

# THE BAYARD FAMILY

AN ADDRESS  
READ BEFORE THE NEW YORK BRANCH  
OF  
THE ORDER OF COLONIAL LORDS  
OF MANORS IN AMERICA

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BY  
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## THE BAYARD FAMILY

I esteem it a great honor to have been asked to prepare a paper,—however slight the sketch,—of “the Bayard Family.”

In the pages of history how rarely do we meet with a name so richly crowned as this one with the love and praise of all men.

Instinctively our thoughts first turn to the great chevalier, “the Good Knight sans peur et sans reproche.” With what gallant, gay defiance does that heroic title echo through the ages! It has the true ring of high chivalry, and was rightly given to one so noble and generous, so brave and true as Bayard. We must remember that it is no fancy name bestowed by modern admirers, but that he was so called in his own day, and by his own people.

The most valuable chronicle of the good Knight’s life and deeds was written by a faithful follower, his Squire or Secretary, who, in single-hearted devotion to his beloved master’s fame, took no thought for himself, but blotted out his own identity, content to remain for all time a nameless shadow,—merely the “Loyal Servitor”—He begins his chronicle in 1487.

Even in his life-time Bayard’s fame was so resplendent that the greatest princes of Christendom were proud to welcome him in their camps, and his own King, Francis I, begged for knight-hood at his hand. His courage was dauntless, yet he was un-failing in courtesy and gentleness to all.

Such was the devotion and enthusiasm which he inspired that his men would gladly follow him into the most deadly peril, and catch the glow of his heroic courage, until no foe could resist them. His very name was a tower of strength to his own side, and an omen of disaster to the enemy.

“But to me,” Christopher Hars writes in his delightful “Story of Bayard,” “to me the supreme charm of Bayard is his bright and gallant nature, the happy childlike spirit which the years have no power to dim, the delight which he ever takes in his work, and the gladness which he spreads on all around him.”

Happy the family who can claim even the name. One can sympathize with the audacity of some ambitious younger

members of the family who venture to trace in themselves, possibly with French imagination, some delightful inherited Bayard characteristics. There are those who firmly insist upon direct descent from the Chevalier Bayard, and who have adopted the proud motto given to him. This may be left an "open question," but most historians seem to assume that he died unmarried.

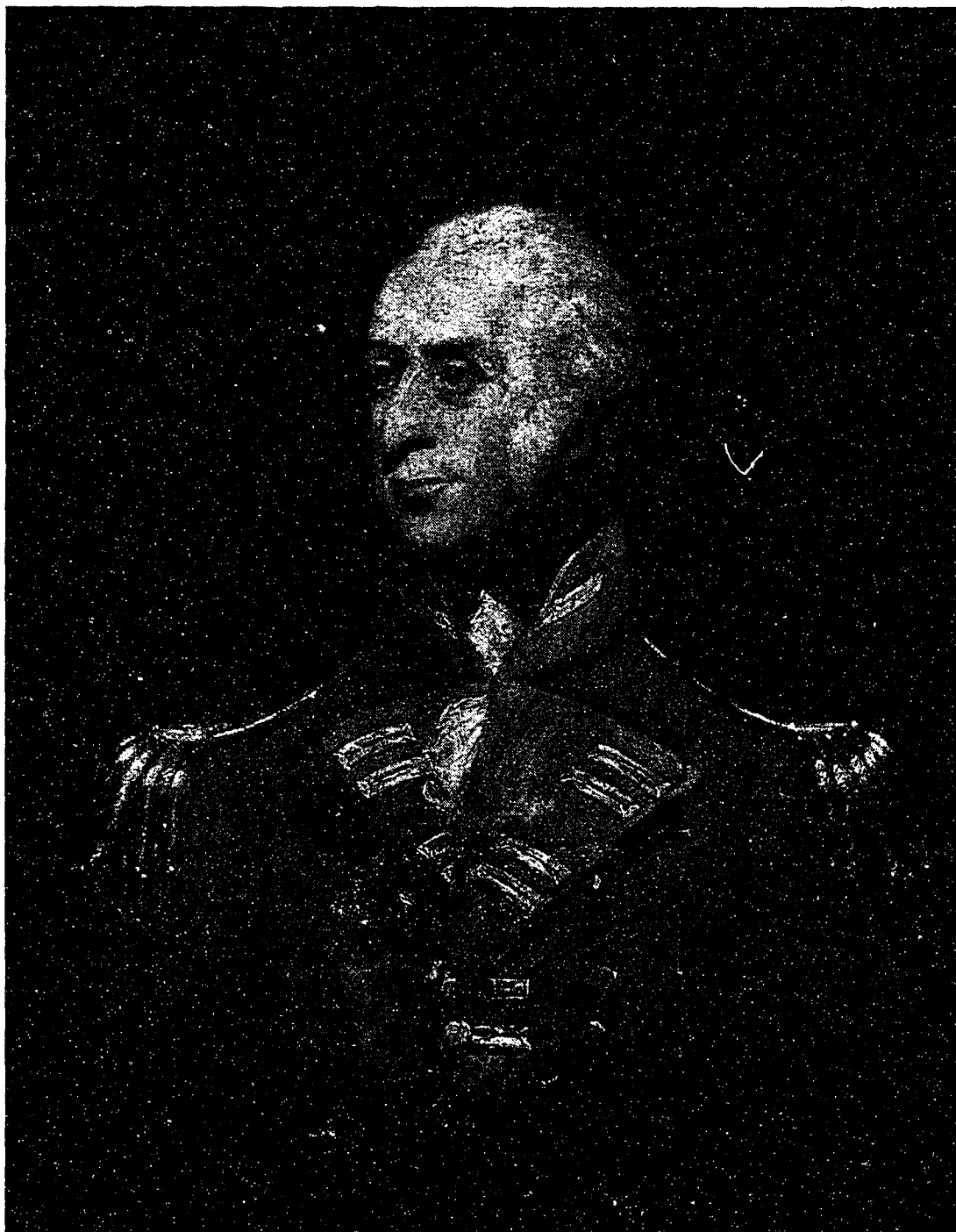
Bayard was the name of the Seigneurie, which was always retained—Comparatively not many have been entitled to it, and from first to last the representatives of it have been few. At the death of the chevalier, who died from wounds, while in command of the French army in Italy, during the campaign of Francis I—the title and seigneurie passed to his brother Georges Du Terrail, from whom the descent in England and America probably has come. There was also another brother, and possibly a third one.

The Bayards were of an ancient and heroic race, who freely shed their blood for France throughout the Middle Ages. In the history of the times Bayard names appear in the record of many a famous battle field. In 1326 we read how Robert, Lord of Bayard, fought with desperate courage for King Charles IV and fell at length, covered with wounds. Others of the name in the roll of honor attract us, in their knightly service, by the familiar family names, fighting in the service of King Louis against the might of the Emperor Maximilian.

Pierre du Terrail, the renowned Bayard of history, was born in the castle of Bayard in Dauphiné about the year 1474, when Louis II was King of France. The chateau is a beautiful old ruin today, and it thrilled me to wander through it. For having in mind a reluctant promise given to my cousin that I would write a paper on the Bayards, I felt we should visit the fountain-head and see for ourselves Grénoble, where the family came from.

It was a delightful expedition. We motored from Geneva through the beautiful valley of Dauphiné, said by some to be the most beautiful province of France, while, apart from the glory of Bayard traditions, Grénoble itself was a most interesting mediaeval town; the atmosphere of the Middle Ages seemed to surround it still.

Like so many other mediaeval strongholds the Castle of Bayard was built upon a rocky hill, which always gave an advantage in case of attack, and it must have been a strong fortress with its



COLONEL JOHN BAYARD OF NOVA SCOTIA AND ENGLAND

LE CONGRÈS SOUVERAIN  
DES ÉTATS BELGIQUES UNIS.

Connoissant le dévouement & le zèle, ainsi que les talens & l'expérience Militaires de Monsieur Le Chevalier de Bayard Nous l'avons nommé & le nommons General Major de Cavallerie au Service des États Belges Unis. En conséquence Nous enjoignons à tous & un chacun, de le reconnoître en cette qualité, & Nous ordonnons à tous les Militaires qui lui sont & seront subordonnés, de lui obéir en tout ce qu'il leur commendera pour le service desdits États Unis.

En foi de quoi les présentes ont été signées par notre Président, & Nous les avons fait contre-signer par notre Secrétaire & y apposer le Scel. \_\_\_\_\_

Donné à Bruxelles Le Quinze Novembre  
Mil sept cent Quatre Vingt Dix

*Mienp*  
Loz Président

*Vinbecque Président*  
*St. N. Vander Noote*  
Loz Van Luyck

COMMISSION OF COLONEL JOHN BAYARD  
In the possession of Mrs. Robert W. Kelley

massive towers three stories high, and its strong drawbridge, and wide wall, still remaining firm and invincible.

Within, the various rooms are readily traced—On the first floor, approached by a broad flight of steps from the court, we found the oratory, and great dining hall, at one end of which was a huge hearth. One would imagine the need of the cheer and warmth in the long cold winter evenings in that mountainous region.

Above was pointed out above our heads, through rows of mouldering beams, the room where the great Chevalier was born. But even our loyal enthusiasm did not permit us to venture the risk of climbing for further investigation.

The charm of the place, to me, was the picturesqueness of the outside ruin. A pretty wild vine clustered around the old grey stones, I gathered a bunch of its pink flowers, and adding some leaves of laurel, the next day I put them on Bayard's tomb in the Church of St. Andre in Grénoble. A souvenir from his old home, and as a tribute, after four hundred years, from one of his kin.

To the mother of Bayard the world owes much. Her brother was the Bishop of Grénoble, and to her own earnest character, and the high-minded influences surrounding the Court, the family naturally imbibed motives of earnest living, which we find exemplified in the generations of the centuries following.

The Huguenot movement was forming in France, to which many of the family gave their adherence. One learned member, Rev. Nicholas Bayard ~~was a professor in the Sorbonne in Paris.~~ He was much looked up to and respected, but, according to an ancient document, "he severed long-cherished ties in his native land, sacrificed his property, and exiled himself to Holland, that he might worship God according to the dictates of his conscience."

His signature appears attached to the articles of the Walloon Synod in 1580. It is stated that he married ~~Blandina Condé.~~ It is pleasant also to connect another noble name with the early Bayards as we read: "The Coligy family married into the Bayards."

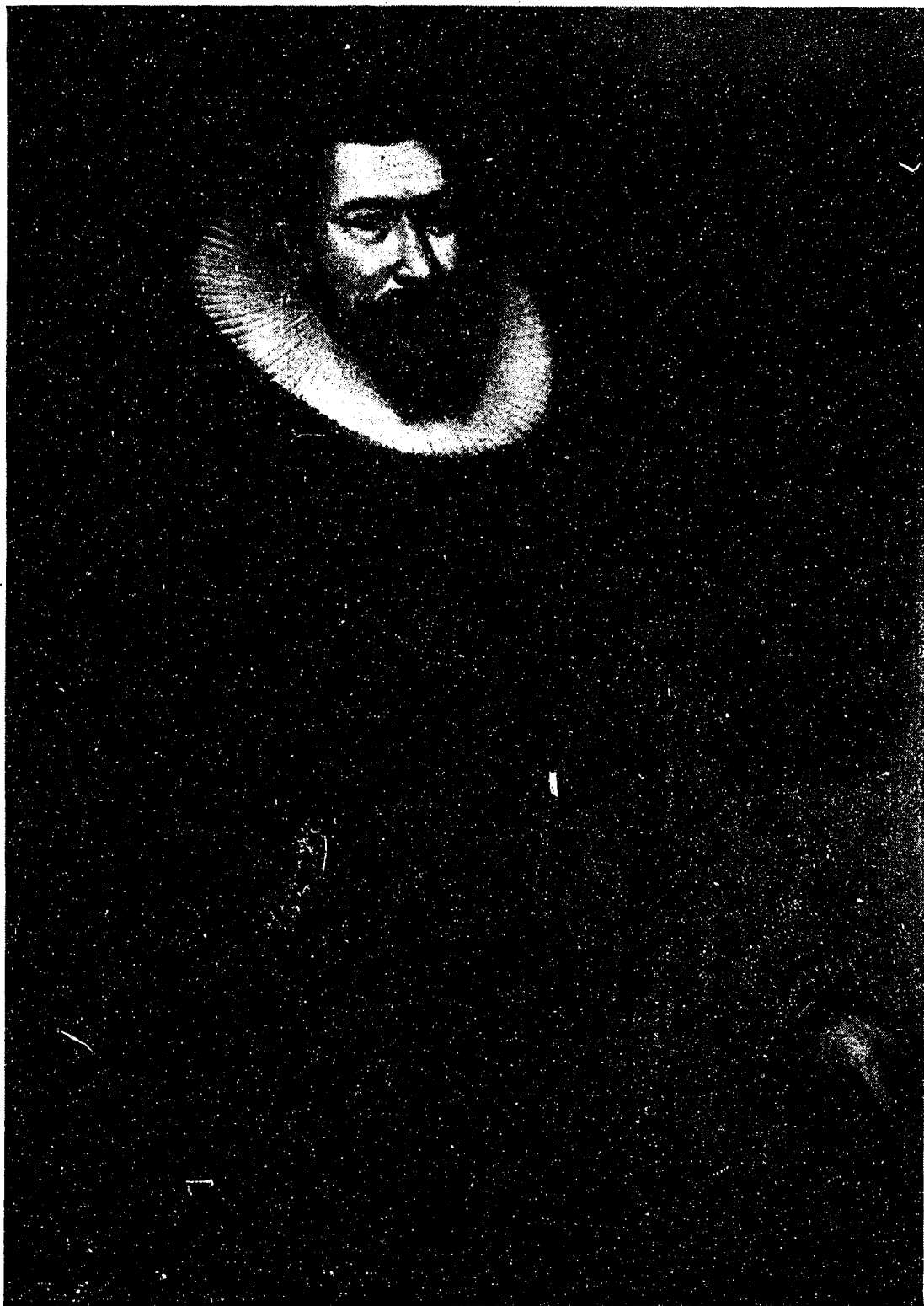
In the next generation (1608) Lazare Bayard,—perhaps a son of Nicholas,—was also enrolled among the Walloon clergy of Holland. Two others of the name had fled to the Netherlands for refuge after the horrors of St. Bartholomew's Day.

The Huguenots were roused instead of dismayed by the



BIRTHPLACE OF NICHOLAS BAYARD, ALPHEN, NEAR LEYDEN, HOLLAND





SAMUEL BAYARD OF HOLLAND, SON OF REV. PROFESSOR BALTHAZAR BAYARD.  
MARRIED ANNA MARIKA STUYVESANT, A SISTER OF GOVERNOR  
STUYVESANT

From a portrait by Van Dyke



ANNA MARIKA STUYVESANT, WIFE OF SAMUEL BAYARD  
From a portrait by Van Dyke

terrible massacre, and the Edict of Nantes following gave peace for a time; but the Revocation given by Louis XIV, on October 22, 1585, again roused fierce persecution.

The number of Huguenots who were ordered to leave the kingdom in fifteen days, thus driven suddenly out of France, has been estimated at five hundred thousand (500,000). They fled to Holland, Switzerland, Germany and England. Chevalier Bunsen has said: "They are the most glorious impersonation of manhood to be found in history."

Among the many Protestants who were driven from France was the Rev. Balthazar Bayard, ~~an eminent Professor in the University of Paris~~. Accompanied by his son Samuel and his daughter Judith, both young at the time, they settled at Alphen in Holland. Judith married Petrus Stuyvesant, the newly appointed Governor of New Amsterdam, and Samuel married Anna Marika Stuyvesant, a sister of Governor Stuyvesant. Thus a blended interest united the two families.

Samuel Bayard died before many years in Holland, and his widow, Mrs. Bayard, nee Stuyvesant, with her three sons Balthazar, Petrus and Nicholas accompanied Governor Stuyvesant to America. They reached their new home May 11, 1647.

A description of Mrs. Bayard has been given "She was tall, commanding and imperious. Her education was of a high order, considering the age in which she lived. She brought a tutor across the ocean for her three sons but after he had been dismissed as unworthy of his position, she taught her children herself in almost every branch of practical education. Of her abilities in that direction we may judge from the fact that her son Nicholas was appointed in 1664, a mere youth, to the clerkship of the Common Council, an office of which the records were required to be kept in English, Dutch and French.

The three Bayard brothers took divergent paths as soon as they reached manhood.

(1) Balthazar lived in New York, on the land surrounding the present Pearl Street. He was the owner of the land now covered by the city of Hoboken. He married Maria Lockeman, and left three daughters. Two young sons had died in extreme youth. Anna Maria, the eldest daughter, became the wife of Augustus Jay, the first of that name in this country. Augustus Jay was the son of Pierre Jay of La Rochelle, France.



ADOLPHUS MOFFAT BAYARD

Thus the Jay name, so honored in American history, is, on both sides, of Huguenot descent.

Anenietje, the second daughter of Balthazar Bayard, married Samuel VerPlanck.

Of Judy, the third daughter, I have, just now, no available record.

Many descendants of the Bayard name are to be found in the South.

(2) Of the *Petrus Bayard* branch we would like to give a detailed account. Many are the illustrious names of those who served their country in official capacity.

The very long lists of names and dates however has deterred me. In the historical and genealogical records in New York, New Jersey, Pennsylvania, and other sources, they can be found, and also the list of the different branches of descendants from the three original Colonial heads.

I was able to obtain from the New York Public Library a copy of a genealogical "Table of the Bayard family." It is written in French, and, I think, must have been compiled by a Roman Catholic, for no mention is made of the noble Huguenot members of the family.

It is chiefly valuable as a record of an old French family, and some of its dates are interesting as going back to the beginning of the fourteenth century.

Petrus Bayard lived in New Jersey and afterwards in Delaware. He died in 1690.

It is with pleasure, more even than pride, to find that the more we trace the Bayard ancestry the more distinguished the name shines in the nobility of goodness. There are several eminent Huguenot Professors, and Doctors of Divinity, among them throughout succeeding generations. During the religious troubles which distracted the kingdom of France, the Bayard name is invariable found upholding the Huguenot cause; this often involving great self-sacrifice and peril of life.

It is an inspiring thought to fancy that we may trace, in succeeding generations, certain family traits.

In the love of country and desire to serve it, the Petrus branch of the family have recalled the loyalty and patriotism of the past in their record of public service.

There have been five Bayard United States Senators from Delaware, in direct descent.

This is a record of which there are few comparable instances in the history of our country.

The Adams family of Massachusetts may furnish a parallel record, but it is rare in any case.

I have been pleased to have our present Senator from Delaware, the Hon. Thomas F. Bayard, express a kind interest in my paper and send several notes from Washington which quite inspired me.

(3) A study of Nicholas Bayard, the third son of Samuel and Anna Marika Bayard,—“Will convince one” (to quote from a history of the time) “how truly he resembled his great prototype in many respects, and his remarkable career will, in its fearlessness, carry out the strong resemblance to the Chevalier Bayard, which was often attributed to Nicholas. He knew no fear. He was full of manly pride, generous and bold in the declaration of his opinion. He never deceived or dreaded any one, and if ever the Chevalier ‘sans peur et sans reproche’ had a fitting representative on earth it was he.”

An extract from Carlyle is appropriate: “A fine Bayard soul, with a figure to correspond, a man full of seriousness and with genial gayety, with all of like fine qualities of a politeness which was curiously elaborated with punctiliousness which yet sprang from frank nature. A Republican to the bone, but a Bayard.”

He was the hero of our ancestry. Possibly one fascination in our younger days and the interest which surrounded him from our childhood was in his having married a witch! The beautiful Judith Verlef was born in Amsterdam and came with her brother Nicholas to America in 1662. She was a niece of Governor Stuyvesant, a daughter of his sister, and lived with her family in Hartford, Connecticut. She was imprisoned there on accusation of witchery. Through the interposition of her uncle, Governor Stuyvesant, “she escaped her peril.” The Governor sent a letter to the deputy governor and general court at Hartford, in which he pleads that of “her well-known education, life, conversation and profession of faith, she is innocent of such a crime.” It took, however, much time and pains on the Governor’s part to have her sentence remitted. Mr. Savage, who is not always prosaic in his history, writes: “In a happier hour Judith’s power of fascination (or witchery) was sufficient to insure her marriage with Nicholas Bayard, one of the patrician families in the neighboring province of New York.” They were married May 23, 1666 in New York.

Nicholas Bayard was singularly handsome and manly in appearance.

He won all hearts by the courtesy and dignity of his manners, and the nobleness and earnestness of his character sustained him in the most trying parts of his life and explains the proud position he maintained in America. He gained universal popularity in England by his bearing, and his Tory descendants, even some eighty years afterward when forced to seek refuge there, felt the good effect of the remembrance he left.

His was a joyous nature, although proud and reticent he was noted for his varied attainments and for his ready wit, and withal he frequently is spoken of as being courteously deferential to his elders.

He was equally proficient in Dutch, English and French, and had developed a remarkable talent for mathematics. In 1668 he was appointed Surveyor of the Province, and soon became the private secretary of his uncle, Governor Stuyvesant, to whom he always devoted himself.

Later he occupied many distinguished positions. In 1670 he was secretary of the Province, as well as secretary of The Common Council.

In 1685 he was Mayor of New York. He drafted the City Charter, among other important events of the time. This charter was one of the most liberal ever bestowed upon a Colonial city.

He was commander in chief of the New York Militia 1689, and King's Councillor 1688-1691. Into the historical controversy between Leisler and Nicholas Bayard we cannot fully enter.

It was a troubled time all over the world in the summer of 1665. Even among the Indians a terrible war had broken out between the northern tribes. England was in a state of political convulsion, after the sudden death of Charles II, before James was proclaimed King. The Revocation of the Edict of Nantes, that same year, caused a simultaneous cry of grief and rage through the whole of Protestant Europe. New York caught the alarm. During the unsettled state of England, before William and Mary were firmly established on the throne, the Colony was left to its fate.

The Protestants and Romanists were hostile to each other on both sides of the ocean. It was an era of toil and confusion. It was then that Leisler, who evidently was a man of unbounded ambition, with a profound jealousy of Nicholas Bayard and his

great influence, usurped power. In spite of the fact of his high position, and commissions appointed by England, Bayard was assailed by Leisler, who had assumed the office of Lieutenant Governor,—and who led an excited mob in mutiny against Nicholas Bayard, and Governor William Nicolls, who was Attorney General of the Province, and a Justice of the Peace, under the pretense that they were Papists and were to be tried for treason. They were finally taken prisoners, manacled with irons, and cast into prison in the Fort. It is an interesting bit of our city's history, but we are only concerned with Bayard's fate. When orders arrived from England he was of course exonerated, with special proof of his being a good Protestant. A special commission was sent from the Queen, a few months later, and the estates were restored and Nicholas Bayard reinstated in all his honors.

Sad to say orders came for the execution of Leisler and his colleague Milborn, for having usurped command, and labored against those appointed by Royal Authority. It took some time to calm the excitement and discord of the Leisler revolt. It is said that its effects are still with us. Jacob Leisler and Jacob Milborn were the only two who were ever executed in New York for a political crime.

Nicholas Bayard died in 1707. By his will, dated May 7, 1707, Nicholas Bayard left his estate first to his wife, Judith Verlet Bayard, and afterward to his only child, Samuel, who married Margaret, the daughter of Stephanus Van Cortlandt, his life-long friend. Samuel inherited the Weehawken Tract from his father, and purchased the Hoboken tract in 1711.

He left two sons Nicholas 2nd and Stephen and "seven fair daughters." "Judith married Rip Van Dam; Gertrude married Peter Kemble; Margaret, James Van Horne; one a Jay; one a Schuyler; one a Livingston; one a DeLancey." (Copied from an "Indenture" dated April 1, 1748.)

Samuel Bayard (born 1669, died 1745) was Judge of the Court of Common Pleas, Province of New Jersey, 1711.

Member of the New York Assembly 1713–1715.

Stephen Bayard, his son born 1700, was Mayor of New York for three terms 1744–1747. King's Councillor 1747. He married March 12, 1725, Alide Vetch, only child of Governor Samuel Vetch, of Nova Scotia, and Margaret eldest daughter of Robert Livingston.

Their sons, William and Robert, espoused the "Tory" side



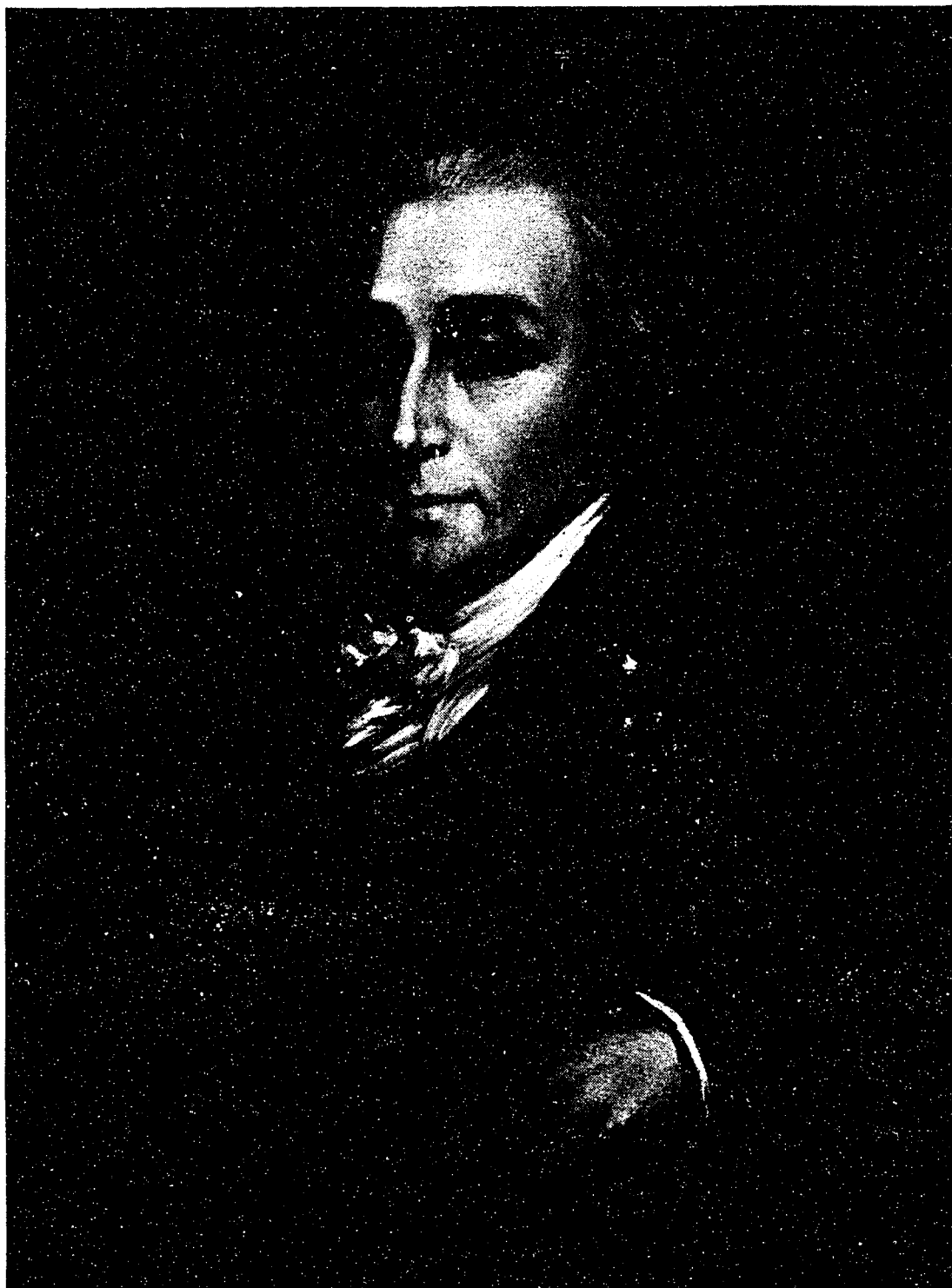
in the American Revolution, and entered the Provincial Army in Canada.

William raised a regiment at his own expense among his tenants, of which he became the colonel. Major Robert, who had been raised in the army, was made the Major of his brother's regiment. They served the cause they deemed the right one, lived some time in Nova Scotia, and at the end of the war went to England, where they became honored and well known, after the loss of their large estates in America.

Both of these brothers died in England. Colonel William, in 1804, at the family home Southampton, and Major Robert, in 1815, at Bath.

Colonel William Bayard was born June 1, 1729, and married Catherine, daughter of John McEvers, June 13, 1750. Two of four of his sons entered the British army; Lieutenant-Colonel John Bayard, originally Colonel in his father's regiment in Nova Scotia; the Major Samuel Vetch Bayard in the regiment of the Duke of Kent at Halifax, Stephen, the eldest son, was made Governor of the Deccan in India, of which Deccanna, in that province, "a city of Oriental magnificence," is the capital. He died there, unmarried, in 1804. Colonel John Bayard's commission, and various papers he left, are in the name of "Le Chevalier Jean de Bayard." He left two sons, Adolphus Moffat Bayard, Captain in the British army, and Edward Leopold Bayard, godson of the Duke of Kent, who gave him his name, and bestowed many marks of his favor upon him throughout his life-time. The English Bayards, of these later years, are represented by the family of Lord Middleton. The link with the American cousins has been of kindly interest. A visit to the home in England, and a marriage gift, of a bit of old Bayard silver, on the occasion of a recent wedding, is valued as a memento of the tie of long ago.

William Bayard, the third son of Colonel William Bayard, was sent from England to endeavor to regain some of the family property, but without success. All was in the hands of strangers. With undaunted energy he became one of the leading merchants of New York, and maintained his high position until his death. In 1780 he married Elizabeth, daughter of the Hon. Samuel Cornell of Newbern, North Carolina, a member of the King's Council. The Cornell family of five beautiful daughters came to New York, after their father's death, in 1781. Mary married Admiral Henry Chads of the Royal Navy.



WILLIAM BAYARD, NEW YORK

Susan married Benjamin Woolsey Rogers, Sarah married Major-General Matthew Clarkson, Hannah married Herman LeRoy, Susan married William Bayard.

They were all noted women, sought for their beauty and attraction.

Peace and prosperity, after turbulent years, seemed to smile all over the land. In 1815 a treaty of peace was signed with England, but a dark shadow hung over New York a few years before, in the diastrous death of General Hamilton. The story of the duel is well known, and Hamilton's death at Mr. Bayard's house. An extract from an old letter, dated July 11, 1804, brings the scene vividly before us. "It was a bright spring morning when the two political chieftains stood before each other. The place where they met was the singularly secluded, grassy ledge at Weehawken which had been the scene of so many deadly encounters. It was many feet above the waters of the Hudson. No foot path existed in any direction. Every precaution was taken to prevent discovery. Mr. William Bayard's country home was immediately opposite to the New Jersey shore and he was aroused at daybreak by his servants, with the information that two horses saddled were in the stable and that the little Pinnacle had been removed from the shore. He hastened down and the subsequent event of General Hamilton's death is told in a letter from Dr. David Hossack. General Hamilton's attending surgeon gave a full account of the last days. When at his request, his intimate friends were admitted to Hamilton, he was all gentleness and greeted them with expressions of affection. Mr. Bayard sent immediately to his brother-in-law, General Clarkson, one of Hamilton's most intimate friends. As soon as he approached, he threw his arms around Gen. Clarkson with every expression of endearment and both these brave men wept like infants. The one outlived the other some fifteen years, but Gen. Clarkson could never speak of the death of his friend without a burst of tears.

The funeral services in old Trinity conducted by the Cincinnati, which had lost its illustrious chief, and the burial in Trinity Churchyard, while minute guns from the artillery in the park and the Battery, answered by the French and British ships of war in the harbor, impressed the vast crowds. There was a universal feeling of grief throughout the city.

It would seem as if "the Bayard magnetism" descended, for we know that William Bayard, who followed Col. William

Bayard, of England, was also greatly esteemed in this country. He soon endeared himself to a large circle of friends, by the noted charm of his manner, and his great generosity, and exceeding worth.

William Bayard was intensely interested in the prosperity and growth of New York State, and with DeWitt Clinton, his immediate friend, and many others of like stamp, the most expansive ideas were cherished by them all. It was determined to hold a large meeting of influential gentlemen of the city to consult concerning the much desired Erie Canal. William Bayard was chairman of the meeting. Governor DeWitt Clinton prepared a memorial to the legislature in favor of the Erie Canal. Intense feeling for and against it was awakened from the start and the fate of the bill hung for many days in the balance. Among those who courageously and generously espoused its cause were Peter August Jay, Stephen Van Rensselaer, William Bayard and Philip Schuyler, and others who were appointed commissioners. The Erie Canal was completed on the 26th of October, 1825. Thus the longest canal in the world was constructed within a period of eight and a third years in spite of all opposition. The manual labor had not ceased for a day since July 4, 1817. A celebration of the great event was proposed. The merchants and citizens resolved to cooperate. William Bayard was elected to preside over the meeting. The entire State of New York was in commotion. On the fourth of November at ten o'clock precisely the waters of Lake Erie were admitted into the Canal and the news was transmitted to New York City in an hour and thirty minutes by the discharge of cannon along the route at regular distances. At sunrise of that day New York City was awakened by the ringing of bells and martial music and the thunder of cannon. The fleet, comprising twenty-seven vessels besides ships, schooners, barges, canal boats and other craft, moved toward the ocean at nine o'clock and formed in a circle of three miles in circumference. The British armed vessels saluted and cheered in the harbor. The squadron, military and forts saluted the vessels as they formed in line. The pageant was the most magnificent which America, and perhaps the world, had ever seen. The reception committee with Mr. Bayard went out from the Washington to receive the guests, and when within hailing distance inquired where they were from and what was their destination. The reply came ringing over the water "From Lake Erie and bound for Sandy

Hook." The Washington took the lead, bearing the clergy, the Society of the Cincinnati, army and navy officers, foreign magnates and other distinguished guests, and the safety barges, Lady Clinton and Lady Van Rensselaer, were attached, and crowded with ladies. The "Seneca Chief" bore two kegs filled with Lake Erie water. The kegs were painted green with golden hoops. Clinton lifted one of these kegs high in the air and in full view of the assembled multitude, poured its contents into the ocean. Dr. Mitchell, following the beautiful words of Governor Clinton, proceeded to pour the contents of a number of bottles containing water from all parts of the world into the sea as emblematic of our commercial intercourse with all the nations of the earth.

It was during the summer of 1824 that LaFayette visited the United States by invitation of the Government. He had no suspicion of the warm welcome that awaited him. His stay in New York was one perpetual ovation, honors and entertainments were poured upon him, to which he replied with the warmest expressions of gratitude.

He departed from the city on his famous tour through the country. Everywhere he was received as the guest of the whole nation. Fetes and entertainments of every description were showered upon him. Mr. Bayard accompanied him on many occasions, and his family attributed his decay of health to the great strain put upon him at this time. Mr. Bayard lingered through this year of excitement, and died in 1826, aged sixty-five years.

Many tributes to his great worth have been preserved. One writes in *The Commercial Advertiser*, Sept. 19, 1826: "We have been taught from youth to venerate the name of William Bayard. This gentleman has long been considered as a model of mercantile integrity and correctness. He has for a long series of years been one of our most honored citizens. Distinguished alike for his public spirit, and his private virtues, he has for many years been endeared to all who had the happiness of his acquaintance and friendship. His hand was ever open as the day to charity, and few have closed lives so useful, or left behind the characters so unspotted, and in all respects so free from reproach."

He was buried from Trinity Church, and laid to rest in the family burying place in that church-yard.

The Bayard name of the Nicholas branch is now extinct.

The last of General John Bayard's branch in England, Colonel Edward Leopold Bayard, also died in the same year, 1876.

Among the beneficent acts of Mr. William Bayard was the establishment of "The Bank for Savings," now situated at 22nd Street and Fourth Avenue. He brought the idea of a mutual Saving Bank from England, where the first bank was formed by a Presbyterian clergy man, Rev. John Duncan, in 1810, in Ruthwell Village, Scotland. Mr Bayard realized the benefit of such an institution for the poor, and the advantage to all who were striving to provide for the future. The practical success is proven by the many valuable and independent banks all over our country, and to William Bayard who first started the idea in America, may be attributed, as was his object, an increase of happiness and comfort to the poor.

"The inspiration from a great man is much—

The inspiration from a good man is more—

The inspiration from a great and good man is most" (greatest of all).

This last influence, that of both greatness and goodness, is what we have sought to bring to you, in small measure, as we have traced the record of "The Bayard Family."