decoration from the top tier of the wedding cake for the rest of her life.[75]

Both the Garrett and the Frick families bestowed lavish wedding presents upon the new couple. The bride's father presented the couple with Uplands, the family's ancestral estate near Catonsville in Baltimore County, where Mary Frick had been raised. Not to be outdone, John Work Garrett gave his son and new daughter-in-law a stylish townhouse built in 1853 by Samuel George at 11 Mount Vernon Place, just a half block east of the Garrett mansion at 101 West Monument. Along with the house, Garrett purchased items essential for any newlywed couple, such as the ancient armor displayed in the library.

The Garrett men had their work cut out for them. In 1873, the country plunged into yet another devastating economic depression. The stock market closed down for ten days—"a week of Sundays," as President Ulysses S. Grant insisted—to let things settle down. By the score, businesses across the nation went under, mor

he provided for his daughter, John Work Garrett finally had given Mary th dom to achieve what she wanted, to pursue her own path, with no string brothers—attached. She no longer had to fear being dependent on her br and their wives. Her father had understood the importance of equally incl her in the family wealth. She was now an independent woman of great n free and clear of anyone's control. In death, Mary's father at last had liberat daughter, allowing her to leap from the restricted boundaries he had once p around her. Her inheritance finally allowed her to escape the malaise an certainty of her tumultuous twenties.

She later recalled that how, during that difficult span of her life, wh options had seemed closed, she resented her father's seeming "antagonism prejudices against women." Yet now, after his death, after their disagreement disharmony, his earlier transgressions and restrictions against her were ins absolved and forgiven. With the distribution of his extravagant estate and he vated role as co-executor, she fully understood the societal pressures that ha vented him from encouraging a more public role for her in the B&O while h alive. She also fully understood the extent of his admiration for her. "He th to give me, a woman, an equal value in the management of his estate, with fu pectation that I would use that power," Mary later surmised. She believe eventually would have seen the error of his ways in excluding her from an o position in the family business. "If my father had lived a while longer, he w have realized, I am sure, the impossibility of my being able to accomplish thing if I were always an outsider and he would have provided against it."[60]

Knowing her father's love of wealth and power, her appointment as equal eficiary and co-executor of the estate was the ultimate validation of her wo a woman. "He regarded the possession of money as power and trust," she w His trust for her had been made explicit. Her father's posthumous message clear and her understanding of it unambiguous: "If a woman is competent t herit, she is competent to have a share in life's activities." She later remem that instant when she first learned of her father's will as being the pivotal poi her life. From that day forward, she vowed to "use her father's trust and mon live a life worthy of him and to help women."[61]

Within two months of John Work Garrett's death, on November 20, 1884 B&O board of trustees elected Robert, then first vice president, to the presid of the formidable railroad empire. Robert had been filling in for his ailing fa for several years. Although the B&O was still headed by a Garrett, Robert's tion marked the beginning of the "after Garrett" phase of the B&O. To all fa iar with the great line, this meant that no longer would the B&O be led

strong, uncompromising, seasoned president. Robert was thirty-eight, the same age his father had been when elected B&O president in 1858. Although unready and perhaps terrified of his burdensome new status, Robert became, as the *Baltimore Sun* noted, "the youngest of the railroad magnates and capitalists in the United States."[62]

Already, he began to show signs of the emotional instability and weakness that would trouble him for the remainder of his life and mar his presidency. He made uncertain executive decisions. Most critically, he had failed from his first weeks in office to show state politicians who ran the show, as his father so adroitly had done, the most important move in assuring the B&O's dominance in the state. John Work Garrett's children and all of Baltimore began to adjust to the "after Garrett" period of their lives. For Mary, as co-executor, managing her father's estate became a full-time occupation in itself—and a not very pleasant one. The execution of her father's financial empire was a responsibility that had tremendous consequences far beyond just the immediate family. It meant proceeding with scrutiny and the utmost diplomacy. The knowledge of the B&O and the business skills she had acquired over the years as "Papa's secretary" would prove invaluable as she slowly tried to untangle and distribute the complicated estate.

Harry headed Robert Garrett and Sons, still a successful business after sixty-five years. The family firm managed the bulk of John Work Garrett's estate, a closely guarded arrangement that excluded Mary from seeing for herself how the estate was being handled and what was being charged against her accounts. Shortly after her father's death, Mary began to press for access to the firm's accounting books. With each new request, she was roundly rebuffed, always with the same excuse, "that the affairs of the B. & O. R.R. were in a disastrous situation and her brother Robert's mental condition made it impossible to bring up financial questions of this kind."[63] The situation would become increasingly problematic and disastrous for family relationships over the next two decades.

It did not take long for Mary to understand the drawbacks of her unexpected celebrity as a railroad heiress. Along with the usual requests for charitable contributions came letters from strangers around the country asking for employment or handouts. "I saw a statement in the paper recently that you were the richest woman in America," one such letter writer, an unemployed minister, explained, "and my wife said 'write to Miss Garrett and ask her to help us. You knew her father and he heard you preach in Dr. Leyburn's church.'" A request came from Oakland, Maryland, asking for employment on the B&O. "I am writing to you today as a perfect stranger to see if you would use your influence with the B&ORR to get me a job as a cross-tie inspector." Another correspondent, from Washing-

Roman statuary and paintings purchased on the family's many trips ab
Mary's renovation of the art gallery would continue for years as she fine-tu
to perfection.

She also put her mark on her newly inherited three-story, nineteen-room
Park cottage, one of the five built in the B&O compound by her father in
She redecorated it yet again, just a few years after she and her mother had
pletely overhauled it with the newest decorative arts embellishments. Sl
upholstered, redecorated, and refurbished to her heart's content. For the "
first-floor sitting room," she bought lady's chairs and a rosewood frame sof
holstered in *cretonne*, a colorfully printed unglazed cotton fabric popular
time. For the wide veranda that wrapped around three sides of the cottag
bought fifteen rockers, and for the smaller, enclosed sitting room, mat
wicker chairs and sofas. For the large, second-story bedroom on the north s
the house, the one in which her father had died, she bought new bureaus,
racks, an armoire, and a bed with a "hair mattress." As always, she kept precis
of every piece of furniture, and its exact location in the cottage, along
swatches of fabric to describe each upholstered piece.[70]

A few doors away from Mary's Monument Street home, at 11 Mount Ve
Place, Robert and Mary Frick were similarly occupied. Their marriage proc
no children, allowing Mary Frick to devote all of her time to her uncontested
as Baltimore's reigning social arbiter. In 1884, Robert and Mary Frick purch
9 Mount Vernon Place, next door to the mansion that John Work Garret
bought for them as a wedding present in 1872. They, too, commissioned the
of McKim, Meade and White to transform their Baltimore townhouse int
that would rival the grandest of the grand manor homes of the Astors and the
derbilts of New York. "It will be the most elaborate and costly house in the
a commentator noted at the time. And exotic—the mansion eventually ho
an enclosed aviary, with rare tropical birds, plants, and a resident monkey. In
Robert and Mary Frick's home on Mount Vernon Place became the largest,
expensive residence ever built in Baltimore. The renovation eventually co
million—in today's currency, well over $15 million.[71] To associate with R
and Mary Frick meant that one had arrived at the top of the social ladder. "A
from her [Mary Frick Garrett] in church or at the opera" meant everything.
invitation to their Mount Vernon Place mansion was the most coveted in
more. Mary Frick entertained in royal style. She hosted tea each afternoon a
in the ladies' drawing room. Guests ate from golden dishes and sipped wine
golden Venetian goblets. At one memorable dinner, ninety terrapins—Maryl
unique culinary delight—were used in the soup course alone.

Railroad president Robert held his own. Known as a *bon vivant* about town, his wardrobe was so flamboyant as to attract notice in the press. "Mr. Garrett figured as the best-dressed man in the city," the *Baltimore American* exclaimed. "He always wore a flower in his buttonhole, the violet being his favorite. A florist procured a peculiar violet from the West, which he grafted with a dark rich blue violet in his hothouse, and after careful nursing, he produced for the fashionable world a new violet which he called the 'Robert Garrett.'" The *Chicago Tribune* reported that Robert owned 140 pairs of finely tailored pants.[73]

Robert beautified Baltimore as well as himself and his home. On Mount Vernon Place, he installed a fountain and commissioned a bronze reproduction of a statue of George Peabody, sitting in a reposed position overlooking the beautiful park.

When not enjoying their newly refurbished home on Mount Vernon during Baltimore's social season, which ran from November to Easter, Robert and Mary Frick removed each spring to Uplands in Baltimore County. In 1885, E. Francis Baldwin, the B&O's architect, renovated the country estate. They stayed through June at their house in the county, with its large conservatory and panoramic view of the scenic Maryland countryside. Their moves from one residence to another were punctuated by trips abroad or to New York or Newport, and stops at the family compound at Deer Park.[74]

Transporting household equipment from one home to another often proved to be a logistical nightmare for railroad stationmasters up and down the East Coast. Wealthy Victorians did not travel lightly and the Garretts were no exception. Hundreds of telegrams, spelling out precise travel arrangements, preceded each move. Accompanying Robert and Mary Frick were not only their favorite bed linens and food, but also draperies, selected paintings and statuary, and other prized decorations. On one such move, the private B&O car holding the Garretts' personal possessions was too big to pass through a tunnel. On an 1889 trip between residences, the general agent of the B&O telegraphed ahead concerning the extent of the Garretts' shipment: "Mrs. Garrett will have 8 horses to ship, also 2 Victorias, 1 coup and buggy, also a dog cart and vis-à-vis. Horses will be transferred on arrival at Jersey City to Fall River Boat. There will be about 100 packages consisting of trunks and boxes and 4 wagons."[75]

A few miles north up Charles Street at Evergreen, it was not the lady of the house but, rather, Harry who was overseeing the daunting renovation of the mansion. Alice was otherwise occupied with rearing their three sons. Having had five full-term pregnancies in six years, she was often in frail health. Their fifty servants helped to tend to the mansion. Harry expanded the house in two directions. The

$150 tuition. It was a modest beginning to a bold educational experiment. I
spite its unpretentious inauguration, the new school apparently did manag
tract the freethinking, inquisitive students the founders had in mind. At lea
students were unconventional enough to actually stage a student protest
unfair restrictions forbidding them to go to the ice cream store for their dai
After Miss Andrews refused to let the girls leave school for their lunchti
dulgence one afternoon, the disheartened students in unison banged thei
tops. Miss Andrews did not succumb to their classroom collusion, and soo
was returned to the little school on North Eutaw Street.[16]

The founders, renamed "the Committee," ran the school by a majority
make decisions about academic and fiscal matters. Increasingly, the respo
ties of managing the school began to strain the five friends' relationships,
that would become more marked in the years ahead and would eventual
the group. Miss Andrews often was caught in the middle of the Committe
putes and hastily summoned to Mary's house for impromptu discussions
the latest crisis, real or perceived.

Within a year of the school's founding, the Committee began to align
each other, often firing off letters questioning each other's decisions and lo
In May 1886, Mary wrote to Carey that Bessie had taken an action that M
not agree with. Enraged, Mary feared her wishes were being overruled.
ink—highly unusual—she angrily wrote to Carey, "there is a majority agai
Mary and Mamie began to quarrel, not over school administration, but ov
rivalry for Carey's affection and attention. Mary, once cool to Carey's awkw
vances and professions of affection, now warmed to Carey's magnetism and
sity. After her years with Carey in Europe, Mamie could see her relationsh
Carey—and with Mary, of whom she had once been "very fond"—chan
Julia, too, knew that her longtime, intimate bond with Mary was frayin
Mary's growing interest in Carey.

In 1886, the founders faced a crisis, one far more serious than their ow
ing personal dynamics. Carey was adamant about not allowing Jewish stud
attend the school. Mary, perhaps understanding the public ramifications o
sations of anti-Semitism in a city with an influential Jewish population, i
the school accept Jewish students. Carey balked, writing an angry note t
criticizing her judgment: "Cannot your action be withdrawn: we should
all that we care for in the success of the school for such a thing about which
at least I should have been allowed to give my reasons . . . I wish them at a
ards. It is so important."[18] The debate over allowing Jewish students soon
over into the press. The *Jewish Exponent* accused the school of anti-Se

Carey eventually relented, assuring the school would admit all academically qualified students. The bitter disagreement over the issue of admitting Jewish students caused a rift between Carey and Mary, one that did not heal for several months. Carey, who often miscalculated Mary's tenacity, too often assumed an imperious tone with Mary in their business matters. She later apologized to Mary for her terseness in mishandling the volatile issue, explaining that she "had been very tired in June and therefore not kind."[19]

A year after the school opened, Mary enjoyed an important and welcome diversion from the growing pains of the new school. In spring 1886, she received exciting news. The president of the United States, forty-nine-year-old Grover Cleveland, a longtime acquaintance of John Work Garrett's, and his twenty-one-year-old bride, Frances Folsom, decided to spend their honeymoon in Deer Park in one of the cottages near to her own. The honeymooners stayed in what was known as Cottage #2, as six B&O guards stood watch outside. The couple took daily, undisturbed strolls and enjoyed "the magnificent views of the surrounding areas." The next year, a future president, Gen. Benjamin Harrison, and his wife, Caroline, made the first of several trips to Deer Park. The mountain resort started by John Work Garrett in the aftermath of the war soon earned the title "the Spa of Presidents."[20] In the yea ahead, Mary would come to know the two first ladies well.

The joy of the presidential bridal trip to Deer Park and the initial success of th Friday Night's educational experiment quickly ebbed for Mary. She soon fac back-to-back tragedies and, as devastating, escalating family legal battles th would last into the next century.

ROBERT AND HARRY

By 1886, Robert, too, faced the burden of keeping an organization financia afloat. But his problem was not a fledgling girls' school on North Eutaw Stre His dilemma was the B&O.

Although Robert's ascendancy to the presidency of the B&O had been all b assured in the fall of 1884 following his father's death, the future solvency of t railroad was not. Within months of taking office, Robert found himself faced w mounting railroad debt and untenable political forces. While John Work Garrett had been able to quell the chaos of B&O mismanagement, settle labor strikes, and wrestle with competitors in fare wars, Robert could not pull in the reins tight enough to bring order to the troubled line. Nor could he dominate local politicians as his father had done. He was not the astute political strategist his father had been. Robert, and the railroad he led, floundered.

Perhaps most critically, he had to face the "creative" bookkeeping metl his father, a legal and economic time bomb that would plague the Garre the B&O for years. The B&O's annual report the next year diplomatically of John Work Garrett's management of the accounting ledgers, "the condi the property a year ago was much worse than was supposed at the time. N were the securities over valued . . . but the apparent earnings of the co were exaggerated by tricks of book-keeping."[21]

Robert tried to be the aggressive president his father had been. But railr was perhaps not Robert's natural vocation. The *Baltimore Sun* later recalled cident in which one day Robert stopped to talk with a group of B&O work suppose,' said Mr. Garrett, 'that this work is sometimes irksome to you me workmen replied that it was. 'Well, we all have to work,' said the road's pre 'I have to work, and to work hard sometimes, and very often I fret and cha der it. I often wished that I had learned some trade. But in this world we al our responsibilities to shoulder, and we have to make the best of it.'"[22]

Robert tried to make the best of it, but his presidency did not improv time. On December 8, 1885, he arranged what would become a fatal m with William H. Vanderbilt, president of the New York Central Railroad a of the omnipotent Commodore Cornelius Vanderbilt. The meeting at V bilt's mansion pitted the two adversaries against each other to hammer out tract dispute. "Here was a President of a railroad with a broken contract s Mr. Vanderbilt in the face and burning under a sense of injustice and injur to face with an irascible old man of portly habit [and] obstinate of disposition *Chicago Tribune* reported of the hour-and-a-half meeting. Suddenly, Vand "lurched forward . . . and fell prostrate, senseless and dying, stricken do apoplexy."[23] He fell dead in Robert's arms. Rumors flew that Robert had br on Vanderbilt's shocking death during the heated dispute, allegations that R vigorously denied. Robert's already fragile mental health went from bad to Like his father, Robert felt the crushing weight of keeping the B&O running railroad was taking its terrible toll on yet another Garrett.

Following the example of his father, in the summer of 1886, Robert sailed his wife, Mary Frick, Mary, and Julia Rogers on an extended tour of Euro regain his health. Their travels took them to the usual therapeutic spas an tering social resorts. In London, Mary and Julia went their own way, tra through the bucolic English countryside to see Winchester Cathedral, Robert and Mary Frick stayed in London. Reunited, the group next trave France. From the ancient twelfth-century Benedictine monastery at Mo

what a beautiful part of the world we are in here? It is like a little old walled town on the coast of Brittany which has recently become quite a fashionable place."[24]

More than likely, Robert could not enjoy the beauty of Mont St. Michel or any other famed European vista. Like his father's, his curative trips offered little cure B&O business awaited him at every turn. His mental and physical health was rapidly failing, and he spiraled into depression and exhaustion.

With Robert's mental health deteriorating, and Harry focused on other matters, Mary was gaining control of the Garrett name—and much more. She was now acting as proxy to her late father to fulfill his legacy and to carry out his wishes for the university and the B&O. As Robert's faculties slipped, Mary became more dominant in the family. "After the death of her father, Miss Garrett's influence over her brother, Robert Garrett, was so marked that it became a matter of current talk in Baltimore," the *Chicago Daily Tribune* noted.[25] Mary seized the vulnerability to renew her father's long-lost ambitions. In February and early March 1887, Mary met privately with Daniel Coit Gilman several times to discuss a bold proposal for the university. Three years after John Work Garrett's death, Gilman must have thought the ghost of the troublesome trustee had appeared before him. Instead, it was someone equally as persistent: Garrett's daughter.

By that point, Mary knew Gilman well—but not particularly favorably. He had rejected her admission to the university ten years earlier. He tried, unsuccessfully, to temper the Friday Night's daring plans for the Bryn Mawr School's elevated scholastic standards. But most egregious for Mary, he and the Hopkins trustees repeatedly had angered her beloved father and thwarted his plans for the university.

The plan that Mary presented to Gilman reiterated in no uncertain terms the points that had galled her father for years about the management of the university. In a not very carefully masked proposal that resurrected many of her late father's grievances with the trustees, she proposed to move the university to Clifton—which the university still owned—to make the university a technical school that would serve the community, to convert the university's Howard Street property to an industrial training public school, and to reform the Baltimore city schools to focus on industrial training. It was an item-by-item listing of every issue on which John Work Garrett had been voted down years before—plus some demands of her own. Most brazenly, Mary insisted the trustees admit women to all departments of the university. To make sure Gilman understood the seriousness of the plan, she hinted that there might be a repeat of the "public unpleasantness" of her father's 1883 tirade at the YMCA.[26]

The price of Mary's bribe: $35,000 annually. If the trustees agreed to carry out