The Catherine McCarthy Memorial Trust Fund

Established in 1987
Acknowledgements

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Photos of the Rose Window Restoration in St. Mary's Church, Lawrence, MA (cover and above) by Robert Lussier.

Unless otherwise noted, all images and documents appear courtesy of the Lawrence History Center, 6 Essex Street, Lawrence, Massachusetts.
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Preface

Following the death of Catherine Sheahan McCarthy in 1947, Mary Josephine, Helen, and John McCarthy lived their lives in the shadow of their dear mother’s memory. For nearly four decades they did everything together, never married, and never lived separately.

Catherine’s three children preserved and grew the estate she had amassed, comprised of some real estate and mostly shares of growing American corporations.

Each day for John and his sisters was like the day before: study the markets and their investments, attend noon Mass at St. Mary’s Church in Lawrence, pick up the family mail in Box 896 at the Lawrence Post Office, bank at the Arlington Trust Company on Essex Street in Lawrence, and return home. Occasionally, on leaving the bank, they would cross Lawrence Street to the Bay State Building, to visit their lawyer, John C. Reardon, at Room 706.

John could only listen as the three of them peppered him with tax and investment questions, seldom waiting for his reply. These impromptu visits to John’s office always left him smiling, if a little bewildered.

As the years went by, Catherine’s children began to realize a charitable trust would be a fitting tribute to her memory. The Catherine McCarthy Memorial Trust Fund came into being upon the death of Mary Josephine in 1987, the last of the three to die. The estate of Catherine, diligently preserved by her children, is now dedicated to those people, mostly in Greater Lawrence, who need a helping hand.

It is heart-warming to see the Catherine McCarthy Memorial Trust Fund, the product of an early Irish immigrant, helping so many new immigrants in the city Catherine loved.

October, 2019

Thomas F. Caffrey
Introduction

Catherine Sheehan and Jeremiah McCarthy emigrated to Lawrence, Massachusetts from South West Ireland. Each came to Lawrence with limited resources and hopes of establishing a better life. Catherine and Jeremiah quickly became engulfed in the dynamics of a developing, early industrial American city. Lawrence was home to a large immigrant Irish community that nurtured a culture reflecting deep Celtic roots. Catherine Sheahan/Sheehan and Jeremiah McCarthy arrived separately, not knowing one another. Catherine Sheahan emigrated in 1891 and Jeremiah in 1883. Like hundreds of other immigrants at that time, each met many challenges as they began crafting their new American life.

Catherine and Jeremiah joined a multi-layered Irish community in Lawrence. In some ways this community was a microcosm of their native Ireland, but without the familiar, extensive rural agriculture. As a planned industrial city, most of the population was engaged in the textile manufacturing business. However, a wide range of other skills supported the daily civic and social activities of the growing urban population. Some of these skills required higher levels of education, available to only
a few in Ireland and not necessarily available to those who worked in the various departments of the Lawrence textile mills. In the 1880s the few highly educated Irish immigrants held such essential positions as pastors, clerks, and teachers. Other positions required less education, but sharp minds. The community’s daily life was supported by shopkeepers who provided goods and groceries, boardinghouse operators who provided reliable shelter and meals for workers, and saloon keepers who provided vital communal meeting places, as well as liquid spirits. Religious and political societies abounded in the Irish sections of the city and were sources of updated news from Irish townships. These opportunities for interactions were essential to the early Irish immigrant neighborhoods.

Catherine and Jeremiah were drawn to two of these supportive occupations. The couple provided shelter and hospitality in their boarding house on Methuen Street and an additional cultural meeting place in their Essex Street saloon. They were entrepreneurs in a new land, bridging for themselves, and for their countrymen, the transition from familiar Irish townships to a new American urban life. Catherine and Jeremiah’s two establishments provided a means of financial support for their family, but their establishments also met some essential needs of their friends and neighbors. Catherine and Jeremiah’s early communal involvements would provide a life-lesson and examples to their three children, Mary Josephine, Helen, and John, lessons later reflected in the charitable activities of the Catherine McCarthy Memorial Trust Fund.

Catherine

Catherine Sheahan had followed her sister Ellen to Lawrence from Killarney, County Kerry. Ellen, eight years older, had left Ireland for America in 1886 and married Frank O’Brien, a Lawrence clothing shop keeper, in 1894. Within a few years Ellen and Frank were operating a private boarding house at 201 Essex Street.

Catherine, at age 19, arrived at the port of Boston on August 9, 1891. She joined Ellen in Lawrence, followed several years later by their brother Daniel in 1899. It is likely that Catherine first lived and worked in a boarding house on Methuen Street. Her 1893 marriage certificate describes Catherine’s occupation as a ‘table girl’.

Jeremiah

Jeremiah McCarthy arrived at the port of Boston with his brother John on May 21, 1883. He was one of nine siblings, most of whom also emigrated to Lawrence and nearby Haverhill. A younger sister, Mary, is recorded as having arrived in Boston on May 17, 1896 from Shanballymore, County Cork. Jeremiah first worked in the Lawrence
textile industry as a dyer and lived in several boarding houses on Canal and Methuen Streets. John was also a dyer. Like Jeremiah and so many other immigrants of the time, both brothers relied on private and corporation boarding houses for living accommodations and meals.

John was the first of the McCarthy’s to buy Lawrence property and build a house. On July 5, 1890 he purchased a parcel of land on the west end of Springfield Street for $712.50 and built a six-family house on that lot for $4,000. The property was assigned the address of 19 - 21 Springfield Street. Unfortunately, John’s mortgage debt and ill-fortune would later present unexpected challenges to Jeremiah and Catherine’s business skills.

Catherine and Jeremiah Together

Catherine and Jeremiah married in Lawrence on April 20, 1893. They became one of the hundreds of families that shaped the city of Lawrence. Catherine and Jeremiah were not unique in recognizing what was necessary to break the centuries of oppression and vulnerability they and their countrymen had experienced in Ireland. Ownership of property, education, and a continued allegiance to their Catholic faith would become their keys to a better life in America. How Catherine and Jeremiah pursued these goals is an amazing testimony to their commitment to dedicated work and a keen ability to understand the
complex world of investment. Catherine and Jeremiah began to move up the economic ladder, investing in local property and business ventures.

During the first three years of their marriage, Catherine ran the boarding house at 65 Methuen Street, providing for 52 boarders, and Jeremiah established the J. C. McCarthy Saloon at 178 Essex Street. They also began their family, which would eventually consist of two girls and one boy: Mary Josephine, Helen D., and John J.
In 1896, while she was still a young mother and running the Methuen Street boarding house, Catherine purchased two parcels of land on Osgood Street from the Essex Company. In 1902, she purchased adjacent land, expanding one of these parcels.

In 1897, Jeremiah bought property and built a six family tenement at 23 - 25 Springfield Street, next to his brother John’s home. Unfortunately, John was unable to manage his mortgage debts and in 1903 his Springfield Street property was scheduled to be foreclosed. Jeremiah rescued John’s property at the foreclosure sale by paying off John’s second mortgagee. Now owner of 19 - 21 Springfield Street, as well as his own Springfield Street property, Jeremiah took on the debt of John’s first mortgage.

Catherine expanded her own business activities. She became an employee at the Park Hotel (605 Common Street), while the McCarthy family remained living at the Methuen Street boarding house.

By 1906, the McCarthy family had grown to five immediate members: Catherine, Jeremiah, Mary Josephine (born in 1894), Helen D. (born in 1895),

Ownership of Property

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By 1906, the McCarthy family had grown to five immediate members: Catherine, Jeremiah, Mary Josephine (born in 1894), Helen D. (born in 1895),
and John J. (born in 1899). The young family was soon ready to move from the constrictions of the boarding house residence and establish a family home. Catherine and Jeremiah built a two family house for themselves on the 54 - 56 Osgood Street property. Eight garages built on the adjacent land and a second two family house built on the 58 - 60 Osgood Street parcel would stay in the family and provide the McCarthy’s with rental income for many years.
Financing for these ambitious ventures came from local institutions such as the First Parish in Methuen, The Essex Savings Bank, and Lawrence businessman Maurice J. Curran. Catherine paid off all the mortgage loans by 1919.

It was unfortunate that Jeremiah did not live to see these final payments. He died on March 12, 1908 at age 44, leaving Catherine with their three children, the various properties and the J. C. McCarthy Saloon business which owed 31 creditors at the time of his death. Fortunately Catherine and Jeremiah had the foresight to engage the legal services of Walter Coulson in the late 1890’s and it was Coulson and his law firm that helped Catherine settle the debts of Jeremiah’s business and navigate the overall difficulties of the estate settlement. Catherine and her children maintained this business connection over decades as Coulson’s law firm evolved. In 1984 that firm (known today as Caffrey & Obeid, P. C.) assisted Mary Josephine, Helen, and John in establishing, through their wills, the Catherine McCarthy Memorial Trust Fund, a charitable foundation dedicated primarily to the needs of Lawrence and its surrounding communities.

Newspaper accounts of Jeremiah’s funeral attest to his valued place in the city’s close knit Irish community. His funeral was held at St. Patrick’s Church in South Lawrence and 40 hacks were needed to drive relatives and friends to the service from his Osgood Street home. Delegations from the Foresters, the Knights of Columbus and Division 8 of the Ancient Order of Hibernians attended his funeral and were part of the procession to the Immaculate Conception Cemetery in North Lawrence.
The Grattan Guards, an Irish independence organization, presented floral tributes. It is quite possible that some of the mourners were among the local creditors and friends who had supported Jeremiah's business activities.

Having to continue her life journey as a widow, Catherine provided for her children with rental/investment income and her position as proprietress of the Post Office Square Chambers at 90 Broadway. That business eventually became the Post Office Square Hotel, run by Catherine, assisted by Mary Josephine and Helen. It was a large, well-known local establishment, housing 95 occupants when it was tragically swept by a huge fire on March 14, 1945.
Post Office Square Hotel, 90 Broadway, Lawrence, MA exterior (above) and interior (below).
Catherine was determined that her children would have the education she anticipated they would need to meet the economic challenges of their generation. At a time when a high school education could not be presumed, and at considerable cost, Mary Josephine obtained commercial training, Helen attended the one year Academic Course of Study at Abbot Academy in Andover (below) and the New England Conservatory of Music, and John attended the classical course at St. John’s Preparatory School in Danvers. He enrolled in Georgetown University (above), Washington, D.C., and graduated from that prestigious Law School with a law degree (LL.B.) in 1926.

**Education**

Images from the General Catalogue of Abbot Academy, 1829-1913, courtesy of Mary Morris Pannos.
Mary Josephine was employed as a stenographer and Helen was employed as a telephone operator at New England Telephone. John was employed for six years by the Abbot, Proctor and Paine firm of Boston as an investment counselor. He left the firm in 1936, returning to Lawrence and his family to oversee his mother’s investments. In 1942 John enrolled in the U.S. Army and served as a classification specialist. He was honorably discharged in 1945 at the end of WWII. At the age of 46, John again returned to Lawrence to live at the Post Office Square Hotel with his mother and sisters at 90 Broadway, and continued to manage Catherine’s investments.

Catherine died on January 23, 1947, less than two years after the Post Office Square Hotel fire. Her estate was administered by Mary Josephine and had a list of 47 assets, including holdings in American Telephone and Telegraph Company; Consolidated Gas and Electric Light and Power of Baltimore; Westinghouse Electric; Eastman Kodak Company; Gillette Safety Razor, as well as various properties and bank accounts.

The McCarthy Estate and the Catherine McCarthy Memorial Trust Fund

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Catherine left the full sum of her assets to her three children. They, in turn, created a trust to hold Catherine’s assets for their mutual benefit.

Mary Josephine, Helen, and John continued to live as they had always done together. With the exception of John’s years at Georgetown and in the Army, the three siblings had been a unit and remained so until the end of their lives. After Catherine’s death they lived together through several moves, and kept the same schedule, including daily attendance at the noon Mass at St. Mary’s Church, Lawrence. Eventually, as their parents had done before, they purchased property and built a family home for themselves. In 1967 and 1968, they bought lots #17 and #18, on Brentwood Circle, North Andover, and constructed a large white clapboard New England style colonial house. The three McCarthy siblings would live 14 more years together in that home.

In 1983, as Helen’s health began failing, Mary Josephine, Helen and John focused on using their jointly-held trust monies for local philanthropic activities. Their first donation was a substantial pledge to the Bon Secours Hospital Expansion ’83 Building Fund. This pledge was made in memory of their parents, Catherine and Jeremiah. The three McCarthy siblings also had the wisdom and foresight to engage in legal estate planning. Their planning was timely: Helen died on July 5, 1983, John died not long after Helen on January 3, 1984, and Mary Josephine died several years later on January 21, 1987. Upon the death of Mary Josephine, the last surviving child of Catherine and Jeremiah McCarthy, the Catherine McCarthy Memorial Trust Fund was established. The Trust contained the full net estate of the three McCarthy children and was to be used for the advancement of religion, the promotion of knowledge and science, the relief of distress and the general
improvement of the spiritual and material condition of humanity, especially in and surrounding the State of Massachusetts. The initial Trustees were Arlington Trust Company and Attorney Thomas F. Caffrey. Since then, through several bank mergers and acquisitions, the institutional trustee has become Bank of America, N.A. and Attorney Caffrey continues as a co-trustee.

Since the 1987 establishment of the Trust, millions of dollars have been made available to support the charities Mary Josephine, Helen, and John McCarthy had in mind. In the first 25 years of its existence, the Catherine McCarthy Memorial Trust Fund made grants of more than 5.4 million dollars, mostly in greater Lawrence. Principal beneficiaries have been St. Mary’s Parish in Lawrence (now known as St. Mary of the Assumption), Merrimack College in North Andover, Lawrence General Hospital, and Bon Secours Hospital in Methuen (now known as Caritas Holy Family Hospital.). In addition, substantial grants have been given
to the Lawrence Boys and Girls Club, the Y.M.C.A., the Y.W.C.A.,
Central Catholic High School, Presentation of Mary Academy, Notre
Dame Cristo Rey High School, Essex Art Center, Immigrant City
Archives (now known as Lawrence History Center), and numerous
other charities and institutes of learning. As of this printing, the number
of recipient charitable organizations exceeds twenty-five.

The Catherine McCarthy Memorial Trust Fund, established as a
perpetual charitable foundation, is committed to supporting worthy
causes in Lawrence and its surroundings. Mary Josephine, Helen D., and
John J. McCarthy have earned a blessed place in the history of their
community. *May they rest in peace.*
“A boy’s will is the wind’s will,
And the thoughts of youth are long, long thoughts.”

Excerpt from “My Lost Youth”  
*by Henry Wadsworth Longfellow (1845)*
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