

Tuxedo Park Magazine

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Lorillard racing colors



Lorillard racing colors

Pierre Lorillard
founder of Tuxedo Park, possessed some of the finest thoroughbreds in the world

Tuxedo Park Design Studios

Stories from the Gilded Age of Tuxedo Park...

*From Diaries, Memories, & Social Clippings
The Thoroughbred & The Thief*



Pierre Lorillard, founder of Tuxedo Park NY

Standing like regal guards tall and rigid, the trees lined up around the Lorillard home in Tuxedo Park in 1886. The sunsets dropped down onto the rim of hills to the west of the forest trees, and silhouetted the grand stables on the estate. The estate's fairytale splendor blended into the tapestry of forestland as though born from knights of yore. The stables held the finest thoroughbreds in the country.

Pierre Lorillard, an avid sportsman, was a major figure in thoroughbred racing, both in America, and Europe. He once owned the thoroughbred named, Saxon, who won the Belmont Stakes in 1874. He also owned the famous horse, Iroquois, the top U.S. Stallion. Lorillard was one of the foremost thoroughbred owners in the history of the American turf. He was head of a tobacco industry which his family began in France before arriving in America in 1735. This was the oldest publicly traded company on the New York Stock Exchange. He was an ancestor of Baron Revelstoke, and through their marriage line of the Pell family, also owned Fort Ticonderoga from 1820.

When Pierre Lorillard sold his estate known as "The Breakers", to his good friend, Cornelius Vanderbilt in the mid 1880's, he began focusing on developing Tuxedo Park as a hunting and fishing club.

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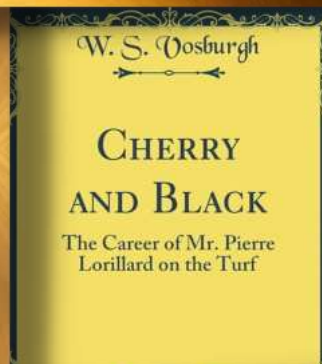
William Waldorf Astor along with other wealthy associates, aided him in the process of acquiring a long list of Tuxedo Club members well before the club itself was constructed. At their club in Manhattan, the Union Club, they organized the cream of the crop of New York's old money families, then known as, Mrs. Astor's 400. The amount of the best of society (with old money) who could fit into her ballroom at the time. The track of land in the Ramapo Mountains which centered around Tuxedo Lake, had first come into the possession of the Lorillard family in 1814.

The clubhouse was of course the most important architectural structure. It was centered around a huge hall, after the manner of early English Baronial mansions. Tuxedo Park had one of the nation's first golf courses, tennis courts, and a mile-long toboggan run. twenty four miles of barbed wire was stretched around the park (enough to stretch halfway to Wall Street).

There was a separate section in the park which held apartments for the many coachmen. Pierre Lorillard's stables were a royal work of art. Vaulted ceilings domed by black walnut timber beams gave the feeling of infinity. Patterned paving bricks lined the entrance floors with a connecting flow, giving the appearance of a stately carpet. The individual stable stalls were pronounced by oak doors with beveled, ornate display paneling. A massive stone fireplace graced the entrance room. The artwork and construction detail gleamed pride throughout every inch of these fine stables, showcasing not only the finest thoroughbreds in the world, but the appreciation of their brute strength and stud pedigree.

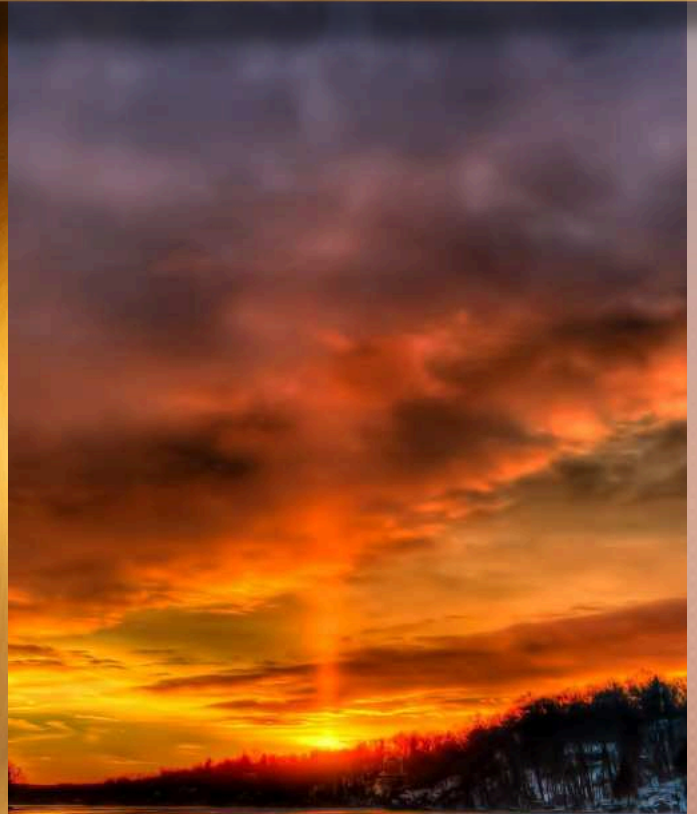
It had been a typical dinner at the club in the late 1880's, when Pierre Lorillard's finest thoroughbreds went missing. As Charles Rushmore described the club's fine dinners in his book, *The world with a fence around it*, "The organization of the club and its employees was unique for that time and was scarcely ever surpassed in luxury and smartness.

Continued next page



There was a large staff of waiters always on hand, outfitted in green and gold livery with gold buttons. Chefs, kitchen maids, bell boys, and Mr. Brooks, the doorman, were always on board. The formal dinners were to have six wine glasses, which meant seven courses. After the meal, the women would retire to the drawing room and the men enjoyed their Havana Cigars with brandy and port in the library."

One evening, the group was assembling at the club's outside veranda waiting for Mr. Brooks to summon the carriages to bring them home. In the twilight of the evening, a huge image bolted from behind the hedge directly toward the assembled group. Coming just short of crashing into the building, came a horse running at full speed with a rider clinging to his neck as he straddled the horse sideways. Past the assembled group flew this horse throwing up turf and stones so violently that several stones creased the club's windows. Totally astonished, one man screamed out, "That's my horse!" Pierre Lorillard couldn't believe his eyes. One of his best thoroughbreds was being ridden by someone he never saw before. Terrified for the fate of the extremely expensive horse, he yelled for Mr. Brooks, the doorman, and ordered him to chase them. Brooks got Josiah Patterson, who was an overseer of the park at the time. Chaos reigned as the group tried to calm Mr. Lorillard, for his face was beet red and he had a weak heart. Josiah Patterson immediately had ten men on the trail of the horse & rider to slow their speed. There was still a bit of twilight in the western sky to aid in the hunt. The main concern was that the panicked horse would run into the barbed wire fence that surrounded the park and get tangled within it.



Word finally reached Josiah Patterson that the horse and rider were captured at Grenville Kane's house, who was a neighbor of Mr. Lorillard's and one of the first club members. Mr. Kane's groomsmen walked the thoroughbred to Mr. Lorillard's stables, where Mr. Lorillard met them. The horse was immediately seen by the estate's private veterinarian. Calmed, groomed, and stalled, the horse was fine. The rider however, was taken immediately to see Mr. Lorillard in his library. Foolishly, the head groomsmen allowed his young son to accompany him to work with him that day. A young boy of twelve had heard so much of the fine horses he just wanted to see them, although, once he saw this one, he was carried away, literally. The young boy, not realizing the stallion's high (nervous) spirit and extreme financial worth, just wanted to sit on him, but when he moved the wrong way, the horse bolted with the boy half holding on.

Mr. Lorillard was surprisingly very understanding. He knew his groomsmen and his family came from an extremely poor mining community, and it impressed him that his groomsmen wanted to make something of himself. But, not with Mr. Lorillard's investments, such as thoroughbreds. With that being said, he re-positioned the groomsmen as the gardener's helper, and actually hired the boy as a houseboy, -under the condition he never go near the stables again.

The wealth and privilege of the Gilded Age society families did not always uphold the veneer of indifference. Behavior on their part at times leaned toward generosity and forbearance, and at times, unyielding kindness. The structured & rigid rules of society behavioral aloofness, at times kneeled to benevolence and pity for the desperation that fell on many others during those years.

Tuxedo Park Magazine

Stories From The First Gilded Age Society... Tuxedo Park

footnotes

Many stories shared with us over the years were gleaned from diaries, memories, and social clippings from archival literature. Stories from direct descendants of the original Gilded Age Cottagers in Tuxedo Park.

Vocal memories accompanied a twinkle in the eye of several, as they unfolded their tales willingly. In front of grand fireplaces, on white wicker furnished veranda's, and formal gardens over one hundred years old, stories unfolded and carried a clear glimpse of life in the first Gilded Age Society known as Tuxedo Park.

Many of these story-tellers were direct descendants of captains of finance and industry in the Gilded Age. Legendary icons enabling this country to become strong and independent. Industrialists and philanthropists revolutionized industry and defined the structure of monetary gain. They walked through the finest clubs in America, where money was "aged", and "new" money balanced on that noble money, became ripe. The blue bloods of iconic industry, their gilded empires appeared like legendary fairytales of capital worth, and sent echoes of success down the corridors of Wall Street. The old clubs which still exist such as the Tuxedo Club, the Union Club, and the old Knickerbocker Club, where once these men shared visions of industry and wealth with one another over fine brandy and cigars. Some of the corridors of these clubs still display an old portrait or two of the club's founding fathers. These portraits are a tangible glimpse into the world of the Gilded Age, and the men who moved it.

Some of our stories were also told by women, and many women from Tuxedo Park were equally as grand as the men.

*By Tuxedo Park Magazine
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The Park Avenue Armory was built by the “Silk Stocking” Regiment which included New York’s most prominent Gilded Age Families, most were from Tuxedo Park




“The Seventh Regiment Armory set a standard of quality in the care taken with the building itself and especially in the lavish appointments on the interior that was never achieved elsewhere.”

- Robert A.M. Stern, Architect



The Armory was built by New York State’s prestigious Seventh Regiment of the National Guard, the first volunteer militia to respond to President Lincoln’s call for troops in 1861. Members of what was known as the “Silk Stocking” Regiment included New York’s most prominent Gilded Age Families including the Vanderbilts, Van Rensselaers, Roosevelts, Stewarts, Livingstons and Harrimans. Built as both a military facility and a social club, the reception rooms on the first floor and the Company Rooms on the second floor were designed by the most prominent designers and artists of the day including Louis Comfort Tiffany, Stanford White, Herter Brothers and Pottier & Stymus. The Armory’s 55,000 square foot drill hall, reminiscent of the original Grand Central Depot and the great train sheds of Europe, remains one of the largest unobstructed spaces of its kind in New York. A marvel of engineering in its time, it was designed by Regiment veteran and architect Charles W. Clinton, later a partner of Clinton & Russell, architects of the Apthorp Apartments and the famed, now demolished, Astor Hotel.



The regiment formally opened the armory on September 30, 1880, and held an "Inauguration Ball" that December 15th. The total cost of the armory amounted to \$589,438.91 (equivalent to \$17,874,000), the structure was one of a few armories in the United States built and furnished with private funds. From the outset, the building was owned by its board of trustees, composed of 35 officers who were majors or a higher rank. Upon the armory's opening, the 7th Regiment was reportedly the only one in New York state that owned its building. The armory initially hosted a variety of events such as balls, competitions, meetings, and festivals; it also housed the 7th Regiment Tennis Club. The armory quickly attracted members of New York City's wealthiest families.



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WHEN THE TRAINS CRASHED WALL STREET

Americans have been trading stocks for over 200 years, but the composition of the stock market has shifted as innovation created new industries and rendered others irrelevant. Railroads dominated the US stock market at the beginning of the 20th century. That's because, at the time, most people had not even seen the inside of an automobile. But most of America's rail system was in place by 1900. The nation's railways led to the development of new towns and settlement of the West. They tied the country together.

The Panic of 1873 arose from investments in railroads. Railroads had expanded rapidly in the nineteenth century, and investors in many early projects had earned high returns. As the Gilded Age progressed, investment in railroads continued, but new projects outpaced demand for new capacity, and returns on railroad investments declined. In May and September 1873, stock market crashes in Vienna, Austria, prompted European investors to divest their holdings of American securities, particularly railroad bonds. Their divestment depressed the market, lowered prices on stocks and bonds, and impeded financing for railroad firms.

Without cash to finance operations and refinance debts that came due, many railroad firms failed. Others defaulted on payments due to banks. This turmoil forced Jay Cooke and Co., a notable merchant bank, into bankruptcy on September 18. The bank was heavily invested in railroads, particularly Northern Pacific Railway.

Cooke's failure changed expectations. Creditors lost confidence in railroads and in the banks that financed them. Stock markets collapsed. On September 20th, for the first time in its history, the New York Stock Exchange closed. Trading did not resume for ten days. The panic spread to financial institutions in Washington, DC, Pennsylvania, New York, Virginia, and Georgia, as well as to banks in the Midwest, including Indiana, Illinois, and Ohio. Nationwide, at least one-hundred banks failed.

Initially, the New York Clearing House mobilized member reserves to meet demands for cash. On September 24th, however, it suspended cash payments in New York. New York's money center banks continued to supply cash to country banks. Those banks fulfilled withdrawal requests by drawing down reserves at banks in New York and in other reserve cities. The crisis subsided in mid-October of that year.

Continued next page



The Panic of 1884, by contrast, had a more limited impact. It began with a small number of financial firms in New York City. In May 1884, two firms—the Marine National Bank and the brokerage firm Grant and Ward—failed when their owners' speculative investments lost value. Soon after, the Second National Bank suffered a run after it was revealed that the president had embezzled \$3 million and fled to Canada.

Then, the Metropolitan National Bank was forced to close after a run was sparked by rumors that its president was speculating on railroad securities with money borrowed from the bank (those allegations later proved to be untrue).

The latter institution had financial ties to numerous banks in neighboring states, and its closure raised doubts about the banks to which it was linked. The crisis spread through Metropolitan's network to institutions in New Jersey and Pennsylvania, but the crisis was quickly contained.

The New York Clearing House audited Metropolitan, and determined it was solvent, advertised this fact, and loaned Metropolitan \$3 million so that it could withstand the run. These actions reassured the public, and the panic subsided.

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The Bodleian Library at Oxford University houses the oldest bookcases in the world

The Bodleian Library is one of the oldest libraries in Europe, and in Britain is second in size only to the British Library. Together, the Bodleian Libraries hold over 13 million printed items. First opened to scholars in 1602, it incorporates an earlier library built by the University in the 15th century to house books donated by Humfrey, Duke of Gloucester. Since 1602 it has expanded, slowly at first but with increasing momentum over the last 150 years, to keep pace with the ever-growing accumulation of books, papers and other materials, but the core of the old buildings has remained intact.

Known to many Oxford scholars simply as 'the Bod', these buildings are still used by students and scholars from all over the world, and they attract an ever-increasing number of visitors.

The University's first purpose-built library was begun in approximately 1320 in the University Church of St Mary the Virgin, in a room which still exists as a vestry and a meeting room for the church. The building stood at the heart of Oxford's 'academic quarter', close to the schools in which lectures were given. By 1488, the room was superseded by the library known as Duke Humfrey's, which constitutes the oldest part of the Bodleian.

Humfrey, Duke of Gloucester and younger brother of King Henry V, gave the University his priceless collection of more than 281 manuscripts, including several important classical texts. The University decided to build a new library for them over the new Divinity School; it was begun in 1478 and finally opened in 1488.

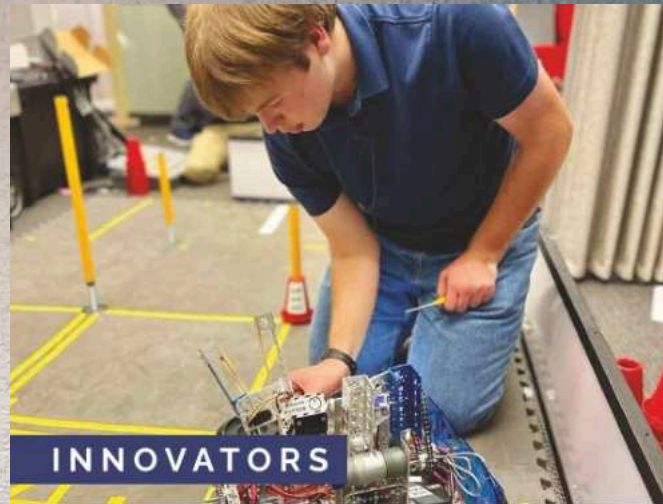
The library lasted only 60 years; in 1550, the Dean of Christ Church, hoping to purge the English church of all traces of Catholicism including 'superstitious books and images', removed all the library's books – some to be burnt. The University was not a wealthy institution and did not have the resources to build up new collections. In 1556, the room was taken over by the Faculty of Medicine.



Saddle River Day School is in the Business of Teaching Business

Teaching the Business and Entrepreneurship classes at Saddle River Day School is not Jason Carini's first rodeo. In fact, his current tenure at Saddle River Day School isn't his first association with the school either. He was a student at SRDS during his middle school years, attended Bergen Catholic for high school, Carnegie Mellon for college, and then went on to have a successful two decade career in finance. After retiring from his job as a fixed income trader, he decided his second act would be to teach, making him a highly qualified candidate to teach a B&E course designed to give students the practical tools and knowledge they would need to also be successful in the business world. And so, rather than relying on a textbook, students are taught through case studies, real world examples, and personal anecdotes. The goal is to give students a taste of what it's like to analyze or run a business. Students in SRDS's Business and Entrepreneurship classes know what to do when they arrive in the classroom each day. The first order of business is to update their Excel spreadsheets with data regarding the current price of gold, the Dow Jones Industrial average, gross domestic product indices, current unemployment percentages, the Consumer Price Index, 2-year and 10-year treasury yield, and just for fun, data on how bitcoin is doing that day.

Armed with this information, students are able to make inferences and predictions about the state of the economy and the way the markets might move. And because keeping these spreadsheets current is basically watching history happen in real time, the topics he teaches; Economics, accounting, and marketing, feel relevant to students who learn far better when they are interested and invested in the subject matter. Business and Entrepreneurship classes are open to students from the 7th grade and up. Students in B&E I receive an introductory overview of micro- and macroeconomics, as well as all aspects of business including finance, accounting, and marketing.



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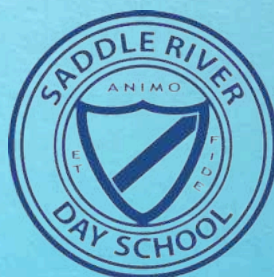
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In B&E II the focus is primarily on marketing. Students study the four Ps (product, price, place, and promotion) and then put what they've learned into practice by developing a product for a mini Shark Tank style presentation. This early introduction to the Shark Tank formula comes in handy in the upper grades as B&E III and B&E IV students participate in a Shark Tank style competition. Being exposed to the process of taking a product from conception, through development, funding, and finally to market, is also helpful training for students who choose to participate in Saddle River Day School's chapter of Future Business Leaders of America (FBLA). SRDS students who compete in FBLA events regularly place well enough to advance to the next level of competition, a testimony to the academic foundation they are receiving through their classwork. Additionally, a new course has been added titled the 'Closing Bell' where students learn about options, equities, and fixed income trading. Students are also given the opportunity to trade a few options with any profit they make going towards helping to fund the prom.

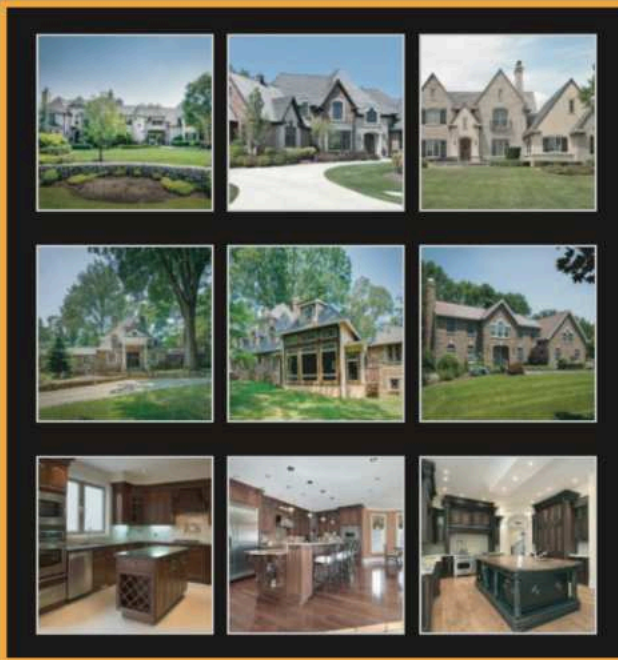
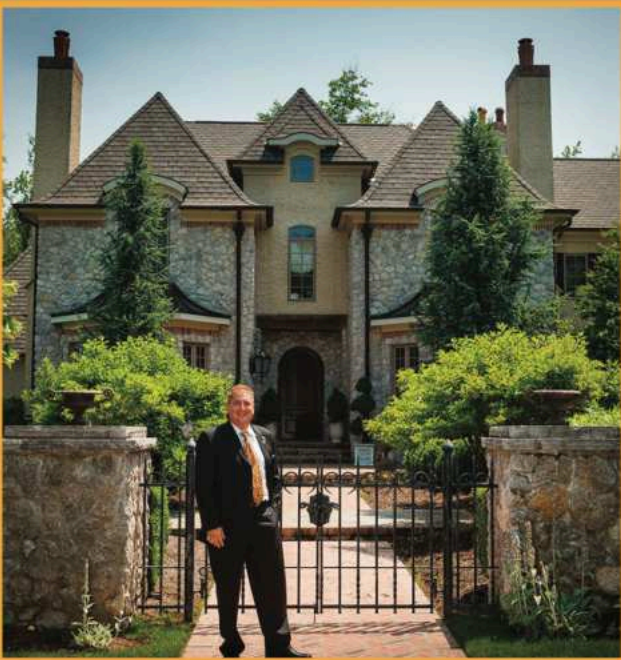
But succeeding in the business world involves far more than competitions and spreadsheets. Students must also have the skills to make connections, impress in interviews, represent themselves effectively in both written and verbal communications, and back it all up with a strong work ethic and a can-do attitude. That's why another facet of the curriculum includes resume and cover letter writing, crafting answers to the seven most asked interview questions, and externships in the community in which they get to put their knowledge into practice and add pertinent work experience to their resume.

In his two years at SRDS, Mr. Carini has made himself at home and credits SRDS's famously close knit community for helping him settle in. The goals – other than expanding the Business and Entrepreneurship curriculum to include dedicated economics classes and a business law class – are to empower and inspire students to think outside the box, dare to try new things, take calculated risks, and pursue their big ideas, even when other people don't immediately share their vision... just another way that Saddle River Day School is continuing to give students the tools they'll need to be the leaders and innovators of a rapidly advancing, ever changing world.





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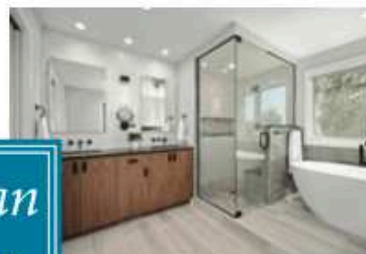
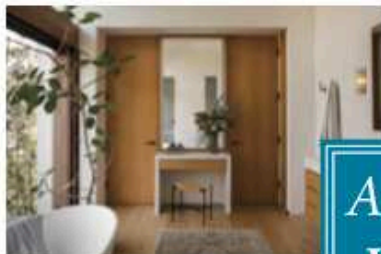
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Here's How to Hire a Reliable Contractor

Finding a contractor you can trust is no small task. Here's what you need to know to find the perfect pro for your project.

While the size of your project will go a long way in determining how involved your search is, there are things to do and questions to ask when hiring a contractor.

Get Referrals

Starting your search by getting recommendations is one of the quickest ways to narrow down your list of potential contractors. Reach out to friends and family members, head down to your local home improvement center, and take advantage of the free rating and reviews offered by many Home Improvement Internet sites.

Do Your Research

Once you've made your list, call each contractor and ask them if they take on projects your size, if they have the time

and resources available to complete your project, how long they've been in business and whether they're licensed and insured. If they give you the answers you're looking for, ask them for references and set up an in-home consultation. During their visit pay attention to how well they communicate. Given the amount of time you'll be interacting with them, you want to be able to trust that you'll be able to work together without issue.

Crunch the Numbers & Seal the Deal

Once you have your estimates in hand, review them with each contractor to ensure that the scope of their work and fees are in line with your project needs. As a rule of thumb, you'll want to get at least three estimates for your project. Some experts recommend that you throw out the lowest estimate since a

low-ball bid means that the contractor is desperate for work and/or possibly cutting corners.

Once you select your contractor you need to establish a payment schedule. For large jobs, contractors typically require 10% up front, 25% spread out over three payments during the project, and 15% upon completion. Be wary of any contractor who requires a 50% deposit at the beginning of a project.

Finally, draw up a contract that outlines the project scope, start and completion dates, materials to be used, deliverables, and payment schedule. Make sure the contractor signs it before starting any work. Always review the contracts with your Architect and Attorney before signing. Remember, never pay cash, always pay by check or credit card to keep record of payments as the project proceeds, ask for a receipt at each stage of payments made and never pay the final balance until you are fully satisfied with the finished product.

Final Thoughts

Finding and hiring a contractor doesn't have to be a painful process. With a little due diligence and an understanding of what to ask and what to expect, you'll be able to find the perfect pro for your project.



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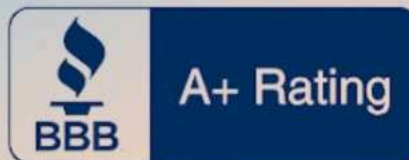


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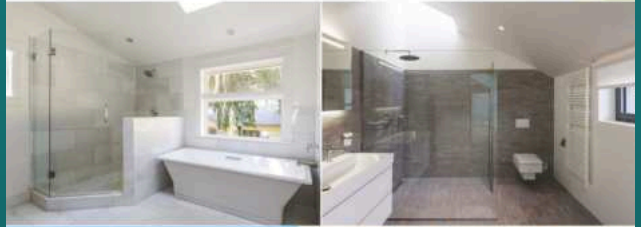
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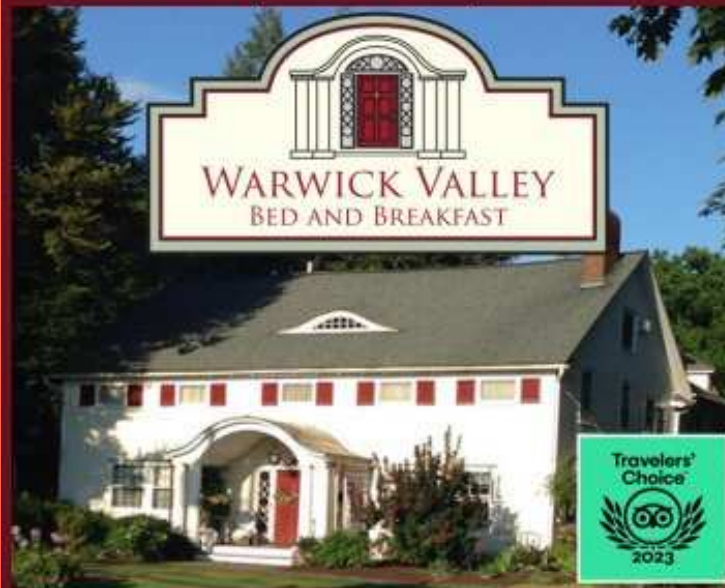


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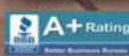
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