

measure, to the immense regions of the West, from which they had previously been almost excluded."

At that time there were eight churches in the city, two Presbyterian and six others, severally belonging to the Protestant Episcopal, Baptist, Quaker, Methodist Episcopal, Universalist, and Roman Catholic congregations.

The banking institutions were four: The Farmers' Bank, the Bank of Troy, the Troy Savings Bank, and the Merchants' and Mechanics' Bank.

"The Troy Female Seminary," as the writer of the directory preface remarks, "consists of a plain brick building of more than a hundred feet in length, and another of inferior dimensions. This school is flourishing, and contains a hundred and fifty pupils, nearly half of whom are inmates from abroad.

"An elegant and secure steamboat for the carriage of passengers, the *Chief Justice Marshall*, leaves Troy two or three times every week for New York. Another, the *New London*, is employed as a tow-boat, and carries to and from that city an immense quantity of freight and many passengers. About eighty sloops and other craft are engaged in the business of transportation, principally between these two cities, and several schooners ply regularly between Troy and Boston. * * * *

"The trade of Troy supports four newspapers, two of which are semi-weekly and two weekly."

The indomitable enterprise and commercial competition of the merchants and manufacturers of Troy had wide fame at that time. It was truthfully said by a newspaper editor, commenting on the territorial importance of the Erie Canal in 1823: "The enterprise of the Trojans is worthy of all imitation. We believe that without exception they are the most enterprising people in the United States. There is among them a noble spirit of rivalry, untingered by jealousy of each other. No man appears to envy, but every man to emulate the genius, talent, and industry of his neighbor. They are determined, if they do fall in the scales of commercial, manufacturing, and mechanical competition, that they will fall honorably in a firm and persevering struggle for pre-eminence."

Daily viewing the animating features of the mercantile and manufacturing activity of Troy, Henry, the only son of Henry and Sarah Merrill Swartwout, born on January 27, 1809, healthfully grew to manhood stimulated by the local stir and thrift to be ambitious to be one of Troy's prosperous and reputable citizens. This urgent desire became more authoritative after he had gained the love of the noble woman, who, for eight-and-fifty years, as his wife, was a continued fountain of happiness unto him.

Born at Tomhannock, in Pittstown, Rensselaer County, on December 30, 1814, she, by the change of residence of the family from her birthplace to Troy