

"According to U.S. Treasury gossip, the female portrait [of Columbia]" on the new \$1,000 silver certificate "was taken from a photograph of Josie Mansfield" (*The New York Times*, 29 July 1894).

THE WOMAN PORTRAYED ON THE 1891 \$1,000 SILVER CERTIFICATE

by GENE HESSLER

It is alleged that Josie Mansfield was a cunning, crafty, shrewd, manipulating vixen. However, to do justice to her brief career as the Cleopatra of 23rd Street, others must be mentioned, one at length.

JAMES Fisk, Jr. arrived in New York in 1864 just before the end of the Civil War. It was his intent to "make a killing" in the stock market. His first two attempts failed miserably; he didn't know "the rules," or the players. "The stock market was a place of barrel-house, bare-knuckled combat, Albany was a legislative Sodom and New York City was Tweedsville" (Swanberg 85). But like a famous general during a later war, Fisk probably said, "I shall return."

On his return to New York, Fisk befriended Daniel Drew, a director of the Erie Railway Co. and a master at fleecing his stockholders and anyone else who was considered a prime target. A true Jekyll and Hyde, this bible-quoting swindler founded the Drew Theological Seminary.

Through scheming, Fisk and Jay Gould—another bird who feathered a comfortable nest—were appointed to the board of directors of the Erie Railway; soon thereafter, Boss Tweed also became a member of the board. From this moment on it was downhill for the Erie and its stockholders while the fortunes of these directors multiplied.

But this was not enough. Through another scheme Fisk and Gould took control of the Erie Railway and became comptroller and president, respectively. They bribed judges and legislators to legalize what they had done illegally. Although akin in their greed and their desire for power, they differed in their social lives. Gould avoided personal publicity—Fisk reveled in it.

The two schemers purchased the Pike Opera House at 23rd Street and 8th Avenue for \$820,000 and spent \$250,000 decorating office space in the building that would be rented to the Erie Company for \$75,000 annually. Fisk, an entrepreneur, produced operas and other entertainment at the opera house and in two other theaters he purchased. It has been said that at least \$23,000,000 in watered shares of the Erie Railway Co. came from a printing press operated by Fisk and Gould in the basement of the Pike Opera House.

"Wide-tales flew of Fisk inviting a score or more of half-naked dancers into his office, ordering champagne and pickled oysters from Delmonico's, and indulging in orgies of the kind that brought Rome to ruin" (Swanberg 6). Daniel Drew had openly

criticized Fisk's ways. Fisk replied: "As to the World, the Flesh and the Devil, I'm on good terms with all three. If God Almighty is going to damn us men because we love the women, then let him [sic]" (Swanberg 113). A biographer blames Fisk's licentiousness on the influence of Victoria Woodhull, who shook New York with her free-love declaration.

W.W. Fowler, a broker, described Fisk, who had run away from Brattleboro, VT with a circus at the age of 15, as "... bustling, and rollicking James Fisk, Jr. ... came bounding into the Wall Street circus like a star acrobat, fresh exuberant, glittering with spangles, and turning double-summersets, apparently as much for his own amusement as for that of a large circle of spectators. He is first, last and always a man of theatrical effects, of grand transformations, and blue fire" (Swanberg 26). This is only a hint of what James Fisk, Jr. was like. However, for the primary protagonist and



Early in 1870, with no military training or experience, James Fisk, Jr., became the commanding officer of the Ninth Regiment of the New York National Guard. Fisk's experience consisted of trading with the enemy to purchase cotton for uniforms and blankets; from these he made a fortune selling under contract to the Union army. Fisk resided in Boston during the Civil War and made illegal trips to the South to purchase contraband cotton. (New York Public Library photo)

antagonist in the life of Josie Mansfield, probable model for the 1891 \$1,000 silver certificate, this description should suffice.

"Perhaps a colder disgrace to her sex has never helped to ruin man since the world began" stated one historian in describing Helen Josephine Mansfield, born about 1842 in Boston. Following a convent education in Lowell, MA she moved with her parents to Stockton, CA. At a very early age she discovered that the boys liked something about her. On at least one occasion her stepfather held a loaded pistol to the head of a surprised man who was much older than Josie; the paramour fled with much of his attire in his hands. She married an actor, Frank Lawlor, and they moved to Philadelphia and later to New York. After two years of marriage her husband "found that she was going astray" (Swanberg 37).

After being divorced, Miss Mansfield, who reverted to using her maiden name, became a friend of the notorious former actress Anne Wood, who was at that time the madame at an exclusive bordello on 34th Street in New York City. Josie visited Wood's establishment, but only as a friend of the hostess. It was here she met James Fisk. Taken by her innocent appearance, flamboyant Fisk took the bait, and from that time in November of 1867 until just before his death, he would be the sole support of his chief mistress. Some believed that Fisk's interest in Josie was a brotherly one, but the coquettish siren altered any such beliefs in a very brief time.

Josie was set up regally at 359 W. 23rd Street, a four-story brownstone building. Fisk resided, on occasion, at 313 W. 23rd

Street, his legal address. With the Erie offices nearby, Fisk lived between business and pleasure. He took great pleasure in flaunting his mistress on his arm or in one of his carriages. They covered the city, except for the few places where, for business reasons, it would have been unacceptable.

In 1854 Fisk had married Lucy Moore who remained in Boston during their marriage; Fisk visited her on holidays and occasionally on weekends. Mrs. Fisk must have known of her husband's infidelity, but apparently closed her eyes to it. Some said she was cold and lacked interest in marital conjugation, an affliction that apparently did not befall Miss Mansfield.

Although Fisk flaunted other females on his arm, it was Dolly, a pet name for Josie, who received the furs, diamonds, Paris fashions and—money. "Her coral red lips enhanced the pearl and pink oval face. She had 'a full and dashing figure, yet not gross, with deep, large, almond-shaped eyes, luxuriant purple black hair, worn in massive coils' . . . she had a nose that bewitched, 'neither retrousse and yet not straight.' She had a demure look. To heighten this effect she wore a plain cross of gold" (Lynch 299). Josie had a happy, infectious laugh. Swanberg described her voice as being soft and sweet "but her smile that of a woman who grants it only after measuring its width and depth, and calculating its results to a nicety before bestowing it" (9). "In the field of love, as a poet might say, she could fight her own battles. In the arts of strategy, attack, retreat, delay, and manoeuvre she was a female Napoleon" (Fuller 154).

When Fisk entertained, buying off politicians and judges such as Judge George Barnard, it was usually done over dinner at Josie's place. *The New York Herald* remarked that "it was surprising to see the facility with which judges can be found who will do the things wanted at the proper moment." One section of the easily bought New York Assembly was known as the Black Horse Cavalry. For these bribery dinners, Queen Josie acted as hostess; she had a maid, butler and cook.

In her leisure time, which was frequent, she lounged around looking beautiful, waiting for Fisk to call to place her on public display. The early 1870s was the time woman suffragists were testing the waters of the opposition. Josie Mansfield had no need to demonstrate, march or vocally oppose anything; her resources were sufficient to obtain whatever she wanted.

During September 1869 Fisk had little time for Josie—he had gold on his mind. At the time, the U.S. Treasury was selling about \$2 million in gold to keep the metal in circulation. Fisk and Gould enlisted the help of Abel R. Corbin, brother-in-law of President U.S. Grant. If Corbin could convince Grant and Secretary of the Treasury Boutwell to stop the sale of gold, Fisk,



Liberty, engraved by Charles Burt in 1877.



Liberty was probably reengraved by G.F.C. Smillie in 1894. The portrait of William L. Marcy was engraved by Charles Schlecht.

Gould and Corbin would then benefit by selling gold contracts they would purchase before the price increased. Corbin used the ruse that higher gold prices would help farmers heavily in debt. Corbin also claimed that trade would be reversed, food exports would increase and the railroads would be kept busy.

It has been said that Grant asked Boutwell to halt gold sales. Opinions differ as to what followed. Nevertheless, Fisk and Gould had their signals crossed. Gold rose from \$100 to \$163.50 before the gold market collapsed on Black Friday, 28 October, 1929. Preceding the Black Friday debacle, Fisk had acquired control of the Tenth National Bank of New York, which gave him an almost endless source of credit to buy gold on margin. With New York judges in his back pocket, Fisk was able to repudiate his gold contracts.

A few months before Black Friday Fisk met Edward Stokes and saw an opportunity, by forming a partnership with Stokes, to make some money in oil. Stokes, a handsome dandy, was introduced to Josie, and thereafter was invited to many of Fisk's social gatherings. By the following year everyone but Fisk knew that his good-looking partner was more than just an acquaintance of mistress Josie.

By fall of 1870 Josie's possessions were valued at about \$75,000, a comfortable sum for the period, but Miss Mansfield continued

tering and waiting to be received he recorded his impression of the hallway. "All the accessories that wealth and refinement could suggest were heaped in this palatial apartment with a reckless profusion worthy of a squandering Goth or predatory Hun" (Swanberg 213). In contrast, notwithstanding, the dining room where he was received was the epitome of taste, with paintings, frescoed walls and adornments of every type.

A libel suit was brought against Fisk by Josie and "when court adjourned her veracity looked as shopworn as her chastity, and Ned Stokes looked grim. . ." (Swanberg 258). "Josie's glamoress [sic] exterior concealed the instincts of a hog at a trough" (Swanberg 260).

There was also a court ruling against Stokes, who had attempted to seek additional money from the dissolution of the partnership with Fisk. Stokes heard at Delmonico's that a grand jury had indicted him along with Josie on a blackmail charge. In a rage, somehow knowing of Fisk's plans for 6 January 1872, Stokes went to the Grand Central Hotel and waited. As Fisk climbed the stairs, Stokes shot him twice. New York was minus a scoundrel, but a memorable one. Henry Ward Beecher labeled Fisk as a "shameless, vicious criminal, abominable in his lusts."

Three years were required to find Stokes guilty. He served four of six years in prison. Before vanishing from New York, the un-



Josie "Dolly" Mansfield, who might be immortalized on the 1891 \$1,000 silver certificate. (New York Public Library photo)

to request and accept money from Fisk. Much of this money was given to Stokes, who was a foolish gambler. Fisk now knew, and Josie knew that he knew, of her new lover, so she decided to turn her back on the goose who laid the golden egg and take a flyer on "love."

At the same time, Stokes was demonstrating more than casual interest in Marie Aimée, an opera singer. Fisk, with or without the translator hired when prima donna Celine Montaland was engaged at his opera house, was devoting more and more attention to Mademoiselle Montaland. This was no *affaire de trois* but an *affaire compliquée*, truly *opera bouffe* material, worthy of a production at Fisk's opera house.

Josie and Stokes attempted to wring money from Fisk by threatening to publish letters from Fisk. Most of these letters were harmless but embarrassing. However, some could have had facts about corrupt business deals. Most of this was kept out of the newspapers, but when the bomb was about to explode, a reporter from the *Herald* went to Josie's home for an interview. Upon en-



Josie Mansfield, a model of innocence. (New York Public Library photo)

popular Josie Mansfield testified for Stokes and was labeled by the press as being everything from "a modern Desdemona" to a "harlot."

In 1891, three years before the bank note that bears her resemblance was released, Josie Mansfield married Robert L. Reade, a wealthy alcoholic expatriate lawyer from New York. Although Josie had been living in Paris, the wedding took place in London. This marriage, too, ended in divorce and she returned to Boston in 1897. Penniless and in poor health, she rotated her residence between a sister in Philadelphia and a brother in Watertown, SD. Sometime after 1909 she regained her health and, approaching 70 years of age, she found sufficient funds to take her back to Paris, where she lived and socialized with the American Colony. One unidentified friend attended her burial in Montparnasse Cemetery; she had died on 27 October 1931.

So, was Josie Mansfield, the mistress of James Fisk, the model for the beautifully designed and engraved 1891 \$1,000 silver certificate? In 1877, five years after the death of James Fisk, Jr.,



Edward S. Stokes, the man who shot James Fisk, Jr. (New York Public Library photo)

Charles Burt, according to the records at the Bureau of Engraving and Printing (BEP), completed an engraving of *Liberty*. This image was not used until 1895, when it appeared on the \$1,000 bond (HX170D) authorized by the Acts of 14 July 1870 and 14 January 1875. What appears to be the same figure, with the Liberty Cap removed and some facial features reengraved, was used on the note with which Josie Mansfield has been associated—the 1891 \$1,000 silver certificate (H1411). G.E.C. Smillie was the only portrait engraver the BEP lists as working on the plate for this note. Smillie joined the BEP on 8 March 1894; this alteration could have been his first assignment, although he did not always record alterations in his diary.

An unidentified daguerreotype or photograph of Josie Mansfield, as part of a group of unclaimed portraits from a studio, could have found its way into the hands of Charles Burt. Or, did Burt plan a joke on Uncle Sam? Artists and engravers are always looking for subjects. This is just one possible scenario that could account for the likeness of Miss Mansfield being immortalized on the \$1,000 note. The scandalous background of the possible model should not alter one's opinion concerning the beautiful engraving of *Liberty* on this piece of paper money.

To present a similar analogy, consider the hymn *O Sacred Head So Wounded*, usually sung during the Lenten season in many Christian churches. This solemn melody, harmonized in the 18th century by Johann Sebastian Bach in a slow quadruple meter was originally a lively sextuple meter tavern song from the middle ages, with lyrics that might shock a few people, even today. Notwithstanding the origin, the hymn, with words—moving and descriptive—remains one of Bach's choicest harmonizations.

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CLEARING HOUSE—(Continued from page 187)

of realty mortgages which were not as liquid as commercial paper. In Fairbanks, the president of the Fairbanks Banking Company, E.T. Barnett, pledged personal assets which, along with the bank's securities backed his bank's certificates 200% (Fairbanks 12-18-07, pg. 1).

The size of the Nome issue is unknown but one can speculate using population figures, the records of other associations and the two known certificates. Brunswick, Georgia, with a population of 10,182, issued \$109,000 in certificates, and Hastings, Nebraska, with a population of 9,338, issued \$7,713 (Andrew 505). In 1910 Nome's population was 2,600. Undoubtedly, Nome had a much larger population in 1907 since, because of the 1899 gold rush, it had a population of 12,488 in 1900.

The denominations and serial numbers of the two known notes also provide information. The serial number of the \$2 note is 8723 (Gould 157) and the serial number of the \$5 note is 8310 (private collection). An upper limit of an issue not over \$150,000 is indicated when the population figures and the number of banks in the clearing house are considered. Assuming the first serial number of each denomination is 1, the total value indicated by the two known certificates would be \$58,996. The normal ratio between the currency denominations (\$1, \$2, \$5, \$10 and \$20) would push the total issue for Nome to over \$250,000. Since the serial number of the \$5 note is lower than the \$2 note one can only assume that an arbitrary numbering system was used, because this too would put the size of an issue over what the population figures call for. The estimate of an issue of not over \$150,000 is more reasonable.

An interesting feature of the Nome Clearing House Certificates is the central design. The \$2 shows an Eskimo and the \$5 pictures a reindeer. For the most part, the issues of the lower states incorporated only geometric designs such as those on the Seattle, Wichita, and Kansas City, Missouri issues (author's collection). A lion's head is represented on the Portland, Oregon issue. The Spokane, Washington issue shows a portrait of George Washington, which would attribute it to the State of Washington, but not with the same degree of imagery as the Nome issue. The Eskimo, wearing a fur-lined parka and the reindeer definitely ascribes the notes to Alaska and nowhere else.

The Nome Clearing House Association was created in a time of crisis and disbanded when the need no longer existed. The Skagit County, Washington Clearing House is another, like Nome, that left only its certificates for posterity. In less than twenty-five years the Nome Clearing House, as well as its necessary contribution during the 1907 panic, was forgotten. A.H. Harris, in an article titled *Pioneer Banking in Alaska*, states that "There is not and has not been a clearing house in the Territory, and there is no reserve bank." The only evidence remaining to disprove this statement: two certificates and a few newspaper articles.

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