If a white Philadelphian, you may not even recognize the name Stephen Girard; but if you are African American, you probably know that Stephen Girard was responsible for a school that once admitted only white boys, and you most likely have heard that he was a shady character who came by his money through theft – from a black man.

The fact that some version of that charge is part of the consciousness of African Americans, but not whites, reflects a cultural divide. In this country we do not all read the same things. It is almost solely African Americans who know of 100 Amazing Facts about the Negro with Complete Proof, by Joel Augustus Rogers. First published in 1934, it is still available, and sales of this 71-page pamphlet probably number in the six figures.

Rogers’ fact no. 77 states that Toussaint Louverture entrusted 6 million gold francs, worth 6 million dollars, to Stephen Girard and that Girard kept that money, after the death of Toussaint, instead of turning it over to the family of Toussaint. The 12-line account by Rogers, which for copyright reasons cannot be quoted, states that Girard later became the richest American and that he left millions to found Girard College, with the stipulation that it be for whites only.

Rogers does not use the word “theft.” His language is that of a reporter, rather than accuser; but if the charge against Girard were true, it would be a heinous crime—and not just because of the huge sum. In all of history, only one slave revolt has been successful. That is the one in the French colony of Saint Domingue, later Haiti, and Toussaint Louverture was its leading figure. That revolution brought an end not just to slavery, but to a particularly brutal form of slavery, in which slaves were worked to death, then simply replaced by others transported across the Atlantic. Toussaint Louverture himself met a sad fate. He was treacherously captured by the French in 1802, transported in the other direction across the Atlantic, and imprisoned in the French Alps under conditions that soon led to his death. Thus, the crime, if there were one, was against both a people and one of the great figures in history.

Rogers in his work does not simply make assertions. That is part of its persuasive power. As the title indicates, he has a section of proof, and proof no. 77 gives the evidence: page 203 of a biography of Toussaint Louverture by Gragnon-Lacoste, published in 1877.

Rogers’ proof is, of course, only as good as the evidence presented by Thomas Prosper Gragnon-Lacoste. The reader of Gragnon-Lacoste’s Toussaint Louverture, général, en chef de l’armée de Saint-Domingue, surnommé le Premier des Noirs (Paris, 1877) will see that no evidence is presented. In fact, the footnote on page 203 stating that the money was not returned, identifies the person as “William Stévens, ou Édouard Girard.” That footnote does identify Philadelphia as the beneficiary of the money, and that enables Rogers, not Gragnon-Lacoste, to conflate William Stevens and Edward Girard into Stephen Girard. Rogers does not himself offer evidence independent of that statement of Gragnon-Lacoste, and that one footnote with garbled names is the source for the belief among today’s black Philadelphians that Girard College was actually built with black-owned funds.

That footnote did also reach pre-1934 generations, via the translator of Gragnon-Lacoste. In 1896, Charles W. Mossell, who had been a missionary of the African Methodist Episcopal Church in Haiti, self-published Toussaint L’Ouverture, the Hero of Saint Domingo, Soldier, Statesman, Martyr; or, Hayti’s Struggle, Triumph, Independence, and Achievements, in Lockport, New York. That book was itself not widely distributed, but the footnote became known through C. W. Mossell’s brother. Nathan Francis Mossell (1856-1946) was the first black graduate of the University
of Pennsylvania Medical School, and starting in 1891, he fought to integrate Girard College, an effort that can be seen as part of a family crusade, begun before his birth and continuing after his death, for equality of educational opportunity in the United States.

On October 15, 1891, Dr. Mossell took Frank Wilson, “a young colored orphan who lives at Twenty and Callowhill streets,” to Girard College. Wilson was, of course, turned away. Mossell expected that, and on the same day Councilman Constantin L. Hubert, presented a resolution in the Philadelphia Common Council, which stated that “the City of Philadelphia is concerned in the execution of the will of Stephen Girard, and is used to enforce acts discriminating against a portion of the citizens of Philadelphia on account of color.”

The Councilman explained the reasoning behind the resolution:

“I introduced this resolution at the request of several citizens who have applied for the admission of a colored boy to Girard College. Being a contributive part of the citizens of Philadelphia we feel that the city as executor of the will should not be a party to such an act of discrimination. During the revolution in Hayti, Toussaint La Overture, who was about to free the island, made Stephen Girard his special agent and placed in his keeping money amounting to a million or more dollars, intending to use it when peace was restored. When he looked for Girard he was in this country. The money thus obtained formed the basis of his great fortune, and we think it unjust that money thus obtained from one portion of the race in one section of the country should be used to attack the moral condition of the race in Philadelphia. I trust you will appreciate the justice of the proposition.”

Contemporary documents make clear that this statement came from Dr. Mossell, and, of course, Dr. Mossell’s information came from his brother, whose translation of the Gragnon-Lacoste footnote reads: “William Stevens, whose veritable name was Edouard Girard, never returned the millions which were left in his hands, by the events which turned the attention of L’Ouverture to the cause of liberty. Philadelphia, Pa., inherited this large sum of money.”

Gragnon-Lacoste had his own reasons for claiming that there was money, held by Philadelphia, that actually belonged to the descendants of Toussaint Louverture. They lived in France and needed money, and Gragnon-Lacoste was their lawyer, in fact more than just a disinterested lawyer. He had had himself named as their legal heir. Those facts do not necessarily prove he was wrong, and neither does his garbling of the names and his failure to present any evidence; so the question is: can evidence independently be found to support the accusation? What do Girard’s account books show? Does his voluminous correspondence, incoming and outgoing, show a connection with Toussaint Louverture? How would such a transaction fit with what is known of his character?

I set out to try to find the answer. Disclosure: I graduated from Girard College well before integration, but the fact of being a white beneficiary of Girard’s will did not deter me from a full effort to find evidence. I checked Stephen Girard’s files of correspondence and went through his business records for the relevant period. I brought to bear decades as a researcher to find and read everything, both in English and French, about Girard and Haiti that might be relevant. I read digitized newspaper articles that mentioned Girard; and besides talking with historians whose own work might be relevant, I delivered a paper at a conference of the Haitian Studies Association. No evidence pointed to Girard.

Girard did once write to Toussaint a brief and formal letter about a ship, but other than that there were no dealings between the two men or between Girard and other leading figures of the Haitian revolution. Girard was never in Saint Domingue during the revolution. Girard’s accounts, full and carefully maintained, show no major and sudden accretion of wealth, and he was not even trading with Saint Domingue in the early 1800s.²

No mention of the supposed theft occurs before Gragnon-Lacoste in 1877. The story did not originate in Haiti, that is, from the people best in a position to know. In 1824, France demanded a huge payment from Haiti in compensation for renouncing sovereignty over the nation. Behind the demand was, of course, the threat of force. and the Haitian government, in its desperation, sent Jonathan Granville to Philadelphia. Girard readily agreed to meet
with him, and on September 20, 1824, Granville presented to Girard a communication from the Haitian secretary of state. It is in the archives of Stephen Girard, copied by a Girard employee. It states that valuables had been turned over to Girard by “Europeans and creoles” fleeing the country but that they later were unable to recover them from Girard. Since no further accusations were made by Haitians against Girard, it seems they were convinced that even that charge was false. What is crucial is that at a period of greatest need, 1824, the statement brought by Granville said nothing about a theft from Toussaint Louverture.

It is not even clear that Toussaint Louverture had had an enormous fortune. The French believed he did and tried, unsuccessfully, to extract information on its whereabouts from him, and there are stories of the buried treasure sort, complete with the old pirate tale that the workers were murdered after the treasure had been buried. Toussaint Louverture had amassed considerable land and estates, but money almost certainly went to buying arms in order to fight the French.

Had Girard been asked to be the supplier, he would probably have written to the president of the United States for approval, as he did later, when a representative of the Venezuelan revolutionary, Simon Bolivar, asked Girard to furnish arms. There would perhaps have been only one American whom Toussaint would have entrusted with funds to buy arms: Edward Stevens. Stevens, a white West Indian by birth was appointed the Consul General in Haiti in 1799. The two men had a good relationship, sufficiently so to have had a considerable correspondence. The letters do not show that Toussaint Louverture purchased arms through Edward Stevens, but Stevens, a close friend of Alexander Hamilton, would have been a likely intermediary. In any case, the name Stevens might well have been vaguely remembered by a child as an American with whom Toussaint Louverture had ties, thus leading Gragnon-Lacoste to a Stephen who did have great wealth. (Stephen Girard, French by birth, was well known to the French.) That is pure conjecture, and to mention Edward Stevens is not to substitute him for Stephen Girard in a fantastical story of theft.

Great wealth begets fantasies and greed – in others, not necessarily the possessor of the wealth. Stephen Girard was tight-fisted, but he was not so driven after wealth as to be a reckless gambler or to make his money by shady dealings and unsavory businesses. He was not after what we today call “the quick buck.” His records attest to that, but so does a personal document from a man in a position to know him well, the lawyer W. J. Duane. In 1840, long after Girard’s death, Duane wrote to the husband of a niece of Stephen Girard. The letter reads in part: “His vast estate was the reward of scrupulous integrity, great mental energy, unsurpassed industry, perseverance and patience, complete with prudence and frugality.”

1 “Colored Boys as Girard Students,” The Girard College Record 5, no. 9 (October 1891): It seems likely that this account by Hube was taken from the Philadelphia Tribune, but, alas, no pre-1912 issues of that newspaper are known to exist.


3 Letter to Dr. John Y. Clark, Philadelphia, March 21, 1840, in the American Philosophical Society.

About the author. Ken Carpenter retired at the end of 2000 from a forty-year career in the Harvard University Library, where he held various positions. Among other responsibilities, he was editor of the Harvard Library Bulletin, a scholarly journal devoted to articles based on the use of Harvard’s libraries. Ken has published on library history and on translations of economic literature, including a bibliography of Adam Smith’s Wealth of Nations in French translation (2001). He has recently completed a descriptive bibliography of Benjamin Franklin’s “Way to Wealth,” a work that is the earliest expression of what is known as the “American dream.” First published in 1757, Franklin’s text appeared in 25 languages by 1850. Within the last year, Carpenter has given lectures on Franklin at Wellesley College and the American Antiquarian Society. He is also working on other aspects of the life of Stephen Girard and on race in the history of Girard College. His article on this website is based on a paper he delivered at the 17th conference of the Haitian Studies Association in 2005.