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**America's Secret Aristocracy: The Families that Built the United States**

van Birmingham, Stephen

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In the early days of the Republic, the American aristocracy simply assumed that its members would run the new country—as presidents, governors, senators, cabinet members, ambassadors—just as the British aristocracy ran England. It was not until America's seventh president, the log cabin-born Andrew Jackson, that a man entered the White House who was neither a member of the old Virginia landed gentry nor an Adams from Boston. The aristocratic John Quincy Adams went so far as to call Jackson a “barbarian who could not write a sentence of grammar and hardly could spell his own name.” (When Adams's alma mater, Harvard College, announced its intention years later of conferring on Jackson an honorary Doctorate of Laws degree, Adams was outraged by this breach of the class system and did everything in his power, unsuccessfully, to prevent it.)

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George Washington complained that the presidency was costing him so much money that he was in danger of going broke, and he very nearly did. He entered the White House as a very rich man and left it with hardly enough to patch up Mount Vernon, which had crumbled during his eight-year absence. Alexander Hamilton, a rich banker and the first secretary of the treasury, died leaving nothing but debts. So did Thomas Jefferson. It began to seem as though the only way politics could be made to pay in America was through corruption, and of course no aristocrat would stoop to that. Gradually, it became merely prudent for the American aristocracy to turn to other less visible—and vulnerable—forms of public service. Today, the American upper class shuns politics, and whether that is the country's gain or loss can only be a subject for speculation.

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Marriage—that was what propelled a dynasty, a family empire, just as it does today, as prominent family joined prominent family at the altar in mergers of both romance and power, weaving a web of privacy and privilege over the years that would be almost impenetrable to outsiders, a network that in time would seem almost incestuous, confounding genealogists. Livingstons, for example, either already had married or soon would marry Beekmans, Van Rensselaers, Astors, Jays, Bayards, and other Livingstons. Jays married Bayards, who married Stuyvesants, who also married Bayards, who married Van Cortlandts, Van Rensselaers, Schuylers, and Philipses. Alexander Hamilton would marry a Schuyler, and Hamiltons would marry Fishes and Stuyvesants. Alsops would marry Robinsons and Roosevelts, and Roosevelts would marry Lispenards and Halls and other Roosevelts. Lispenards would marry Schieffelins, and Schieffelins would marry Jays and Trevors and Vanderbilts, while Jays would marry Iselins and Chapmans until nearly everybody was related to everybody else in some way or another, and until everybody could trace a tenuous relationship to either Charlemagne or Mary, Queen of Scots, or both. Royalty. Of course this is not to say that

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For example, it is a well-known historical fact that Robert R. Livingston, Jr., who was John Jay's classmate and best friend, in later years (when that friendship had soured considerably, as we shall see) was the principal sponsor of Robert Fulton's experiments with steam propulsion. In gratitude, Fulton named his first steamship the Clermont, after his sponsor's Hudson Valley estate. Less well known are some of the more sordid details surrounding that relationship. Fulton, perhaps to secure himself with his benefactors in the Livingston clan, married one of Robert Livingston's numerous cousins, Harriet Livingston. Theirs was a far from happy union. Soon Harriet was complaining to her Livingston relatives of her husband's infidelities, and presently she had even more serious charges. He was stealing, she claimed, her Steamboat Company stock and secretly selling it. Robert Fulton, his wife wrote, "is involved in the horrible sin against a defenseless woman, I must appeal to you for justice." But her relatives elected not to involve themselves in Harriet's marital problems, and justice was not forthcoming. But when Robert Fulton died, Harriet had her revenge. She married a man of whom no one in her family approved, an Englishman named Dale.

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In 1796, Washington further honored the Kings by naming Rufus King the American ambassador to the Court of St. James's, a sensitive and important position in this post-Revolutionary period and one that would set King on a long course of distinguished public service, culminating in an unsuccessful campaign for the presidency against James Monroe. Possibly Washington dispatched the Kings to London to give the Royalist Alsops a firsthand taste of what the British ruling class was really like. More likely, he considered sending Americans with known Royalist sympathies to be a suave and mollifying diplomatic move. In any case, he cannot have expected one of the outcomes of the appointment. In London the Kings were politely, if somewhat frostily, entertained by members of the nobility, who still had not quite gotten used to the idea that Britain had lost a war. And one evening, dining at a noble house in Mayfair, Mary Alsop King suddenly became transfixed by the silverware she was using. Looking about at the heavy pieces that adorned the table, she realized they were all familiar. All of them were emblazoned with a crest depicting a parrot holding a cherry in its claws.

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From the beginning, proper Puritans were expected to excel, both intellectually and financially. In 1647, legislation providing for a public school system was approved. For the elite, Harvard College had been established even before that, in 1636. Equal stress was placed on the importance of making money, and for the balance of the seventeenth century the Puritans prospered as tradesmen and artisans, providing, for a price, services for each new boatload of immigrants as it arrived. In so doing, Boston can be said to have invented the concept of the service industry in the United States. In the eighteenth century, Bostonians expanded the services they offered to the international scale, investing heavily in shipbuilding and overseas trade. Men named Hancock, Amory, and Faneuil made tidy fortunes from importing rum and spices from the West Indies, and even—though their descendants don't like to be reminded of it—such luxuries as opium from the Orient. More than likely, it was to help rationalize and atone for such dubious, if very profitable, activities that the Massachusetts Temperance Society was organized in the 1800s. At the same time, and probably for the same reasons, a certain sobriety and lack of showiness in terms of dress and style of living were cultivated as hallmarks of proper Boston Brahminism. Thrift was an important Puritan concept, and out of this grew the Boston notion that the best way to conserve a family fortune was to live only on the income from one's income. In *The Proper Bostonians*, Cleveland Amory told the famous story of the Boston matriarch who was asked where she got her hat. "My hat?" she responded. "We have our hats." That anecdote is now forty years old, but the Boston attitude toward hats remains very much the same today, and the hat, ageless and shapeless, still seems designed to suit any number of Boston heads on a wide variety of occasions, indoors or out. (To dress the hat up a bit, one can affix to it a little pin.) Boston's late Mrs. Isabella Stewart Gardner—who, of course, was originally a New Yorker—shocked Boston by wearing diamonds in her hair, as well as, on occasion, a Boston Red Sox cap to the opera. Neither headdress was a proper Boston hat. Examples of this hatted species of Boston

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To be fair, on the other hand, the Society of Mayflower Descendants has never claimed that its forebears were in any sense members of an aristocracy, or even of a moneyed upper class. The society's interest is simply in American history and genealogy. At the same time, the society is not above pointing out that a number of prominent and distinguished citizens are proven descendants of Mayflower passengers. These include Boston's Adams family, and both Adams presidents, as well as Presidents Ulysses S. Grant, Zachary Taylor, both Roosevelt presidents, and William Howard Taft and all the Taft clan of Ohio. Thanks to John D. Rockefeller, Jr.'s, marriage to the former Abby Aldrich, all their children became Mayflower descendants, including the famous five brothers, John D. III, Nelson, Winthrop, Laurance, and David. Others with bona fide Mayflower antecedents include Henry Wadsworth Longfellow, Mrs. Ralph Waldo Emerson, the first Mrs. Jefferson Davis, and the bankers J. P. Morgan and George F. Baker. Grandma Moses was a Mayflower descendant, as are General Leonard Wood and Admiral Alan Shepard, the seventh man to walk on the moon and the first to use its surface for golf practice. Even Winston Churchill had an ancestor who was a Mayflower passenger.

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The Society of California Pioneers is headquartered in San Francisco, where it maintains a handsome clubhouse on McAllister Street, part of which is devoted to a museumlike collection of Old California artifacts, including gold and silver household utensils from the adobe haciendas of the old Spanish dons. But the society's 1,300-odd members are scattered all over the United States, Canada, Mexico, and Europe. The Pioneers considers itself a truly international assemblage, far from parochial. Mr. George T. Brady, Jr., of San Francisco is a small, compactly built, handsome, and dapper man in his seventies who never steps out-of-doors without donning a spotless, gray felt homburg. He is the kind of man who, even when he is not wearing one, exudes the air of sporting a small fresh flower in his buttonhole. Yes, Mr. Brady is a dandy and would be the first to concede this fact. He is also the sort of man who, in his mature years, has never missed the gala opening night of the San Francisco Opera, the city's premier social event. Mr. Brady was raised to the music of his mother's singing and piano playing. For opening nights, though black tie suffices for most gentlemen these days, Mr. Brady prefers to dress in full fig, in white tie and tails and a tall silk hat and immaculate white gloves, plus a crimson sash across his chest on which to display his various medals and decorations. These include honors earned as a lieutenant commander in the U.S. Navy in both World War II and the Korean conflict, as well as the jeweled medal he is proudest of, which shows him to be a Knight Commander of the Order of Isabella Católica, an award bestowed upon him by King Juan Carlos of Spain in return for Mr. Brady's achievements in stimulating and maintaining interest in the Spanish exploration and colonization of California.

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These words, from Mrs. John King Van Rensselaer's book, *The Social Ladder*, were penned in 1924. But they could just as easily, and accurately, have been written in 1987, and about private enclaves of New York gentlemen. Few New Yorkers today are probably aware of the existence, in their very midst, of a small, elite men's club called The Zodiac. It is typical of America's secret aristocracy that The Zodiac should have been created, in a very real sense, in secret, that it should have passed its hundredth anniversary several years ago without anyone but its members knowing, and that even the *Social Register*—which publishes the names, addresses, telephone numbers, and officers of all the elite clubs in the country—should be unaware of The Zodiac. The Zodiac has no clubhouse, and no address, and no telephone. It has no bylaws and no president, and no list of its members has ever been published. And yet it is easily the most exclusive club in the United States. As its name implies, its membership is restricted, at any given time, to only twelve male members. The Zodiac was founded in the 1870s by the elder J. Pierpont Morgan, and to understand the principles behind The Zodiac it is first necessary to understand Mr. Morgan. J. P. Morgan has enjoyed, for some reason, the worst posthumous reputation of any man in the history of American banking and finance. History has portrayed Morgan as vain, autocratic, stingy, curmudgeonly, and money-mad. He was in fact none of these things. What he was, was an aristocrat to the marrow. When Morgan died in 1913, much was made in the press of the fact that, out of his \$69.5 million fortune, only a small portion of his estate—about \$700,000—was left to charities, giving the impression that the public weal was one of the last things Morgan cared about. What was overlooked was that, during his lifetime, Morgan had contributed vast sums to a wide variety of causes. He was a notable collector of rare books, paintings, and other art objects, and many of these were given to the Metropolitan Museum of Art, of which he was president. Over the years, he had made large financial gifts to this museum, as well as to the American Museum of Natural History, Harvard College (especially to its medical school), the Lying-in Hospital of New York, and the New York trade schools. He was also the principal financial backer of the Groton School, in Massachusetts. It has also been forgotten that, in 1895, when the U.S. Treasury's gold reserves had sunk dangerously low, Morgan's bank loaned the government \$62 million in gold to shore up the gold reserves to the \$100 million level, thereby supporting the country's currency and averting a financial panic. In his will, furthermore, Morgan stipulated that his son and principal heir, J. P. Morgan, Jr., should make regular annual gifts to designated charities. At the time of Morgan's death, the "huge" size of his fortune was drawn to public attention. In fact, his fortune, though respectable, was far smaller than those of Henry Frick, E. H. Harriman, or Andrew Mellon and even smaller than those of Thomas Fortune Ryan and Payne Whitney. And Morgan's money was as nothing compared with that of the DuPonts or John D. Rockefeller. It was Andrew Carnegie who, commenting with surprise on the quality of Morgan's art collection, said, "And to think—he wasn't even a rich man!" Perhaps Morgan's most famous comment was his laconic reply to a man who asked him how much a yacht cost. "If a man has to ask," he answered, "he can't afford it." At the same time, as an aristocrat who believed that sailing provided the truest test of a man's character, he also once said, "You can do business with anyone, but you can only sail a boat with a gentleman." Also memorable was his humorous reply to a friend who had asked him to lend him some money. "No," replied Morgan, "but I'll let you walk down the street with me." Admittedly, Morgan had a crusty, distant

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Other New York clubs had followed the Union Club's example and were, in a sense, all offshoots of the Union. The Union League Club was organized in 1863 by disgruntled Union Clubbers who objected that the Confederate secretary of state had been allowed to resign from the club when he should have been expelled. The Knickerbocker Club had been formed in 1871 by ex-Unionites who felt the Union was taking in too many out-of-towners and not giving proper preference to members of Old Knickerbocker families. The Brook Club was founded in 1903 by two young Turks who had been ousted from the Union Club for attempting, or so they said, to fry an egg on the bald head of one of the Union's most venerable members. But it was not frivolity or politics that Morgan found objectionable about New York's men's clubs. It was a trend he spotted developing in the post-Civil War era of capitalist expansion, in which the clubs were abandoning their initial precepts of gentlemanly good-fellowship among peers and were becoming places where business deals were put together. In this, he was foresighted, for this is exactly what the men's clubs have become, particularly in a financial city such as New York. The clubs have certainly wandered far from their original goals. The Links Club, for example, was first organized, as its name implies, "to promote and conserve throughout the U.S. the best interests and true spirit of the game of golf." Today, the Links, on East Sixty-second Street in Manhattan, is far from any golf course and has become a club whose membership consists of business leaders from all over the country—Minneapolis Pillsburys, Beverly Hills Dohenys, Dorrances from Philadelphia, and Kleenex-making Kimberlys from Neenah, Wisconsin.

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Not that Zodiac members are necessarily men who lead lives of idleness. Their gatherings are intended to be marked only by "congeniality and conviviality," but there is an underlying, more serious theme: the cultural and civic betterment of the city of New York. Membership in The Zodiac is supposed to be kept very secret, as Mr. Morgan wished it, but this author has been able to ascertain the names of ten of the current dozen members. These are: • Robert G. Goelet, of the old New York real estate family, related to Astors as well as to Vanderbilts, a trustee of the American Museum of Natural History and former president of the New York Zoo. • John Jay Iselin, descendant of John Jay and former president of New York's WNET/Channel 13 public television station.

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S. Dillon Ripley, retired head of the Smithsonian Institution and married to a Livingston. • Schuyler G. Chapin, former dean of the Columbia University School of Arts and a Schuyler descendant. • Daniel G. Tenney, Jr., a descendant of Massachusetts Sedgwicks, married to a Philadelphia Lippincott, a partner in the old New York law firm of Milbank, Tweed, Hadley & McCloy, and a trustee of the Russell Sage Foundation. • Robert S. Pine, president of L. F. Rothschild & Company. • August Heckscher, former New York City Parks commissioner and The Zodiac's secretary and only officer. • Arnold Whitridge, occupation "gentleman," and the club's oldest member. • Howard Phipps, Jr., of the Pittsburgh steel family.

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• J. Carter Brown III, director of Washington's National Gallery of Art. The observant will note a preponderance of Harvard and Yale alumni among The Zodiac's membership. The even more observant will spot the fact that many of these men are graduates of the Groton School. Mr. Morgan would have approved of that, too.

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Belmont was Jewish, but that fact alone would not have amounted to a social demerit at the time. He announced himself as the new American representative of the European banking house of Rothschild, and the Rothschilds were by then internationally respected and in several cases bore European titles. But Belmont denied his Jewishness, and somewhere during his journey from his native Germany to America his original name of Schönberg—"beautiful mountain"—had been more or less Frenchified into Belmont.

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Thus the possibility presented itself—though it would never be proven—that August Belmont was an illegitimate Rothschild, an embarrassment to the family at home but trusted sufficiently to be dispatched to conduct family business on the other side of the Atlantic. This was the enigma of August Belmont: a man who looked like a German, spoke with a precise, if stilted, British accent, had a French name, and wanted to become an American aristocrat.

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