

Mellon, Thomas

by B. K. Lambkin

Mellon, Thomas (1813–1908), judge, investor, and banker, was born 3 February 1813 at Camp Hill Cottage, Castletown, near Omagh, Co. Tyrone, eldest of two sons and three daughters of Andrew Mellon (1785–1856), farmer, and his wife Rebecca (1789–1868), daughter of Samuel Wauchob, farmer, of Kinkit, near Strabane, Co. Tyrone. Thomas emigrated with his parents to the USA in 1818, following the example of his grandfather Archibald Mellon and uncle Thomas (later a successful merchant in Philadelphia and New Orleans), who had settled near Greensburg, Westmoreland county, Pennsylvania, two years before. They sailed from the port of Derry, via St John's, New Brunswick (twelve weeks), to Baltimore (two weeks), and travelled on to western Pennsylvania by Conestoga wagon (three weeks), where they settled in Westmoreland county on a farm at Poverty Point. In 1833 the family moved to another farm near Monroeville in Allegheny county.

Thomas Mellon was educated at Westmoreland County Academy, Greensburg, and at a Latin school run by the Rev. Jonathan Gill, a covenanting minister, near Monroeville. He graduated AB with honours in 1837 from the Western University of Pennsylvania (latterly the University of Pittsburgh), where he then taught Latin for a few months. In 1838 he began studying law in the office of Judge Charles Shaler in Pittsburgh, was appointed prothonotary (assistant chief clerk) of the courts of common pleas (March), and was admitted to the bar (December). In June 1839 he opened his own law office in Pittsburgh and quickly developed a prosperous practice. He began investing his savings judiciously in real estate, coal lands, mortgages, and loans, becoming the trustee of many estates, the operator of coalmines, and an owner of extensive real estate. By 1859 he had become the legal adviser to many prominent members of the rapidly growing business and financial community in Pittsburgh, some of whom persuaded him to stand for election as judge in the court of common pleas of Allegheny county. He served as judge for ten years, earning a reputation for wisdom and integrity while maintaining his business activities and becoming president of the People's Savings Bank in 1866.

He abandoned his legal career in 1869 to devote himself to business and finance, and in January 1870 he established the banking house of T. Mellon & Sons as a one-room business in Smithfield St., Pittsburgh, with his sons Thomas Alexander and James Ross as partners. During the post-civil-war boom, the bank grew through shrewd investments in various real estate, business, and financial enterprises (such as lending money to Henry Clay Frick to buy coal fields and to establish his first coke ovens) into one of the most important financial institutions in western Pennsylvania. The bank was forced briefly to suspend payment of deposits during the financial 'crash' of 1873 but came through with its prestige intact.

In 1877 Mellon purchased the failing Ligonier Valley Railroad, putting his sons Thomas Alexander, Richard Beatty, and James Ross in charge of its ultimately successful development. He also became the owner of an iron foundry and a large stockholder in traction lines in Pittsburgh and vicinity. In 1880 he was elected to the select council of Pittsburgh, serving until 1887. He officially retired from business in 1882, leaving his son Andrew in charge of the bank.

He married (1843) Sarah Jane, daughter of Jacob Negley, land surveyor and mechanical engineer of East Liberty, Pennsylvania, and of Anna Barbara Winebiddle. They had eight children: Thomas Alexander (financier); James Ross (financier); Sarah Emma, Annie Rebecca, and Samuel Selwyn (these three died in infancy); Andrew William (financier and secretary to the treasury 1921–32 under presidents Harding, Coolidge, and Hoover, and founder of the National Gallery of Art); Richard Beatty (president of the Mellon Bank); and George Negley Mellon. By 1936 the Mellons were considered one of the four wealthiest families in the US, along with the Rockefellers, Du Ponts, and Fords.

In 1848 Thomas moved his family out of Pittsburgh to the nearby village of East Liberty. He resided there at 401 Negley Avenue from May 1851 until his death on 3 February 1908, aged 95. Between 1890 and 1895 he lived intermittently in Kansas City, where he started new business interests. Six months before he died, the University of Pittsburgh awarded him the degree of doctor of law in honour of his lifelong interest in education and his extraordinary contributions to the development of the regional economy.

He completed and had printed privately in 1885 an autobiography, *Thomas Mellon and his times*. This is unique among the very few accounts written by the great American entrepreneurs of the nineteenth century (such as that by his friend Andrew Carnegie) as being both well written and a detailed source for economic and social history. He acknowledges that the books sent to him by his merchant uncle, Thomas, especially Benjamin Franklin's *Autobiography*, which he read aged 14, were a major influence on what he highlights as 'the decision' to leave the family farm and seek a college education. His own story of self-improvement, success, and public service mirrors that of Franklin.

He made one return visit to 'Old Ireland' in August 1882 and visited Camp Hill Cottage, where he was born, and his mother's relatives at Kinkit. Like his mother, he was a 'warm admirer' of Robert Burns and he went on to Scotland to visit the Burns cottage in Ayr. It is clear from his account that he thought of himself both as a 'Yankee' and as an 'Irishman', and as a 'Scotch-Irishman' in particular, 'nurtured in the moral, social and religious sentiments of the Scotch'.

Camp Hill Cottage, birthplace of Thomas Mellon, is open to the public as the nucleus of the outdoor museum of the Ulster-American Folk Park, Omagh.

Thomas Mellon, *Thomas Mellon and his times* (1885, reprinted 1969; abridged ed., ed. Matthew T. Mellon, 1968; 2nd ed., ed. Mary Louise Briscoe, 1994); Frank Denton, *The Mellons of Pittsburgh* (1948); 'Thomas Mellon', *National Cyclopaedia of American Biography* (1967); Burton Hersch, *The Mellon family* (1978); Eric Montgomery, *The Ulster-American Folk Park: how it all began* (1991); www.folkpark.com

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