Stephen Merrell Clement was born in Fredonia, New York on November 4, 1859. He was the son of Stephen Mallory Clement (1825 - 1892) and Sarah Elizabeth Leonard (1824 – 1891). His father owned a general store in Fredonia, and in 1855 was a founder of the Fredonia Bank. He was president of the bank until 1869, when he came to Buffalo to become Cashier of the Marine Bank. Stephen Merrell came to Buffalo shortly afterwards with his mother and brother, Henry Clay Clement. By 1874 they lived at 737 Delaware Avenue, first in a wood frame house, and then in a large brick house, built by his father. (Stephen Mallory Clement was known as "S.M. Clement, Sr.", and Stephen Merrell Clement was known as "S. M. Clement, Jr.")



PCW/MCW

Stephen Merrell Clement attended the State Normal School, and then entered Yale College in 1879, in the Class of 1882. He rowed, was a member of the Glee Club, was superintendent of the Bethany Sunday School, and a member of DKE and Scroll & Key Society. After graduation he traveled in Europe with some classmates, visiting his friend Joseph Cochran in Persia, and returned to Buffalo in 1883 to begin work at The Marine Bank. He was made Assistant Cashier within a year, and Cashier a year later. He was made president in 1895, three years after the death of his father. He presided over the

design and construction of the new bank headquarters at Main and Seneca Streets, designed by his friend Edward B. Green.

He was chairman of the three-man committee to organize the Buffalo Clearing House in 1889, and was Chairman from 1892 to 1912. He was an organizer of the Power City Bank, in Niagara Falls, in 1893, and a director until his death. He was president of the Merchant's National Bank of Dunkirk, a director of the Ontario Power Company, the Niagara, Lockport & Ontario Transmission Co., the International Railway Co., and the Buffalo Abstract & Title Co. He was president of the Buffalo & Susquehanna Steamship Co., and vice president of the Rogers Brown Iron Co.

His charitable work was extensive: vice president (and alumnus) of the State Normal School, president of the Fine Arts Academy, president of the Buffalo General Hospital, president of the board of trustees of the Young Men's Christian Association, treasurer of the Buffalo Orphan Asylum and trustee of the Auburn Theological Seminary. He was an elder of Westminster Presbyterian Church, and president of its board of trustees.

In 1884 he was married to Carolyn Jewett Tripp (1861-1943). She was the daughter of Augustus Franklin Tripp (1822-1908) and Mary Mehitabel Steele (1826-1866). Augustus and his second wife, Caroline M. Brown, lived at 786 Delaware Avenue, across the street and north from Stephen Mallory Clement at 737 Delaware. Stephen & Carolyn were married in her father's house, and lived at 172 Summer Street, at the corner of Oakland Place, in a house he built for them.

They had four sons and two daughters: Norman Parsons Clement (1885-1951), Edith Cochran Clement (1886-1891), Stephen Merrell Clement, Jr. (known as Merrell) (1887-1943), Harold Tripp Clement (1890-1971), Marion Clement (1892-1918), & Stuart Holmes Clement (1895-1974). The family moved to 737 Delaware Avenue after S. M. Clement, Sr. died in 1892. Carolyn inherited 786 Delaware Avenue in 1908, when

Augustus died. They tore down the house in 1911, and built the present structure, designed by E. B. Green.

Stephen & Carolyn bought a house and several parcels of land in East Aurora, in the 1890's, for a summer house and dairy farm. The house was known first as "Elmhurst," then as "The Homestead". The farm,



SMC1 Strongbox

incorporated as the Elmhurst Special Milk Company, was housed in a large barn, also designed by E. B. Green. The company processed milk in the days before pasteurization, with elaborate sanitation procedures that included whitewashing the cows' area weekly, and washing their udders daily before milking. The milk was considered a premium product, favored by mother's tending to infants.

Stephen enjoyed farming: pitching hay, harvesting silage for the cows. The house was amply supplied with fresh milk and produce, and a large greenhouse kept both houses filled with cut flowers, twelve months of the year. A primitive swimming pool was built at the edge of the "Long Drive," the driveway that he

built to by-pass the dusty Center Street. The family entertained frequently, and the houses were considered to be the scenes of warmth & hospitality. Stephen had two Locomobiles, in which the family toured the countryside.



In 1911 Stephen suffered a heart attack while pitching hay on a hot July day. He recovered sufficiently to live another year and a half, during which time he divested himself of his thirty percent holdings in The Marine National Bank to Seymour H. Knox 1, and John J. Albright. He sought relief from his heart disease in Baden-Baden, Germany, Atlantic City, N.J., and elsewhere. He died in 1913, in Atlantic City, after a time at Johns Hopkins, without having lived at his new house, or occupied his new office.

The wedding announcement of Carolyn Jewett Tripp & Stephen Merrell Clement, from a Buffalo, NY newspaper. The wedding was held on 27 March 1884, at the house of the bride's father and stepmother, Mr. & Mrs. Augustus F. Tripp, at the old 786 Delaware Avenue.

Clement - Tripp

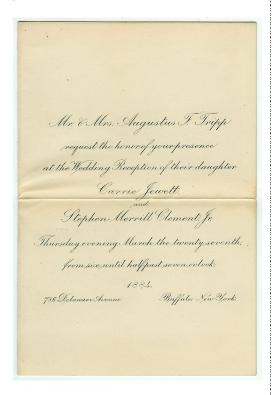
Since all good luck is supposed to attend on sunshine this little summary of the chief details of Thursday's wedding must be ushered in, as it was, with sunbeams. For as the guests were hastening to the nuptials his majesty smiled down brilliantly on the sloping lawns of upper Delaware avenue, green and April-like after the early morning showers. Preceded by all those "honorary" festivities which await on weddings – such as teas and luncheons on the part of the bridesmaids and parents – the home wedding of Carrie Jewett Tripp, youngest daughter of Augustus F. Tripp and Stephen Merrill Clement, jr., son of S. M. Clement, president of the Marine Bank, was solemnized Thursday, March 27, at half past five o'clock.

Seventy-five guests, perhaps, and these the intimate friends and kinfolk only, as witnesses of the ceremony, were assembled in the long drawing room as the bridal party entered to Poppenberg's measures. The room, stately in its proportions, was appropriately decked out with Easter lilies, roses, violets, potted plants and vines. The ceremony was performed by the Rev. T. Ralston Smith, D.D. of Westminster church, the bridal party standing the while beneath a green canopy dotted with daisies and consisting of heavy ropes of smilax sprung from the pier glass and cornices to meet the chandelier.

The bridesmaids, prettily clad in white, were Miss Mamie Underhill and Miss Grace Gorham. The groom's best man was Mr. Alfred C. Hand of Honesdale, Pa. The ushers were Messrs. Frank C. Farwell of Chicago, Gilbert Colgate of New York, William E. Bailey of Harrisburg, Pa., and

Dr. Carl R. Jewett of this city. Of these gentlemen Messrs. Hand, Farwell, Colgate and Bailey were classmates of Mr. Clement at Yale, '82.

The bride wore a lovely but simple Parisian gown of heavy white satin with a long plain train sweeping away from a petticoat embroidered with Easter lilies in pearls. The short corsage was cut square at the neck and edged with duchesse lace, as were the elbow sleeves, and the same design in embroidery was carried out in the bands which edged the neck and sleeves. She wore a tulle veil and carried daisies. Mrs. Tripp wore an elegant lilac-hued satin combined with old gold satin and brocaded in large bunches of lilies of the valley with leaves. The petticoat was of old gold satin with a fall of lace over it, caught here and there with lilac and old gold tassels. Her jewels were diamonds.



Following the ceremony was a reception from 6 until 7.30 o'clock attended by upwards of 200 guests, to whom Teall served supper at little tables in the library and dining room. The guests were received

by the bridal party first, then by Mr. and Mrs. Tripp and Mr. and Mrs. Clement. Beyond the drawing room the present room was thrown open. And guests were allowed to peep at the exquisite collection of gifts, from which the cards of the givers had been removed.

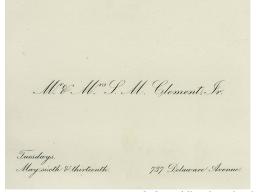
Among the guests from elsewhere present were Mr. and Mrs. George A. Tripp of Chicago, Mr. and Mrs. Charles Frost of Chelsea, Mass., Mr. Albert Frost of New York, Miss Lily West, daughter of Dr. Charles west of Brooklyn, and miss Marion Keyes of Concord. Among the brides present in their wedding gowns were Mrs. Isaac Bromley (nee Warren) of New Haven and Mrs. Oscar Harries (nee Ramsdell). Mr. and Mrs. Clement, who departed eastward on their wedding journey the same evening, were of course showered with rice and slippers. And if good wishes and goodwill contribute aught to a bright future theirs should be happy indeed.

On their return Mr. and Mrs. Clement will occupy Dr. Dabell's house in Linwood avenue, corner of Barker street.



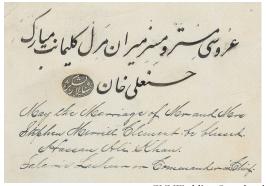
CJC Wedding Scrapbook

In the list of ushers given last week in our report of the Clement-Tripp wedding the name of William H. Parsons, jr. of New York, was omitted.



CJC Wedding Scrapbook

It is not accorded to many to receive wedding gifts from the crowned heads of modern Europe, still less from those representing the effete despotisms of the east, but among the gifts at a recent wedding was an elegant Persian rug bearing the autographic compliments of the shah of Persia to the young couple. Though it is now the custom to remove the cards of givers, the shah's was honorably excepted.



CJC Wedding Scrapbook

Page 4 of 5

LETTER: SMC1 to SMC2

S.M. Clement, President J. M. Richmond, Vice-President W. K. Allen, Cashier

MARINE BANK Established 1850

Buffalo, NY Nov. 4 1880

My Dear Son,

This being your birthday and the twentyfirst anniversary of that event, it seems a proper time for me to write you a letter. From this time forward, before the law, you are your own master, no longer subject to me or my control. It has been my aim, from your infancy, by precept and example, to lead you in the paths of righteousness. That I have come short of my aim and duty in many ways and at many times no one is more conscious than myself. But I am deeply thankful that you have reached manhood with a good christian character-as I hope-, a sound well developed mind and in good physical condition. Blessings that are priceless, and which it has been my earnest prayer might be yours. I look forward to the time of your graduation from college with no little interest. I long to see you settled in your life work. As I have often said to you nothing would give me greater pleasure than to see you in the christian ministry, if that seemed to be the will of God, for I consider that the most useful and honorable calling that one well qualified for the work can engage in. But if He has otherwise ordered, my next choice would be to have you ingage in business with me. Human life is so short that it is not best for one man to try to do many things. I think a young man should by prayer and meditation determine what calling in life he is best qualified to persue, then adopt it and persue it with vigor. It seems but a short time since I a poor boy was at work as a common laborer by the day or month as opportunity afforded. I well remember the time when in my teens being at work with my father for the Syracuse & Utica Rail

Road Co. The work was disagreeable, the weather extremely cold and my clothing insufficient. In my shivering condition I then and there resolved that if God spared my life I would if possible, by industry and economy, try to accumulate property so that when I reached my father's age it would not be necessary for me to work as I then saw him working. My sympathies went out for him more than for myself for he had seen better days. God has spared my life and crowned my efforts with a degree of success far beyond what my youthful imagination conceived or hoped for. Still I am not wealthy as wealth in these days is estimated but I have a competency.

As society is constituted a wealthy has more influence than a poor one, and if a man is disposed to use his wealth & influence for the glory of God, the more he has the better. I think it is every man's duty to accumulate property and consecrate it to the service of God. If you live to succeed me and take the property I shall leave, I hope you will remember the amount of labor and toil it has cost me and by industry and economy continue to accumulate as I have done and use it for the glory of God.

That God will continue to bless and guide you is the prayer of your affectionate father.

S. M. Clement

.__ ♦ __.