Doc Chat Episode Forty-Eight Transcript

Exploring the Irish American Experience Through the Emigrant Savings Bank Records (March 17, 2022)

ELIZABETH RUTIGLIANO: Okay. Welcome everyone. Thank you for joining us this afternoon. My name is Elizabeth Rutigliano. I'm a reference librarian in the general research division at the Stephen A. Schwarzman building. Doc Chat is a weekly program series from NYPL's Center for Research in the Humanities, that digs deep into the stories behind the library's most interesting collections and highlights ways that teachers can incorporate them into the classroom. In this episode Philip Sutton, a librarian at the Irma and Paul Milstein Division of the US, Local History, and Genealogy, is joined by board certified professional genealogist Meryl Schumacher, founder of We Go Back LLC, whose work has been published in peer reviewed genealogy journals, and appeared on television shows like the Daily Show with Trevor Noah, and Who Do You Think You Are. In honor of St. Patrick's day, happy St. Patrick's Day, Philip and Meryl will be discussing two records from Emigrant Savings Bank, a collection at the New York Public Library that is of particular interest to anyone researching their Irish heritage. Our guests will speak for about 1 minutes before we open up the conversation. During the program please feel free to use the chat function to share general comments. Though please make sure that you change your chat mode to panelists and attendees, so everyone is included. Once we begin the question and answer segment please use Zoom's question and answer function rather than the chat function to post your questions. If you wish to remain anonymous, please make sure that you select that option before you're submitting your question. And now I'm going to hand it over to Phil, to Philip. Thank you.

PHIL SUTTON: Thank you, Liz. Hello, everybody. I'm going to open up our document which looks like this. This is currently on exhibit in the Polonsky Exhibition here at the Stephen A. Schwarzman building. And this is what it looks like. But myself and Meryl Schumacker are going to talk about this document today, and another one or two documents from the collections of the Emigrant Savings bank. But I'm going to kind of zoom in. You can come into the exhibit and see this document and have a really good look at it yourself. But I'm going zoom into a, a nice scan and give us some background about the Emigrant Savings Bank before we talk to the professional genealogist. Okay. So, the Emigrant Savings Bank was established in New York City in 1850, by the Irish Emigrant Society which was founded in 1841, for the protection of immigrants from Ireland. The bank offered a safe place for immigrants to keep their money, and a way to send money home to relatives. Bank records contain information about deposit accounts, real estate, buildings, and investments. Society and bank records document the social history of Irish immigrants, on either side of the Atlantic, as well as German and French immigrants who opened accounts with the bank. Deposit accounts often contain detailed personal and genealogical information about individual depositors. Information of great use to

genealogists researching their Irish heritage. Especially during and just after the years of the great famine, when 1 and a half million men, women, and children immigrated to the US and Canada, the majority through the ports of New York. Historical records from the Emigrant Savings Bank were donated to New York Public Library by the bank in the 1990's, where they were archived in microfilm. Of those records, indexes of those records, indexes, test books, account transfers, and account books have been digitized by ancrestry.com and made freely available in a branch of the library, any branch of the library through a subscription to our ancestry library edition. Of particular interest to genealogists are the bank's test books, the first volume of which I mentioned already is on show in the Polonsky Exhibition and is shown here. And I'm going to hand over to Meryl now and say, and ask Meryl, what is a test book?

MERYL SCHUMACKER: So, test books are really fascinating because they were used to verify an account holder's identity. So, this was before the days of presenting you know, your bank card or punching in a pin, or you know, showing a driver's license to show that you are who you say you are. So the bank needed a secure way to confirm that when somebody entered the bank, you know they wanted to make changes to the account, that they were who they said they were. So to do that, they asked account holders a series of personal questions, security questions you know. Some of them were really easy like, what's your name and where do you live? But then they got a little more detailed. Like they asked about next of kin. They wanted to know about if you were married, what was your maiden name. Sometimes you get, you get a birthplace down to at least a county level, and sometimes also a town, which is incredibly valuable in genealogy. And even the date of immigration and the name of the ship that they arrived on. So, the bank recorded all of that information in these test books. And so these books are sort of like the answer key for everybody's security questions. So you can remember that by thinking this was a test of an account holder's identity, and these are all the answers.

SUTTON: And this information, so we have name, age, address, place of origin. Which is what so many people are after, their place in Ireland. How reliable is the information in the test books? And why is this information so useful?

SCHUMACKER: Yeah. So, in genealogy we talk a lot about who the informant was for a particular record or a piece of information. And the reason for that is because we want to know how much credibility we can assign to that record or that information. So, if somebody you know, is a witness to something, they have first-hand knowledge, you know. That information is going to be more reliable than somebody who wasn't a witness to that information or you know that event. So, you know, looking at the test books, we know the informant was the account holder. And they're answering questions about themselves. So, right away this tells us that this information is going to be much more credible than we might find on something like a death certificate. Because the people were reporting their first-hand knowledge of you know, where they lived and you know, where they grew up and that sort of thing. And I would say that's something, another thing that sort of makes this collection so different from a lot of other records that we work with as genealogists, is that in order for this collection to perform its stated function, the information had to be as accurate as possible, to the account holder's knowledge.

That's not to say I haven't found you know, mistakes in test books. I definitely have. But we can ascribe much greater credibility to the information in there because it's like an interview with your ancestor. And this had to be information that they could repeat back accurately, multiple times.

SUTTON: So, what, what we could be saying is, if you see information, and so we'll look a bit more closely at one of the entries actually. This is an entry for Catherine Edwards. And it records her opening an account January 30th, 1851. Her account number is 361. She lives with a friend on 45 Spring Street. She is a native of Birr, which was then in King's County which is now named Offaly County in Ireland. Opened a deposit account at the Emigrant Savings Bank. Has 5 children, 2 in Birr, 3 in New York City. She's not currently in business. And she immigrated some time between April 1877 or 1878. And her maiden name, if you can read that, maybe someone could read that, read it slightly better, I think is Baines as well. So this is, this is incredibly useful information. Where might a researcher go next, looking for more information about Catherine Edwards?

SCHUMACKER: Yeah. So, I always like to start with the census. And I, the reason for that is not only does the census give us information but we also have quite a lot of information from this entry, that we can then use to correlate you know, with other records and confirm that you know, this census entry definitely belongs to her. And certainly with a name like Catherine Edwards, that's going to be really valuable cause that's a common name. So, I would probably start with the 1850 federal census. Because she came in you know, maybe 1847 or 48. And then maybe also check the 1855 New York state census. Those were enumerated in the years ending with 5, as opposed to the federal ending in zero. And the New York state census is just great because if we didn't know that all of her children were born in New York City, the 55 state census lists birthplaces down to a county level in New York, which makes it different from the federal census. And the other thing that I would definitely do is research the other people kind of in her network. Who is this person that she's living with? Was she living with other people from King's County? Since immigrant families from the same areas tended to cluster together. And so this would be an example of what genealogists call FAN network research. We also call it the FAN club. And that's a term coined by Elizabeth Shown Mills, who is a very highly regarded professional genealogist. And it stands for friends and family, associates, and neighbors. And that could open up a whole world of information about Catherine.

SUTTON: And this is, this is I think a classic example of how that could work. Because you know, we can see in the description of the account that she's living with a friend. So, I immediately went for 1851, there is actually one address directory called the Doggett's Directory. And I went looking in there to see who lived at that address. And strangely enough, Catherine is not listed at that address in 1851. Because she's with a friend, so she's staying. So this is where like, well who are these people that live in this building? Are they part of this FAN network? Can this help me identify her and find, find more records that are associated with her? We've got a couple of minutes before we move on to the next document. Cause we're going to, we're privileged, we're going to look at two documents today not just one. But they are from the

same collection. I'm thinking like you know, a lot of people contact the library. I'm sorry, I'm throwing this completely at you unprepared, Meryl. A lot of people researching their Irish ancestry, they want to go back to Ireland and they want to make of this and see you know, where the ancestor that immigrated is from, to get a sense of their roots. So if I was an ancestor of Catherine Edwards, and I'd worked back and I'd found this document and it said you know, she was from Birr, should I buy a ticket to fly to Ireland and go and visit that place? Or should I do a bit more research? What would you do?

SCHUMACKER: Yeah. I always recommend doing as much research as possible in the destination country before you look in the records of the country of origin. And that goes for any immigrant group. Just because even like I said, about looking up Catherine Edwards in New York City, it's a really common name. But if it seems common in New York City, it's going to be even more common in Birr, if that's where she's from. So, I would definitely recommend you know, trying to at least figure out you know, did her, was she married? Did her husband die in this country? Did he die in Ireland? Figuring out, trying to confirm as much of the information from the bank entry as possible. Because that's only going to give you more information that you can use again, to correlate once you start looking at records in Ireland.

SUTTON: And I think what, it's fascinating to me that Catherine has you know, 2 children in Birr and 3 in New York City. I'm like, I'm trying to work out you know, how old is she? Are those adult children or what's the story behind that? That's, I feel like sometimes when you look at information you get you know, something like this. You've found a document that answers a genealogy question but like all good documents it just raises more questions and kind of pushes you forward. So immediately I'm thinking now well, do I go to a database like Find My Past? Which you know the library probably makes it accessible. And where we have Roman Catholic Church records. So you come into the library, you can use those. Maybe they'll be some clues in there, I think.

SCHUMACKER: Yeah, that too. That collection has just been incredibly helpful. For those who don't know, it has digitized database entries, and also some images. They're adding more over time, for the Catholic Diocese of New York. And you know, especially from periods before New York City had you know, birth certificates for people. It can really fill in blanks. And of course, not everybody had birth certificates, you know, even after they were implemented.

SUTTON: Okay. So, I'm going to, I'm going to move on to another record now. This is, this record is from the Bond and Mortgage books that are in the collections. And a lot of the collections from the Emigrant Savings Bank have been digitized by ancestry.com. They're available through ancestry library edition, I mentioned earlier. But some of the records haven't been digitized by ancestry. And this is one group that the library itself has digitized. As you can see, it's from the microfilm. And we've put made available through New York Public Library digital collections. Now this page is a January 22nd, 1855 entry from the bond and mortgage books of the Emigrant Savings Bank. And here we see a schematic drawing showing 9 Frankfurt St. A three story building in the possession of Mary O'Connor. The plan describes the

building's dimensions and the lot's distance from the corner of Chatham St. It says that the mortgage has been paid off as of November 1879. And the building is valued at $12,000. And the property has been used as a bond to secure a loan of $2,000. My question for you Meryl is, can you talk briefly about why this record might be of interest to genealogists and to local historians?

SCHUMACKER: Yeah. I'm so excited we're talking about this one. Because one of the most not difficult, annoying things to do in New York City research is to try to figure out where an old property was located. This is because street numbers, especially changed over and over again. I've seen you know, in a 25 or 30 year period like half a dozen changes and just on a single block. I mean, and these were not always documented. Very well. You really can't reliably type an address into Google maps and get the correct location, unless you're looking at an address from maybe like a decade into the 20th century, so pretty late. So, to that point, I love that we can see exactly where this property is located. There is no question. As you mentioned, the numbers that are in this diagram are the dimensions of the lot, and also the distance to the corner. So, I can open up Google maps and I can use their measure distance tool to measure the number of feet from that corner. So I know exactly where that property began and end. The other thing we can see from this document is that this was a larger than usual lot, 100 by 25 feet you know, was pretty much the standard, and this is slightly bigger. And this maybe gives me a clue as to the socioeconomic status of the owner. And I just, I kind of love that this record but also this collection in general kind of flies in the face of the stereotype of you know, oh Irish immigrants, they didn't have bank accounts. They didn't have you know, property when in fact, many had property. Quite a few became landlords and accrued wealth that became generational wealth fairly quickly. And you can see that right in this example and the collection in general.

SUTTON: What other records might we find related to the building and to its owner?

SCHUMACKER: Yeah. So, deeds from this period are available on familysearch.org. I think there should be a link in the resources from this Doc Chat. It's the New York records, land records collection. The collection is name searchable. Personally, I found the search, I love family search but I found the search function for this collection a little bit buggy. It doesn't really take you to the page with the deed, it takes you to the index. So, I prefer to navigate through the images, just the way that you would if it were a book that you were handling in person. And you can look in both the grantor and grantee indexes. Grantor is the seller and grantee is the buyer. And with that collection you can trace the property both before this date and up to the late 19th century, just using that collection that's online.

SUTTON: Thank you. Yeah. It's, with, with those deeds you'll, they've been, cause they, of course they're not actually the deeds are they. They're recordings of, of the deed. Is that, is that right? Cause the deeds are with the grantor and grantee, and then they have to register it.

SCHUMACKER: That's right. So they were recorded with the local authorities. So, it's a written out transcription of the deed. So it is you know, a reliable record of you know, certainly the

information related to the transaction. But unfortunately, once you get a bit early, several decades earlier than this. It wasn't actually required that everybody record their deeds in those books. So, sometimes you find gaps in a property's history around then. Because things just weren't always recorded.

SUTTON: And these are some collections that describe Frankfurt St. And the owner actually lived there. Catherine, no, Mary O'Connor lived there with her husband who was a stone mason, who was connected to Tammany Hall. And was also a big fan of music, paid for some Irish singers to come over from Ireland to sing in New York. And this is where they lived. This is there where Tammany Hall is. And then Tammany Hall moved, and then it became the buildings of the New York Tribune. And currently to date, this is the site of Pace University. But I did manage to find this little photograph. It's a picture of Tammany Hall, but there is the building that Mary O'Connor lived in. So, this, I guess I'm just trying to say that New York Public Library digital collections has lots of material that you can use, when you're researching your Irish and Irish American history.

RUTIGLIANO: Thank you so much Phil and Meryl. We have tons of questions. The first one is from Sally. Are all the bank's clients from Ireland or are any from Scotland?

SUTTON: They're from a range of different countries. You also find German immigrants who had accounts. It's not exclusively Irish at all. That's just, Irish immigrants make up a large percentage of the bank's account holders. So that's why a lot of the information regarding the collection focuses on Irish immigrants. But yeah, if you have immigrants from this period from other countries, you should definitely take a look. It's worth it.

RUTIGLIANO: Okay. Another question that we have is, how would someone have sent money to Ireland in 1847? Was money sent in sterling or dollars and cash or check, given that money back in Ireland functioned with little money, more trade or paid via labor.

SUTTON: I don't know off the top of my head, I have to admit. I think you know, the Emigrant Savings Bank is certainly handling that. They're getting money across to Ireland. And I seem to remember that the people did take cash at the time. But Meryl, maybe you have a better idea.

SCHUMACKER: Yeah. I don't, I know I've read this and I don't remember it of the top of my head but I do know that the part of the draw of the bank was that the Emigrant Savings Bank made it so easy. Like you didn't have to do any kind of like exchanging currency. I don't believe the bank just handled all of that for you. And that was what made it like I said, so appealing for immigrant families, where they, just you know, they go to the bank and the bank would take care of it for them.

RUTIGLIANO: Okay. Abigail asks, did bank test books extend into the 1920's?

SUTTON: I don't think they go quite that far. No, no.

SCHUMACKER: No, there's, there are the test books and then there's another sort of section of them called the transfer signature and test book. So, that would be if somebody is, kind of like when you vote, if they like check your signature. Where you know, your signatured changed, there was like a second set of books that have similar but not quite identical information as you find in the original test books and those do go a little bit later. But unfortunately, a lot of the records haven't survived. So, you might find your ancestor's name in the index books, suggesting they had an account. but unfortunately, you know, their test book entry information hasn't survived cause it's from part of that lost period where there's a gap.

SUTTON: I should say, during, during this Q&A, if you have any very specific questions about your research and you think these records might be useful, you could email us history@nypl.org. And we can take closer looks or take a closer look at your question and point you in the direction of the right resources.

RUTIGLIANO: Another question is, did anyone in Ireland digitize their collections? For example, I know the Ecole Polytechnique in France transcribe a lot of their records, and they're searchable as of 2005. Have any libraries in Ireland done that?

SUTTON: Libraries in Ireland transcribed, I mean I know that the, the National Library of Ireland and the National Archives in Ireland are constantly putting records online, constantly indexing them. In the, and so there's some fantastic resources for Ireland where records are available. In the blog post that's going to follow up this class, I'm going to include links to all sorts of resources, a handout for beginning Irish genealogy research. And a recording of a class that I teach in conducting genealogy research into your Irish heritage, that lists all sorts of resources. And cause we've only got a few minutes. But you know, I've got, this is a website. This is a, oh no you can't se it because of the background. But yeah, there are very, very many resources in Ireland that you can use. Irish genealogy.ie is a good place to go. National Library of Ireland. Genealogy at the Irish National Archives, lots and lots of different resources. And of course, the family search research wiki, you can look up how to do research in Ireland. And also, the records available in Ireland and what records are available at the county level and parish level.

SCHUMACKER: Thank you, Phil.

SUTTON: It's a kind of answer.

RUTIGLIANO: The next question is from Gail. Was it relatively common for Irish immigrant women to own property?

SCHUMACKER: You know, I can't, I have not done a deep study of it, but when I went through, cause the New York Public library digitized the mortgage and bank records. And I reviewed the microfilm some years ago. And one thing I did note, is there were a lot of women owned property. And Mary O'Connor here, that we described, she lived at 9 Frankfurt with her husband.

He died quite young. And she ended up moving away from 9 Frankfurt St. And there's a blog post I'm going to link to in the research guide that comes after this, that goes into more detail about her story. And she, she moved to Staten Island, and she was buying and selling property. That seemed like the Victorian thing to do. And I felt like you know, a rough look through the index for the mortgage and bond holders. At least I would say, around 0% of the names in there were women's names. And obviously, a lot of those women were Irish.

SUTTON: Yeah. I agree with that. There are a lot of women listed in the records, even just like you said you know, scrolling through a random page and you see women's names. For sure.

RUTIGLIANO: The following question is, can we access the bond and mortgage book online from home?

SUTTON: Yes. It's available through the New York Public library digital collections. And when we get the blog post up in the next day or two, there will be a link straight into that, that record group. But yeah, we digitized the microfilm copies of those books a few years back.

RUTIGLIANO: Okay. Donnas asks, how long were the test books in use?

SUTTON: The test signature and test book collection goes as far as, that's on the collection page, which I don't have in front of me.

SCHUMACKER: No, I don't either. It's, but they started in 1850.

SUTTON: Yeah, they go into like, late 19th century. It might go just into the 20th century. But that's approximately the date range you're looking at with the gaps that I mentioned earlier.

SCHUMACKER: The other thing worth noting is that the test book information, a lot of it's in a book cause people opening the accounts couldn't read and write. And so, I'm seeing quite a few accounts in the test book indexes, where there isn't that information. And if we go back to the, oh I beg your pardon. This, you can see those gaps where people haven't given test book information. And if you look at who those people are, you know it's like the Reverend Richard A. Wilson, you know he hasn't given his. So, he's obviously a man who is literate. And then some other people, it's kind of hit and miss. It's not necessarily, you know, going to be a silver bullet, but it's still a great resource.

RUTIGLIANO: Okay. Unfortunately, we have to wrap it up. Please contact Phil if you have further questions at history@nypl.org. I have linked that email on the chat function. Thank you so much for attending today's session. Like Phil mentioned, links to this, these collection items and other resources along with a video transcript of the episode will be published shortly. And I'll post on the NYPL blog which will be sent out to all registrants. All previous episodes can be found there as well. The easiest way to find blog posts is by subscribing to the Doc Chat channel of the NYPL blog. You will find the link in the chat which I'm about to share. One

second. Okay. Doc Chats are held every Thursday at 3:30. And our next episode NYPL's Bogdan Horbal and Duke University's, Duke University's Ernest Zitser focus on the, one of the most iconic images in modern Russian culture, an 18th century woodblock print commonly known as The Barber Wants to Cut the Beard of the Schismatic. Horbal and Zitser will analyze the multilayers of [inaudible] and what at first glance appears to be naïve folk design, to reveal how pop culture stereotypes [inaudible] systematic discrimination. Thank you again so much for joining us this afternoon. And we hope to see you next Thursday. Take care. Bye bye.