

Her first daughter, Anna Frances, and Joseph Maullin of Troy, were united in marriage on June 27, 1854. At that time, Troy's famous industry, the manufacture of men's linen-wear, which traces its rise to the year 1829, was rapidly assuming the vast proportions that have since made the city—the seat of its origination—known in every village and city in the United States, where the excellence of the goods speedily gained unsurpassed popularity and extensive sale. From 1851 to 1863, Joseph Maullin, the recognized founder of the manufacturing business of Cluett, Peabody, & Company, whose establishment is an imposing block of massive buildings on the west side of River Street, between Jacob and Hutton streets, was a member of the successive firms of Maullin & Blanchard, Maullin & Bigelow, Maullin, Bigelow, & Company, and Maullin & Cluett. His death, on November 10, 1863, deprived Troy of one of its most enterprising and influential citizens.

Mrs. Anna Frances Swartwout Maullin became the wife of Isaac N. Phelps of New York city, on December 15, 1868. The happiness of their conjugal life was terminated by his death on August 1, 1888. In an announcement of his decease at his summer home at Saratoga Springs, it was said by a leading newspaper of the city of New York, that "Mr. Phelps had made the reputation of a successful business man not by any bold or brilliant strokes of financial genius, but by persistent application, tireless energy, excellent judgment, and careful economy. As a judge of mercantile credits, he was held to be without a peer in Wall Street, and he carried this discriminating faculty with him in his investments of stocks and bonds. He was the largest stockholder in the United States Trust Company. He was the founder of the Mercantile and Second National Banks, and at various times was more or less directly engaged in the actual management of other financial institutions. At the time of his death he was a director in the Central Trust Company, the United States Trust Company, the Metropolitan Trust Company, the Greenwich Savings Bank, the United States Life Insurance Company, the Mercantile Fire Insurance Company, the Second National Bank, the Mercantile National Bank, the Hamilton Bank, and the Fifth Avenue Safe Deposit Company. In addition he had large interests in railroads and manufactories. At one time he was a director of the Erie Railway, and during the Garfield presidential campaign was treasurer of the republican national campaign fund. His political preferences were strongly republican, and for a score of years he was an enthusiastic member of the Union League Club."

Mrs. Isaac N. Phelps resides in winter in the city of New York, and in summer in her delightful home on North Broadway and Second Avenue, Saratoga Springs. She is exceedingly generous, but dispenses her charities in modest and unostentatious ways. She was educated at the Troy Female Sem-